

## Chase Payment Terms and Conditions

We suggest you read this document carefully and print a copy for your reference.

These Chase Payment Terms and Conditions (the “**Terms**”) state the terms and conditions that govern your use of or access to the Chase Payment Site (“**Site**”). As used herein, the terms “**Bank**,” “**us**,” “**we**,” or “**our**” mean JPMorgan Chase Bank, National Association, or any affiliate, agent, independent contractor, designee, or assignee that we may, at our sole discretion, involve in the provision of the Site; “**you**,” or “**your**” or “**Recipient**” means an individual or entity to whom a Payment Offer is sent, and upon Acceptance of the Payment Offer, to whom an Electronic Payment is made.

When you use or access the Site, you agree to these Terms. We may amend or change these Terms from time to time, in our sole discretion, and any amendments or changes will be reflected in the version of these Terms available within the Site. If you find these Terms unacceptable to you at any time, please discontinue your use of or access to the Site. Your use of or access to the Site will constitute your acceptance of the Terms available on the Site at that time.

We grant to you, for your personal use or, if you are a business, internal business purposes only, a nonexclusive, limited and revocable right to access and use the Site. You agree not to use or access the Site for any other purpose, including commercial purposes, such as co-branding, framing, linking, or reselling any portion of the Site without our prior written consent.

### General Terms Applicable to the Site

In order to receive money through the Site, you must have one or more eligible accounts that you may designate as a “**Pay To Account**”, as applicable. If you do not have an eligible account or choose not to accept a Payment Offer, you can Decline the Payment Offer and the Sender will make alternative arrangements to pay you, which may include payment via paper check. You agree that you will not use the Site for international automated clearing house (ACH) transactions, which are prohibited under these Terms.

### Definitions

As used in these Terms, the following terms have the following meanings:

- “**Acceptance**”, “**Accept**” or “**Accepted**” means your acceptance of a Payment Offer prior to the end of the Expiration Period, which will be accomplished by your clicking a link in an email you receive from us and providing a Pay To Account.
- “**ACH Entry**” means an order or request for the electronic transfer of funds to your Pay To Account, governed by the NACHA Rules (as defined below in the section titled “Receiving Money”).
- “**Business Day**” refers to Monday through Friday, excluding federal holidays.
- “**Chase Account**” means an eligible account held by us which belongs to you or through which you represent to us you are authorized to conduct transactions.
- “**Completed**” means a transaction has been successfully processed. It does not mean funds have necessarily been received into your Pay To Account.
- “**Cutoff Time**” means the time by which we must receive Acceptance for same-day processing. The Cutoff Time for Acceptance on a Business Day is 8:00 PM Eastern Time for a Chase Account; availability of funds will vary based on your financial institution rules if you have a Non-Chase Account. See the paragraph entitled “Cutoff Times” for additional details.
- “**Decline**” means declining the electronic Payment Offer, which may result in the Sender making alternative arrangements to pay you which may include payment via paper check.

- **“Electronic Payment”** means a payment by ACH Entry to your Pay To Account.
- **“Expiration Period”** means the period, as defined by Sender, for Acceptance of a Payment Offer.
- **“Non-Chase Account”** refers to an eligible account held at another financial institution that belongs to you or through which you represent to us you are authorized to conduct transactions.
- **“Password”** is the password used to access and use the Site.
- **“Sender’s Account”** means the account from which funds will be sent to you by the Sender.
- **“Pay To Account”** means an eligible Chase Account, or Non-Chase Account, as the case may be, to which funds will be transferred by the Sender.
- **“Payment Offer”** means a request delivered to your email address, supplied to us by the Sender, requesting that you accept an Electronic Payment.
- **“Sender”** means the person or entity making a Payment Offer to you.
- **“User ID”** means your email address.
- **“User Profile”** means the profile you set up on the Site and that is associated with your email address.

### **Statements**

All of your Accepted payments to a Chase Account will appear on the Chase statement for such account.

### **Disclosure of Account Information to Third Parties**

We may disclose information to third parties about your User Profile or the funds you receive:

1. as necessary to complete transactions;
2. as necessary in connection with offering use of or access to the Site;
3. in connection with the investigation of any claim related to your account or the funds you send or receive; or
4. to comply with government agency or court orders;

Our Chase privacy information, which includes details about our information sharing practices can be viewed by clicking on the “Privacy” link on any of our website pages.

