

## RATE, FEE AND OTHER COST INFORMATION

LGC23839

<b>Annual Percentage Rate (APR) for purchases</b>	<b>10.24%</b> variable. <sup>a</sup> For one or more purchases that post to your account within 45 days of account opening, on a single sales receipt at SonyStyle or SonyStyle.com with a value of \$299 or more (Qualifying Purchase), provided your account is not past due on the purchase date: 0% fixed for the first 12 billing cycles following the purchase date (promotional period). If promotional balance is not paid off by the end of the promotional period, 10.24% variable from qualifying purchase date. <sup>b</sup>
<b>Other APRs</b>	Balance Transfer APR: 10.24% variable. Cash Advance APR: 19.24% variable Default APR: Up to 29.99% variable. See explanation below. <sup>c</sup> Overdraft Advance APR: 19.24% variable (not available in some states)
<b>Variable rate information</b>	The following APRs may vary monthly based on the Prime Rate: <sup>d</sup> Purchase and Balance Transfer APR: The Prime Rate plus 6.99%. Cash Advance APR: The Prime Rate plus 15.99%. Default APR: The Prime Rate plus up to 26.99%, but not more than 29.99%. Overdraft Advance APR: The Prime Rate plus 15.99%.
<b>Grace period for repayment of purchase balances</b>	At least 20 days.
<b>Method of computing the balance for purchases</b>	Average daily balance method (including new purchases).
<b>Annual fee</b>	None
<b>Minimum finance charge</b>	\$1.00
<b>Transaction fee for balance transfers</b>	3% of the amount of each transaction, but not less than \$5.00.
<b>Transaction fees for cash advances</b>	3% of the amount of the transaction, but not less than \$10.00.
<b>Late Payment fee</b>	\$15.00 on balances up to, but not including, \$100.00; \$29.00 on balances of \$100.00 up to, but not including, \$250.00; and \$39.00 on balances of \$250.00 and over.
<b>Over-the-Credit-Limit fee</b>	\$39.00
<b>International Transaction fee</b>	3% of the U.S. dollar amount of the transaction, whether originally made in U.S. dollars or converted from a foreign currency.

<sup>a</sup> **Rates, fees, and terms may change:** We reserve the right to change the account terms (including the APRs) at any time for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account. The APRs for this offer are not guaranteed; APRs may change to higher APRs, fixed APRs may change to variable APRs, or variable APRs may change to fixed APRs. Any changes will be in accordance with your account agreement.

<sup>b</sup> The Qualifying Purchase will accrue periodic finance charges from the date of the purchase at the Purchase APR as provided above; however, you will not have to pay any finance charges/interest on the Qualifying Purchase if you make at least the required minimum payments necessary to maintain your account in good standing and pay for the Qualifying Purchase in full within twelve (12) billing cycles. Your monthly statements will show the amount of the deferred finance charge that is accruing and will become part of the balance if you do not pay the purchase price in full by the expiration date. After the expiration date, the balance due on the Qualifying Purchase, including all accrued finance charges, will bear interest at the Purchase APR. If your account is in default as described in your Cardmember Agreement, the promotional financing will end and the balance due on the Qualifying Purchase, including all accrued finance charges, will bear interest at the default APR as indicated above. Please be aware that the 12 month promotional period may be affected by and could be shorter depending upon the timing and amount of your payments and your other account transactions, including other promotional financing transactions. Please refer to the "Payment Allocation" section of your Cardmember Agreement for additional details.

<sup>c</sup> Your APRs may increase if you default on this account for any of the following reasons: We do not receive at least the minimum payment due by the date and time due; you exceed your credit line, if applicable; or you make a payment to us that is not honored by your bank. Your APRs may increase as of the first day of the billing cycle in which the default occurs. We may consider the following factors to determine the default rate: the length of time your account has been open; the existence, seriousness and timing of defaults; other indications of your account usage and performance; and information about your other relationships with us, any of our related companies or from consumer credit reports.

