

# Online Wire Transfer and Chase Global Transfer Services Addendum to the Digital Services Agreement

Last updated: 5/8/2025

This agreement with Chase is available in Spanish as a courtesy. If there is any difference in meaning between the Spanish and English versions of this agreement or any related documents we provide you, either now or in the future, the English version is the official document and will prevail. Please consult with a translator if you have any questions.

We suggest you read this document carefully and print a copy for your reference. You may refer back to it at any time by accessing the Agreements & disclosures tab within the website or the Legal Agreements tab within the mobile application that you are accessing.

## 1. Protect Yourself Against Wire Scams

**Only wire money to people you know or recipients you have verified. Be aware of wire scams,** because once the wire is sent, you may not be able to recover your money.

### **Know the signs of a scam. The requestor:**

- a. Sends you wire instructions via email (ex. loan closing – always verify details by phone)
- b. Contacts you unexpectedly
- c. Claims there is an emergency
- d. Pressures you into paying immediately
- e. Only accepts payments via wire, gift cards, or crypto currency
- f. Tells you to “keep it secret” or instructs you “how to answer questions at the bank”
- g. Makes an offer or opportunity that sounds too good to be true
- h. Asks for your personal information

### **Known Common Wire Scams:**

- a. **Imposter:** “I’m with the IRS, and you owe back taxes. If not paid immediately, a lawsuit will be filed against you.”
- b. **Romance / New Friend:** “I want to meet you in person, but I can’t afford to travel. Can you send me money?”
- c. **Family Emergency:** “Grandma, I’m in trouble – I need money fast.”
- d. **Lottery Winnings:** “Congratulations! You’ve won the lottery! We will need to collect taxes prior to your payment.”
- e. **Investment Opportunity:** “This is a once-in-a-lifetime opportunity with a big payout!”
- f. **Tech Support:** “We’ve detected malware on your computer. Let’s get that fixed for you for a small fee.”

## 2. Service.

This addendum amends and becomes a part of Digital Services Agreement ("DSA") and is collectively known as the "Agreement" between you and us and incorporates the terms defined in the DSA. The terms and provisions below describe the Online Wire Transfer and Chase Global Transfer Services (referred to as "Funds Transfer Services" or "FTS") including what you can expect from us and the security procedures we will take when you use the Funds Transfer Services. When you use FTS, if there is conflict between this addendum and any other agreement, the provisions of this document apply.

The following types of funds transfers, when completed using our Online Services or Mobile Services, are governed by this Agreement:

- a. **Domestic Funds Transfer:** A funds transfer sent to a bank within the U.S., including its territories.
- b. **International Funds Transfer:** A funds transfer sent in either U.S. or foreign currencies, including using our Chase Global Transfer service, to a bank outside the U.S.
  - **Consumer International Funds Transfer:** A funds transfer that is sent by a natural person in the United States to transfer funds to a beneficiary in a foreign country for personal, family, or household purposes.

By accepting and using FTS you agree to these terms and conditions and authorize us to provide you Domestic Funds Transfers or International Funds Transfers using our Online Services or Mobile Services. All other payments or transfers available through Online Services or Mobile Services are subject to terms and conditions in agreements separate from this service.

## 3. Security Procedures.

These security procedures are only to help prevent unauthorized access to your account. You must be an active Online Services and/or Mobile Services user with a valid user ID and password to use FTS. You should not discuss or disclose your online User ID and password, your one-time code, or any other information that we may use to confirm your identity with any person regardless if they have access to your accounts.

You acknowledge that we offer funds transfer services in person at our branches that provide a higher level of security for your accounts, and you can use this option instead. You acknowledge the security procedures for FTS are a commercially reasonable method of verifying your funds transfer. You are responsible for any funds transfer issued in your name using these security procedures, whether or not you actually authorized the transfer. You are required to activate FTS prior to using this service. Prior to scheduling a transfer, you must establish a recipient and the financial institution that holds the recipient account. When you use this service, you will authenticate with a username and password and may, from time to time, be asked to complete additional authentication steps like security questions, one-time codes, and other methods of authentication.

We may impose stricter security procedures for any particular funds transfer you make under this service, but we have no obligation to do so. If we choose to impose the stricter security procedures, we will not be liable to you for any delays or losses, and we will not be obligated to impose such security procedures in the future.