### **Text and Email Access**

By giving your mobile phone number to JPMorgan Chase Bank, N.A., you are giving permission for JPMorgan Chase Bank, N.A. to send an activation code using an automatically dialed text message or artificial or prerecorded phone message. (The activation code is provided for the purpose of authenticating the mobile device and not as a means of initiating an ACH Entry or Accepting a Payment Offer.) Message and data rates may apply. Additionally, we may use an e-mail address or other delivery location we have in our records for you or other such contact information as you may provide to us to send information to you. You agree to indemnify, defend and hold us harmless from and against any and all claims, losses, liability, cost and expenses (including reasonable attorneys’ fees) arising from your provision of a phone number, e-mail address, or other delivery location that is not your own or your violation of applicable federal, state or local law, regulation or ordinance. Your obligation under this paragraph shall survive termination of these Terms. You understand and agree messages, transmissions and access may not be encrypted and may include personal or confidential information about you. Messages may be delayed or impacted by factor(s) pertaining to your phone carriers or other parties. We will not be liable for losses or damages arising from any disclosure of information to third parties, non-delivery, delayed delivery, misdirected delivery or mishandling of, or inaccurate content in, the messages sent by us except where such losses or damages are solely and directly caused by our gross negligence or fraudulent conduct.

## Cutoff Times

All Cutoff Times referenced in these Terms reflect the times displayed on our internal system clocks and may not necessarily be synchronized with the internal clock displayed on your computer. For this reason, we suggest that your Acceptance be provided to us sufficiently in advance to avoid missing the Cutoff Times.

## Receiving Money

To use the Site to receive a Payment Offer, you must: (i) be the intended Recipient of the Payment Offer; (ii) be registered on the Site; and, (iii) Accept a Payment Offer. Notwithstanding anything set forth in these Terms, processing times may vary depending on registration and information you provide to us, including, but not limited to, physical address, bank account and bank routing number.

You acknowledge and agree that a payment to your Pay To Account may be delayed or cancelled, or such payment may be charged back against your Pay To Account or a refund claimed from you for such amount, as we determine in our discretion for various reasons including fraud, duplicate payment, incorrect amount, incorrect recipient or lack of funds in the Sender's account. You acknowledge it is the Sender, not the Bank, who is responsible for paying funds owed to you. Our sending you a Payment Offer does not create an agreement between us; our responsibility is to process instructions from the Sender to send an Electronic Payment to your Pay To Account, and we have no obligation to pay you if the Sender fails to do so. You agree we are not responsible for erroneous, missed or fraudulent Electronic Payments or Paper Check Payments, including any caused by (a) any errors made by you in providing information to us or the Sender (such as inaccurate financial institution name or account number or otherwise), and (b) any unauthorized access to or use of your Pay To Account or User ID, in absence of our gross negligence or willful misconduct.

Receipt of funds and the transmission and issuance of data related to such funds shall be processed pursuant to these Terms and the rules of the National Automated Clearing House Association ("**NACHA**") and the applicable automated clearing house (collectively, the "**Rules**") and you and we agree to be bound by such Rules as in effect from time to time. In accordance with such Rules, any credit shall be provisional until such credit has been finally settled by us or the third party institution which holds the Pay To Account, as the case may be. You acknowledge that you have received notice of this requirement and of the fact that if we do not receive final settlement for a payment for any reason, we shall charge back the amount of such payment to your Pay to Account or any other of your accounts or claim a refund from you

## Chase Payment Fees

There is no fee from us to use the Site. You will be responsible for paying any telephone company or utility charges and/or Internet access service fees incurred while using telephone lines and/or Internet access services to connect with the Site. Fees are subject to change from time to time upon notice to you as may be required by law.

## Your Liability for Unauthorized Transfers

If you permit other persons to use the Site or your Password or any other data or information that could be used to access your User Profile or Pay To Account, you are responsible for any transactions they perform or authorize. **If you believe that your Password or any sensitive information has been lost or stolen or that someone has transferred or may transfer money from your Chase Account without your permission, notify us AT ONCE at the number listed on the Site or in any email you**

have received from us related to a Payment Offer or the Site.