<sup>d</sup> The "Prime Rate" is the highest prime rate published in the Money Rates column of *The Wall Street Journal* two business days before the Closing Date on the statement for each billing period. Variable APRs are based on the 3.25% prime rate on 02/09/2009.

(over, please)

## TERMS & CONDITIONS

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**Authorization:** When you respond to this credit card offer from Chase Bank USA, N.A. ("Chase", "we", or "us"), you agree to the following:

1. You authorize us to obtain credit bureau reports in connection with your request for an account. If an account is opened, we may obtain credit bureau reports in connection with extensions of credit or the review or collection of your account. If you ask, we will tell you the name and address of each credit bureau from which we obtained a report about you.
2. If an account is opened, you will receive a Cardmember Agreement with your card(s). By using the account or any card, or authorizing their use, you agree to the terms of the Cardmember Agreement.
3. You authorize us to allocate your payments and credits in a way that is most favorable to or convenient for us. For example, you authorize us to apply your payments and credits to balances with lower APRs (such as promotional APRs) before balances with higher APRs.
4. Claims and disputes are subject to arbitration.
5. **As described in the Cardmember Agreement, we reserve the right to change the terms of your account (including the APRs) at any time, for any reason, in addition to APR increases that may occur for failure to comply with the terms of your account.**

Before we approve you for a credit card, we will review your credit report and the information you provide with your response to confirm that you meet the criteria for this offer. Based on this review, you may not receive a card.

You must be at least 18 years old to qualify (19 in AL and NE).

We reserve the right to change the benefit features associated with your card at any time.

**Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all customers, and that credit reporting agencies maintain separate histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with the law.

**Notice to Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of the adverse obligation. All obligations on this account will be incurred in the interest of your marriage or family. You understand that we may be required to give notice of this account to your spouse. **Married Wisconsin residents must furnish their (the applicant's) name and social security number as well as the name and address of their spouse to Cardmember Service at P.O. Box 15218, Wilmington, DE 19850-5218.**

**Balance Transfer Option:** The Visa<sup>®</sup> MasterCard<sup>®</sup> Discover<sup>®</sup> American Express<sup>®</sup> or any store card account(s) you list will show a credit, reducing the amount you owe them by the amount you transferred. The available credit on your new account will be reduced, just as if you had made a purchase. The balance transfer amount(s) will show up on your initial statement for your new account. Your other credit card account(s) will not be closed even if you transfer your entire balance(s). If you want to close an account, please contact the other credit card company directly. It may take up to three weeks to set up your account and post the balance transfers. Therefore, you may need to make payments to your other account(s) to keep them current. Balance transfers are contingent upon issuance of your new account. There will be a transaction fee for each balance transfer if one is disclosed in the Rate, Fee and Other Cost Information that accompany this offer. We reserve the right to decline to process any partial or full balance transfer request and will not process a balance transfer request from any other account with us or any of our affiliates.

**Affiliate Information Sharing: Chase Bank USA, N.A. is part of JPMorgan Chase & Co. We and our JPMorgan Chase & Co. affiliates may share information about you among affiliates in order to offer products and services of interest to you. If you would prefer that we do not share information from your application, credit bureaus or third parties, please call us at 1-888-868-8618. For more information about our information handling policies, visit us on the web at: <http://www.chase.com/privacypolicy>.**

**Replying to this offer:** If you omit any information on the form, we may deny your request for an account. If applicable, Chase cardmembers who currently have or have had a Chase credit card in any Rewards Program associated with this offer or have received a similar bonus offer, may not be eligible for a second Chase credit card in the same Rewards Program, or for any bonus offer. Chase cardmembers currently receiving promotional pricing, or Chase cardmembers with a history of only using their current or prior Chase card for promotional pricing offers, are not eligible for a second Chase credit card with promotional pricing. You must have a valid permanent home address within the 50 United States or the District of Columbia. The information about the costs of the card described in this form is accurate as of 02/09/2009. This information may have changed after that date. To find out what may have changed, write to us at Cardmember Service, P.O. Box 15043, Wilmington, DE 19850-5043.

**USA Patriot Act:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.