## Using trusted devices

To help protect your account, we may require that you use a trusted device when you send certain wire transfers (including Chase Global Transfers) using our Online Services or Mobile Services. If we prompt you to use a trusted device for your wire transfer and you do not do so, we will prevent you from adding your wire recipient and/or initiating your wire transfer until you enroll and use a trusted device. **Not all wire transfers will be impacted. You may continue to send wire transfers from a Chase branch or J.P. Morgan Financial Center without enrolling or using a trusted device.**

A trusted device is an eligible device that has been successfully enrolled with us based on specific criteria regarding qualifying eligible devices, authentication methods, and types of identification required. We will establish, and may modify from time to time, in our sole discretion, the applicable criteria to become a trusted device, including when requiring previously trusted devices to reestablish trust. Not all devices will be eligible to become a trusted device. A mobile smartphone device with a current operating system that we support (such as iOS or Android) is an eligible device; currently, tablets, laptops and personal or desktop computers are not. We may require you to establish your identity by taking certain actions, which may include, but is not limited to, one or more of the following: take a photo, upload, provide or scan a copy of your acceptable form of identification (e.g., driver's license, state ID), enter information from your Chase debit card (e.g. CVV), tap your debit or credit card, or authenticate using a token or biometrics (e.g., self-photo) during the process of making your eligible device a trusted device. Your identification will be stored or retained only to the extent permitted by applicable law and will be used as permitted under our privacy policy.

## 4. Processing, Canceling, Delays and Notifications of Funds Transfers.

- a. Processing: We'll start processing your funds transfer the same Business Day if we receive it and complete our security procedures before the cutoff times we establish. In order to complete our processing before the cutoff times we establish, we need to finish any secondary internal reviews and you must have available funds in the deposit account you designated in your Instructions. We are not obligated to accept or process funds transfers that exceed your daily limit, which may change over time. All of the funds transfers sent from all your accounts within your User ID before the established cutoff time for each Business Day will count towards your daily limit. If you need to initiate a funds transfer in excess of your limit, visit any Chase branch or J.P. Morgan Financial Center.
- b. Canceling: You have the right to cancel Consumer International Funds Transfers at no

cost to you within 30 minutes after you have authorized us to send it. Please see the section *Consumer International Funds Transfers* for more information on canceling Consumer International Funds Transfers. For all other funds transfers, once you have submitted a funds transfer for the current Business Day, you cannot cancel it after we've begun processing, but you may request us to attempt to return the funds to you. If the recipient's bank agrees, your funds may be returned to you, but likely not the full amount that was originally sent. We will not automatically cancel your funds transfer due to the transfer being delayed by more than five business days; if we do cancel your funds transfer we'll notify you.

- c. **Modifying:** Once a funds transfer has begun processing, we will not be able to change any type of funds transfer requests unless the recipient's bank agrees. If the recipient's bank declines to change the funds transfer request, you will be responsible for the transfer you initially requested.
- d. **Internal Review:** All scheduled funds transfer requests are subject to an internal review, which includes the recipient, and may not be approved. In addition, we may need to contact you to verify information about your funds transfer during that internal review. During our internal review, we may subtract funds from your account or place a hold on your account and it may result in processing delays. Once we have released the funds transfer, the recipient's bank may delay credit to the recipient due to their own internal review processes.
- e. **Notifications:** We will update your Wire Payment activity page in the Chase mobile application and [chase.com](https://chase.com) or [jpmorganonline.com](https://jpmorganonline.com) regarding the status of your wire transfer. We may also send you an email notification or Chase Secure Message Center message on the status of your funds transfer. If we send you an email we will use an email address you have provided. We may also call you or send you an SMS message on the status of your funds transfer. If we send you an SMS message, we will use a mobile number you have provided. We may also notify you verbally of the status of your transfer, but we are not required to do so. Any status information we provide reflects only the status of us processing your wire transfer and does not indicate the status of your wire transfer outside of our systems. For example, when we complete processing your wire transfer that does not necessarily mean it has been credited to your recipient. If you do not have an email address on file, if the email is returned undeliverable, or we are unable to send an email due to system failures or outages beyond our reasonable control, it is your responsibility to monitor your account for the status of your funds transfer. You may use [chase.com](https://chase.com) or [jpmorganonline.com](https://jpmorganonline.com), the Chase mobile application or contact us at a Chase branch or J.P. Morgan Financial Center or call center for the status of your transfer. These notification methods are deemed to be commercially reasonable. Any other information we may provide upon successfully scheduling a transfer is only an indication that we've received your request and not an indication that we've accepted your transfer.

## 5. Identifying Number.

We or any other bank involved in the funds transfer will complete your funds transfer request using the account number or bank identification number you provide, even if the numbers do not match the recipient's or bank's name. ***If you provided us an incorrect account number for***

***the recipient or an incorrect routing or identification number for the recipient's bank, you could lose the amount of the transfer.***

## **6. Repeating and Future Dated Funds Transfers.**

You may request a future dated (one-time) or repeating funds transfer to an established recipient from your account, except for Consumer International Funds Transfers. It is your responsibility to update or change any monthly payments details.

