Esign Disclosure

This E-Sign Disclosure and Consent for Electronic Communications (this "E-Sign Disclosure and Consent") applies to the credit card account you are applying for online ("Account"). You agree that Chase may provide you with your cardmember agreement ("Agreement") containing the initial disclosures for your Account, which Chase is required to provide in writing, in an electronic format and that the Agreement will be considered "in writing". You further agree that Chase may provide you with any other initial disclosures (the "Disclosures") in electronic format, including the US Consumer Privacy Notice, that Chase is required to provide to you in writing before you use the credit card. The Agreement and Disclosures will be provided online once you are approved for an Account. You should print a copy of the Agreement and Disclosures for your records. You may withdraw your consent to receive the Agreement and Disclosures in electronic form by exiting this credit card application. If you withdraw your consent to receive the Agreement and Disclosures in electronic form before you complete your application for the Account, Chase cannot accept and process your request for an Account.

In order to access, view, and retain the Agreement and the Disclosures in electronic form, you must have:

- an up-to-date device or devices (e.g., computer, smart phone, mobile device, tablet, etc.) suitable for connecting to the Internet;
- an up-to-date Internet or mobile browser that Chase supports;
- sufficient electronic storage capacity on your device or on another data storage unit to retain the Agreement and the Disclosures and/or a printer to print the Agreement and the Disclosures;
- software that enables you to view files in HyperText Markup Language ("HTML") and the Portable Document Format ("PDF");
- a valid e-mail address and software to access it.

Chase will send you a paper copy of the Agreement and the Disclosures with your credit card. You can also obtain a paper copy of the Agreement and the Disclosures by printing it yourself when presented through this application process or by requesting that Chase mail you a paper copy by contacting Chase at the number on the back of your credit card. We may charge you a reasonable service charge, with prior notice of any such charge, for the delivery of paper copies of any Communication provided to you electronically pursuant to this E-Sign Consent.

You acknowledge and agree that your consent to receive the Agreement and the Disclosures electronically is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (the "Act"), and that you and Chase both intend that the Act apply to the fullest extent possible to validate Chase's ability to conduct business with you by electronic means. If you have provided us with an e-mail address, mobile telephone number or other information relating to how we may contact you electronically and need to update those records, you may call us with the number on the back of your card, visit chase.com or access the Chase Mobile® app.

By submitting this application, you hereby give Chase your affirmative consent to provide the

Agreement and Disclosures to you as described in the E-Sign Disclosure and Consent regarding the Account and that your device satisfies the hardware and software requirements specified in this E-sign Disclosure and Consent.