## **ADDITIONAL TERMS APPLICABLE TO ALL USERS OF THE SITE**

### **Computer Equipment; Browser Access and Internet Services**

You are responsible for obtaining, installing, maintaining and operating all software, hardware or other equipment (collectively, “**System**”) necessary for you to access and use the Site. This responsibility includes, without limitation, your utilizing up to date web-browsers and the best commercially available encryption, antivirus, anti-spyware, and internet security software. You are additionally responsible for obtaining Internet services via the Internet service provider of your choice, for any and all fees imposed by such Internet service provider and any associated communications service provider charges. You acknowledge that there are security, corruption, transmission error, and access availability risks associated with using open networks such as the Internet and you hereby expressly assume such risks, including, but not limited to those we may disclose in our educational materials. You acknowledge that you are responsible for the data security of the Systems used to access the Site, and for the transmission and receipt of information using such Systems. You acknowledge that you are using the Site for your convenience, have made your own independent assessment of the adequacy of the Internet and Systems and that you are satisfied with that assessment. We are not responsible for any errors or problems that arise from the malfunction or failure of the Internet or your Systems nor are we responsible for notifying you of any upgrades, fixes, or enhancements to, or for providing technical or other support for your Systems. Although we may provide a link to a third party site where you may download software, we make no endorsement of any specific software, hardware or Internet Service Provider and your use of any such software, hardware or service may also be subject to the license or other agreements of that provider, in addition to the terms and conditions of these Terms.

### **Passwords**

We may at our option change the parameters for the Password without prior notice to you, and if we do so, you will be required to change your Password the next time you access the Site. To prevent unauthorized access to your Pay To Accounts and User Profile and to prevent unauthorized use of the Site, you agree to protect and keep confidential User ID, Password, or other means of accessing your Pay To Accounts and User Profile via the Site. The loss, theft, or unauthorized use of your User IDs, and Passwords could cause you to lose some or all of the Payment Offers or other funds in your Pay To Accounts. It could also permit unauthorized persons to gain access to your sensitive personal and account information and to use that information for fraudulent purposes, including identity theft. If you disclose your User IDs, and/or Passwords to any person(s) or entity, you assume all risks and losses associated with such disclosure. If you permit any other person(s) or entity to use the Site PINs, User IDs, Passwords, or other means to access your Pay to Accounts and User Profile, you are responsible for any transactions and activities performed from your those accounts and any other accounts and for any use of your personal and account information by such person(s) or entity. If you believe someone may attempt to use or has used the Site without your permission, or that any other unauthorized use or security breach has occurred, you agree to immediately notify us at the number listed on the Site or in any email you have received from us related to a Payment Offer or the Site.

### **Notices**

You agree that by using the Site, all notices or other communications which we may be required to give you arising from our obligations under these Terms or the Site may be sent to you electronically to any electronic mailbox we have for you, or at our option, another electronic mail address you provide to us or in any other manner permitted by law including, but not limited to, posting it on our website.

### **New Features**

We may, from time to time, introduce new features to the Site or modify or delete existing features in our

sole discretion. We shall notify you of any of these changes to features if we are legally required to do so. By using any new or modified features when they become available, you agree to be bound by the rules concerning these features.