Repeating funds transfers will begin processing on the same calendar day that you established it unless the calendar day is a non-Business Day, and then it will begin processing on the prior Business Day.

You may cancel a future dated or repeating funds transfer before 11:59 p.m. Eastern Time (8:59 p.m. Pacific Time) the calendar day before the funds transfer is scheduled to begin processing, either via our Online Services, Mobile Services or by contacting us.

## **7. Foreign Exchange Transfer.**

It is our discretion in which foreign currencies we will send fund transfers, and these can change at any time. If you send a funds transfer in a foreign currency, you authorize us to subtract the amount from your account at the exchange rate we offered at the time you requested it. The foreign exchange rates we use are determined by us in our sole discretion.

We may make a commission providing foreign currency exchange services to you. You should expect that these foreign exchange rates will be less favorable than rates quoted online or in publications. The exchange rate we use will include a spread and may include commissions or other costs that we, our affiliates, or our vendors may charge in providing foreign currency exchange to you. The exchange rate may vary among customers depending on your relationship, products with us, or the type of transaction being conducted, the dollar amount, type of currency, and the date and the time of the exchange. If we complete a foreign currency exchange on your behalf, such as exchanging a foreign currency incoming wire transfer into U.S. dollars, we may apply a rate we have established without prior notice to you.

If you send a repeating or future dated funds transfer in a foreign currency, you authorize us to deduct the amount from your account using the foreign exchange rate we offer on the date we start processing your funds transfer and you agree you are not entering into a foreign currency forward or futures contract with us.

If your initial request is returned, cancelled or changed, and if you request a new funds transfer, the current exchange rate at the time of the new transaction will apply. If the funds are returned or payment cannot be made for any reason, we will not be liable for more than the amount of the funds transfer at our exchange rate at the time we return the funds to you, less charges taken by any other bank involved in the funds transfer. However, if you requested a Consumer International Funds Transfer additional rights may apply. If you cancel

a funds transfer request, other than a cancellation of a Consumer International Funds Transfer within 30 minutes after you authorized us to send it, and it causes a loss or cost to us, we may subtract funds from your account to cover these losses.

If the funds transfer is not in the currency of the recipient's account, the recipient's bank or another processing bank may reject the funds transfer or convert it. If converted, you agree the funds transfer may be converted to a different currency at their exchange rate and may subtract additional fees.

## **8. Fees and Payment Route.**

We may charge a fee when you use FTS based on your account agreement or fee schedule in effect when the wire is sent from your account, or for certain business accounts, based on the terms in effect when your next available account analysis is performed. Financial institutions may deduct processing fees and/or charges from the amount of the wire transfer. Any deductions taken by us, and our affiliates, may include processing fees charged by Chase. You are responsible for all fees and taxes, including our fees and any fees charged by other funds transfer systems or banks involved in the transfer.

We may use any funds transfer system we believe reasonable to complete your request, regardless of any instructions you might give us. If we also are the recipient's bank we may complete your request using an internal transfer, and assess a wire transfer fee.

## **9. Funds Transfer System Rules and Laws.**

The use of this service is subject to all applicable U.S. federal and state laws, regulations, rules and funds transfer arrangements, including the respective state's Uniform Commercial Code Article 4A, as may be applicable, which, in the event of a conflict with this Agreement, will govern. All of your funds transfers must comply with U.S. laws, including the regulations and economic sanctions administered by the U.S. Treasury Department's Office of Foreign Asset Control and other applicable laws.

If you make a Consumer International Funds Transfer, it is also subject to additional federal laws and regulations.

## **10. Indemnification.**

You will indemnify us for all claims, expenses, liabilities, and losses (including reasonable legal fees) if you or a third party makes a claim against us for any of our actions or services in this Agreement, unless they prove gross negligence or willful misconduct. You understand this section will survive even if you close your account or this Agreement is terminated.

## **11. Failure to Perform; Limitation of Liability.**

We are only responsible for performing the services specified in this Agreement. Except as

otherwise agreed in writing, we are liable only for damages required to be paid as provided under UCC 4A or, to the extent applicable Regulation E, subpart B. Except as required by Regulation E, subpart B, as applicable, we will not be responsible for the acts or omissions of any other person or entity, including but not limited to any processor, any country's central bank, or any other financial institution, and no such person or entity will be deemed our agent. We will not be liable for the failure or delay of any funds transfer or for failing to meet other obligations in the Agreement because of circumstances or causes beyond our control, including governmental, legal or regulatory restrictions or prohibitions, third party actions, natural disasters, equipment or system failures, labor disputes, wars or riots. IN NO EVENT SHALL WE HAVE ANY LIABILITY FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, OR SPECIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Any provision of this agreement that limits the bank's liability does not negate the bank's duty (if any) under applicable law to act in good faith and with reasonable care.

## **12. Amendments.**

We may amend or change this addendum and we may also amend or change features of the FTS, in our sole discretion, from time to time. In the event we do so, we will notify you by sending you written notice by electronic mail or by regular mail, or by posting the updated terms on the Digital Platforms. Your use of the FTS after we have made such changes available will be considered your agreement to the change.

## **13. Contact Us in the Event of an Error**

We will not be responsible for any delays in payment or additional fees caused by your failure to promptly notify us. You will exercise ordinary care to determine whether a funds transfer request we accepted and subtracted from your account was either in error or not authorized. Except for any Consumer International Funds Transfer, in the event of an error or unauthorized funds transfer, you agree to notify us within 30 days after we mail a statement reflecting the transfer or otherwise make such a statement available (for example, paperless statements). You agree that we are entitled to retain payment for a funds transfer unless you notify us within this 30-day period. For additional terms governing Consumer International Funds Transfers, please see the section *Consumer International Funds Transfers*.

## **14. Consumer International Funds Transfers**

- a. This section contains additional terms applicable only to Consumer International Funds Transfers. This section does not apply to any funds transfer request for delivery to a beneficiary in the United States, to any funds transfer request initiated by a non-consumer, or to any funds transfer request initiated by a consumer for any non-personal, non-family, or non-household purposes. In the event of a conflict between a provision in this section and a provision in the rest of this Agreement, or in the agreement governing your funding account, the provision in this section will control with respect to Consumer International Funds Transfers.

- b. Prior to sending a Consumer International Funds Transfer, we will provide you with certain important disclosures regarding your transaction including, to the extent applicable: the amount that will be transferred to the beneficiary, the amount and description of any fees and taxes imposed by us, the total amount of the transaction, the exchange rate to be used if applicable, the amount of currency to be transferred, the amount and description of any fees imposed by intermediaries or our agents, and the amount that will be received by the beneficiary. In addition to the items above you will also be provided the date the funds are to be made available to the beneficiary, error resolution and cancellation right information and other disclosures. This will be provided either at the time you authorize the funds transfer or on a receipt provided after you've authorized your transaction.
- c. Except as otherwise agreed in writing, we are liable only for damages required to be paid as provided under Regulation E, subpart B or, to the extent applicable, UCC 4A. Except as required by Regulation E, subpart B, we will not be responsible for the acts or omissions of any other person or entity, including but not limited to any processor, any country's central bank, or any other financial institution, and no such person or entity will be deemed our agent. We will not be liable for the failure or delay of any funds transfer or for failing to meet other obligations in the Agreement because of circumstances or causes beyond our control, including governmental, legal or regulatory restrictions or prohibitions, third party actions, natural disasters, equipment or system failures, labor disputes, wars or riots. IN NO EVENT SHALL WE HAVE ANY LIABILITY FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, OR SPECIAL DAMAGES, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.
- d. You have the right to cancel Consumer International Funds Transfers at no cost to you within 30 minutes after you have authorized us to send it. Please refer to the disclosure we provided to you at the time you authorized the Consumer International Funds Transfer on how to cancel.
- e. If you think there has been an error or problem with your Consumer International Funds Transfer, call us at 1-855-536-1269, visit a Chase branch or J.P. Morgan Financial Center, or send an account inquiry via Secure Message Center on [chase.com](https://chase.com) or [jpmorganonline.com](https://jpmorganonline.com).

You must contact us within 180 days of the date we disclosed to you that funds would be made available to the recipient. When you do, please tell us:

- Your name and address;
- The error or problem with the transfer, and why you believe it is an error or problem;
- The name of the recipient, and if you know it, their telephone number or address;
- The dollar amount of the transfer; or
- The confirmation code or number of the transaction

We will determine whether an error occurred within 90 days after you contact us and we will correct any error promptly. We will tell you the results within three business days after completing our investigation and will advise you of any remedies that may be available to you. If no response is received, we will refund your account for the applicable remedies. If we decide that there was no error, we will send you a written explanation. You may ask for copies of any documents we used in our investigation.



## How to contact us

In case of errors or questions about your funds transfers please contact us as follows:

Main Phone Number: 1-877-242-7372

International Calls: 1-713-262-3300

Deaf and Hard of Hearing: We accept operator relay calls

Written Correspondence:

Online Customer Service

PO Box 2558

Houston, TX 77252-9968

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