### **Limitation of Liability; No Warranties**

EXCEPT AS SPECIFICALLY SET FORTH HEREIN OR WHERE THE LAW REQUIRES A DIFFERENT STANDARD, WE SHALL NOT BE RESPONSIBLE FOR: ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO ANY PAYMENT OFFER OR ELECTRONIC PAYMENT OR ANY OTHER PAYMENT MADE TO YOU, OR TO YOUR EQUIPMENT, BROWSER AND/OR THE INSTALLATION OR MAINTENANCE THEREOF, ACCESS TO OR USE OF THE SITE; FAILURE OF ELECTRONIC OR MECHANICAL EQUIPMENT, THE INTERNET, THE SYSTEM, OR COMMUNICATION LINES, TELEPHONE OR OTHER INTERCONNECT PROBLEMS, BUGS, ERRORS, CONFIGURATION PROBLEMS OR INCOMPATIBILITY OF COMPUTER HARDWARE, SOFTWARE, THE INTERNET, OR THE SYSTEM; FAILURE OR UNAVAILABILITY OF INTERNET ACCESS, PROBLEMS WITH INTERNET SERVICE PROVIDERS, PROBLEMS OR DELAYS WITH INTERMEDIATE COMPUTER OR COMMUNICATIONS NETWORKS OR FACILITIES; PROBLEMS WITH DATA TRANSMISSION FACILITIES OR ANY OTHER PROBLEMS YOU EXPERIENCE DUE TO CAUSES BEYOND OUR CONTROL. EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN ANY APPLICABLE AGREEMENT, YOU UNDERSTAND AND AGREE THAT YOUR USE OF AND ACCESS TO THE SITE AND SERVICE IS AT YOUR SOLE RISK AND THAT THE SITE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THIRD PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE SITE, ARE PROVIDED ON AN "AS IS" "WHERE-IS" AND "WHERE AVAILABLE" BASIS, AND ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE TO YOU. YOU ACKNOWLEDGE THAT WE MAKE NO WARRANTY THAT THE SITE WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE. TO THE FULLEST EXTENT PERMITTED BY LAW. WE DISCLAIM ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO THE SITE AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT (INCLUDING THIRD PARTY INFORMATION, PRODUCTS AND CONTENT) INCLUDED IN OR ACCESSIBLE FROM THE SITES. NO LICENSE TO YOU IS IMPLIED IN THESE DISCLAIMERS.

### **Other Agreements**

In addition to these Terms, you agree to be bound by and comply with such other written requirements as we may furnish to you in connection with either the Site or products which may be accessed via the Site, including, but not limited to, any deposit or card account agreements that apply to your Chase Account, and with all applicable State and Federal laws and regulations. If you have Non-Chase Accounts, they may also be subject to the terms of the applicable account agreements. In the event of a conflict between these Terms and any applicable Chase account agreements with us, these Terms will control except as may be otherwise stated herein.

### **Termination**

We may terminate or suspend these Terms, or terminate, suspend or limit your access privileges to the Site, in whole or part, at any time for any reason without prior notice. The obligations and liabilities of the parties incurred prior to the termination date shall survive the termination of these Terms for all purposes.

### **Disputes**

In the event of a dispute arising under or relating in any way to these Terms or use of or access to the Site provided under these Terms, you and we agree to resolve this dispute by looking to these Terms. If there is a conflict between what one of our employees says and these Terms, these Terms shall control.

## **Binding Arbitration**

**YOU HEREBY AGREE THAT ANY DISPUTE, CLAIM OR CONTROVERSY ARISING NOW OR IN THE FUTURE UNDER OR RELATING IN ANY WAY TO THESE TERMS, OR TO THE SITE (“CLAIM”), REGARDLESS OF THE NATURE OF THE CAUSE(S) OF ACTION ASSERTED (INCLUDING CLAIMS FOR INJUNCTIVE, DECLARATORY, OR EQUITABLE RELIEF), SHALL BE RESOLVED BY BINDING ARBITRATION. CLAIMS SUBJECT TO ARBITRATION INCLUDE CLAIMS THAT ARE MADE AS COUNTERCLAIMS, CROSS CLAIMS, THIRD PARTY CLAIMS, INTERPLEADERS, OR OTHERWISE. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, AND YOU THEREFORE AGREE TO WAIVE ANY RIGHT THAT YOU OR WE MIGHT OTHERWISE HAVE HAD TO A JURY TRIAL OR THE OPPORTUNITY TO LITIGATE ANY CLAIMS IN COURT BEFORE EITHER A JUDGE OR JURY. YOU FURTHER AGREE THAT YOU WILL NOT BE ABLE TO BRING A CLASS ACTION OR OTHER REPRESENTATIVE ACTION (SUCH AS AN ACTION IN THE FORM OF A PRIVATE ATTORNEY GENERAL) TO LITIGATE ANY CLAIMS IN COURT BEFORE EITHER A JUDGE OR JURY; NOR WILL YOU BE ABLE TO PARTICIPATE AS A CLASS MEMBER IN A CLASS ACTION OR OTHER REPRESENTATIVE ACTION TO LITIGATE ANY CLAIMS IN COURT BEFORE EITHER A JUDGE OR JURY.**

This binding arbitration provision applies to any and all Claims that you have against us, our direct and indirect parents, subsidiaries, affiliates, licensees, predecessors, successors, assigns, and against all of their respective employees, agents, or assigns, or that we have against you; it also includes any and all Claims regarding the applicability of this arbitration clause or the validity of the Terms, in whole or in part. It is made pursuant to a transaction involving interstate commerce, and shall be governed by the Federal Arbitration Act, 9 U.S.C. sections 1-16, as it may be amended.

The party filing a Claim(s) in arbitration must file its Claim(s) before the American Arbitration Association under the rules of such arbitration administrator in effect at the time the Claim(s) was filed. Rules and forms of the may be obtained and Claims made may be filed at American Arbitration Association, 335 Madison Avenue, Floor 10, New York, NY 10017-4605, 800-778-7879, [www.adr.org](http://www.adr.org). Any arbitration hearing that you attend shall be held at a place chosen by the arbitrator or arbitrator administrator within the federal district in which you reside at the time the Claim(s) is filed, or at some other place to which you and we agree in writing. Judgment upon any arbitration award may be entered in any court having jurisdiction.

This Arbitration Agreement shall survive: (i) termination or changes in the Terms, and the relationship between you and us concerning the Terms; and (ii) the bankruptcy of any party or any similar proceeding initiated by you or on your behalf. If any portion of this Arbitration provision is deemed invalid or unenforceable, the remaining portions shall nevertheless remain in force.

## **Indemnity**

You acknowledge and agree that you are personally responsible for your conduct while using the Site and agree to indemnify and hold us and our officers, directors, employees and agents harmless from and against any loss, damage, liability, cost or expense of any kind (including, but not limited to, reasonable attorneys' fees) that we may incur in connection with a third party claim or otherwise, in relation to your use of or access to the Site or the use of or access to the Site by anyone using your PIN, User ID or Password or your violation of these Terms or the rights of any third party (including, but not limited to, privacy rights). Your obligations under this paragraph shall survive termination of these Terms.

## **Records; Communications**

Our records, kept in the regular course of business, shall be presumed to accurately reflect the contents of the information you provided to us and any instructions to us and, in the absence of manifest error, will be binding and conclusive.

Unless otherwise prohibited by law, any communication or material you transmit to us via the Site or electronic mail is on a non-confidential basis and we may use such communication or material for any purpose consistent with our Privacy Notice, including reproduction, publication, broadcast and posting.

### **Special Provisions for Business Customers**

Any User ID or Password we provide to you is provided to you in your capacity as a representative of the business entity registered with the Site only, and may not be retained by you after any termination of your relationship with such business entity. You agree to inform us immediately if a person with access to a Password leaves the employ of the entity to which that Password has been assigned.

### **Choice of Law/Successors; Waiver; Severability**

These Terms and its enforcement shall be governed by the laws of the State of New York, without regard to any choice of law provision, and shall inure to the benefit of our successors and assigns, whether by merger, consolidation, or otherwise. The account(s) including Pay To Accounts and User Profiles, products and services accessed via the Site shall be governed by laws of the applicable account agreements.

We will not be deemed to have waived any of our rights or remedies under these Terms unless such waiver is in writing and signed by us. No delay or omission on our part in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

If any provision of these Terms conflicts with the law under which these Terms are to be construed or if any provision of these Terms is held invalid or unenforceable by a court of competent jurisdiction, that provision will be deemed to be restated to reflect as nearly as possible the original intentions of the parties in accordance with applicable law. The remaining provisions of these Terms and the application of the challenged provision to persons or circumstances other than those as to which it is invalid or unenforceable will not be affected thereby, and each of those provisions will be valid and enforceable to the full extent permitted by law.

### **Risk of Loss**

In the event of a system failure or interruption, your data may be lost or destroyed. Any transaction(s) that you initiated, were in the process of completing, or completed shortly before a system failure or interruption should be verified by you through means other than online to ensure the accuracy and completeness of such transaction(s). You assume the risk of loss of your data during any system failure or interruption and the responsibility to verify the accuracy and completeness of any transaction(s) so affected.

### **Chase Account Information**

Any Chase Account information provided to you in connection with your use of or access to the Site is not the official record of your Chase Account or its activity. Your Chase Account statement, furnished to you by us for Chase Accounts in a paper format, or electronically if you are enrolled in paperless statements service, will remain the official record. The Site information is generally updated regularly, but is subject to adjustment and correction and therefore should not be relied upon by you for taking, or forbearing to take, any action.

### **Privacy Information**

Please click and read the [Privacy Information](https://www.jpmorgan.com/pages/privacy) <https://www.jpmorgan.com/pages/privacy> carefully and consider printing a copy for your records. This Notice explains what Chase does to keep information

about you private and secure. We want you to know how we manage that information to serve you and that you have choices about how it is shared. This Notice covers our family of companies, a partial list of which is contained at the end of the Notice.

## Cookies Policy

Last Updated: August 11, 2014

**IMPORTANT NOTICE: PLEASE READ CAREFULLY BEFORE USING THIS WEBSITE:** This policy explains how cookies are used on this website. The policy may be amended from time to time. When we do, we will let you know by appropriate means such as by posting the revised policy on this page with a new "Last Updated" date. By using this site you agree to the placement of cookies on your computer in accordance with the terms of this policy. If you do not wish to accept cookies from this site please either disable cookies or refrain from using this site.

### 1. What are Cookies?

A cookie is a text-only string of information that a website transfers to the cookie file of the browser on your computer's hard disk so that the website can recognize you when you revisit and remember certain information about you. This can include which pages you have visited, choices you have made from menus, any specific information you have entered into forms and the time and date of your visit.

### 2. Types of Cookies

There are two main types of cookies:

- **Session cookies:** these are temporary cookies that expire at the end of a browser session; that is, when you leave the site. Session cookies allow the website to recognize you as you navigate between pages during a single browser session and allow you to use the website most efficiently. For example, session cookies enable a website to remember that a user has placed items in an online shopping basket.
- **Persistent cookies:** in contrast to session cookies, persistent cookies are stored on your equipment between browsing sessions until expiry or deletion. They therefore enable the website to "recognize" you on your return, remember your preferences, and tailor services to you.

In addition to session cookies and persistent cookies, there may be other cookies which are set by the website which you have chosen to visit, such as this website, in order to provide us or third parties with information.

### 3. Our use of Cookies

We currently use, and may use in the future, the following types of cookies on this website.

We use session cookies to:

- help us maintain security and verify your details whilst you use the website as you navigate from page to page, which enables you to avoid having to re-enter your details each time you enter a new page.

We use persistent cookies to:

- help us recognize you as a unique user when you return to our website so that you do not have to input your details multiple times as you move between our pages or services

- remember how you have customized your use of this site, such as your preferred currency and time zone
- collect and compile anonymous, aggregated information for statistical and evaluation purposes to help us understand how users use the website and help us improve the structure of our website.

Many cookies are designed to give you optimal usage of the web. For example, we use cookies to enable you to improve your user experience when using our website, e.g. a cookie which recognizes if your browser supports specific technology features. This helps, for example, in enabling web pages to be loaded more quickly when you request the download of a large file.

In addition to cookies which send information to us, we also use cookies which collect information and send it to third parties. An example of this is Google Analytics. We use Google Analytics to help collect and compile information like the number of visitors to the site, where visitors have come to the site from and the pages they visited. Visit Google's site for [an overview of privacy at Google](#) and information on [how to opt out of the Google Analytics cookie](#). Where this site allows such cookies to be set or you access other websites from this site using the links provided, the operators of these websites will use cookies in accordance with their own cookies policy, which may differ from ours.

As with first party cookies, you are able to block third party cookies through your browser settings.

Some of our cookies may collect and store your personal information, such as your name or email address. We are committed to respecting and protecting your privacy and will ensure that all personal information collected by us is kept and treated in accordance with our privacy policy. A link to this policy is available within the footer of this portal or alternatively at our [jpmorgan.com](#) website.

#### **4. Refusing Cookies on this Site**

Most browsers are initially set to accept cookies. However, you have the ability to disable cookies if you wish, generally through changing your internet software browsing settings. It may also be possible to configure your browser settings to enable acceptance of specific cookies or to notify you each time a new cookie is about to be stored on your computer enabling you to decide whether to accept or reject the cookie. To manage your use of cookies there are various resources available to you, for example the "Help" section on your browser may assist you. You can also disable or delete the stored data used by technology similar to cookies, such as Local Shared Objects or Flash cookies, by managing your browser's "add-on settings" or visiting the website of its manufacturer. As our cookies allow you to access some of our website's features we recommend that you leave cookies enabled. Otherwise, if cookies are disabled, it may mean that you experience reduced functionality or will be prevented from using this site altogether.