



CHASE 

Digital Credit Line Exchange

CXO Large

11/02/2021

Digital Credit Line Exchange

CXO - Large

CHASE FREEDOM
UNLIMITED[®] CREDIT
CARD

New ways to earn cash back

Plus, earn a \$200 bonus and 5% cash back grocery store offer. No annual fee and more.

[Learn more](#)


Our Most Popular Rewards Cards

[View all Rewards Cards](#)

NEW OFFER!

CHASE FREEDOM UNLIMITED[®]
CREDIT CARD

- Earn a \$200 bonus plus 5% cash back grocery store offer
- Earn 3% cash back on dining & drugstores
- No Annual Fee

[Apply Now](#)[Learn more](#)☐ Compare 

NEW CARD!

CHASE FREEDOM FLEXSM
CREDIT CARD

- Earn a \$200 bonus plus 5% cash back grocery store offer
- Earn 5% on bonus categories and more
- No Annual Fee

[Apply Now](#)[Learn more](#)☐ Compare CHASE SAPPHIRE PREFERRED[®]
CREDIT CARD

- 60,000 bonus points
- Earn 2X on dining and travel
- \$95 Annual Fee

[Apply Now](#)[Learn more](#)☐ Compare 

[Credit Cards home](#)

Chase Sapphire Preferred® credit card

[\(7,829 cardmember reviews\)](#)[Sign in to apply faster](#)[Apply as a guest](#)[*Offer Details](#)[†Pricing & Terms](#)

AT A GLANCE

Premium dining & travel rewards

Earn 2X points on dining including eligible delivery services, takeout and dining out and travel.*

APR

15.99%–22.99% variable APR.†

ANNUAL FEE

\$95†

SAPPHIRE
PREFERRED®

Travel Credit Card Rewards & Benefits



60,000 bonus points

after you spend \$4,000 on purchases in the first 3 months from account opening.* That's \$750 toward travel when redeemed through Chase Ultimate Rewards®.

This product is available to you if you do not have any Sapphire card and have not received a new cardmember bonus for any Sapphire card in the past 48 months.

2

2X points on dining and travel

Earn 2X points on dining, including eligible delivery services, takeout and dining out and travel.*

Plus, earn 1 point per dollar spent on all other purchases.*



2X points on grocery store purchases

Earn 2X total points on up to \$1,000 in grocery store purchases per month from November 1, 2020 to April 30, 2021.* Includes eligible pick-up and delivery services.



25% more redemption value

Get 25% more value when redeemed for travel. For example 60,000 points are worth \$750 toward travel when redeemed through Chase Ultimate Rewards®.*

Explore Additional Travel Benefits

[1:1 Point Transfer >](#)[Partner benefits >](#)

Frank, you're applying for the Chase Sapphire Preferred[®] credit card.



Personal info

Name

Frank Dougherty

Address ⓘ

248 Abacus St.
New York City, NY 10001

Email address

frank.dougherty@email.com

Phone number

555-212-9876

Edit >

By giving us your mobile number, Chase has your consent to send you automated calls and texts to service all of your accounts with us.

Please read ▾

Type of residence

Own

▾

Primary source of income

Full time

▾

Total gross annual income ⓘ

\$

You don't have to include alimony, child support or separate maintenance if you don't want us to consider it. If you're 21 or older and regularly use income from others to pay your bills, you can include that too.

Is any portion of your total gross annual income nontaxable? ⓘ

☐ Yes

☒ No

Go paperless

Choose "Yes" to go paperless and receive your billing statements digitally instead of through the mail. We'll still send your card and other important account info through the U.S. mail.

You can change these settings anytime at chase.com or in the Chase Mobile[®] app.

☒ Yes

☐ No

Would you like to add an authorized user?

☐ Yes

☒ No

Pricing and Terms

Print >

| PRICING INFORMATION | |
|---------------------------------------|---|
| INTEREST RATES AND INTEREST CHARGES | |
| Purchase Annual Percentage Rate (APR) | 15.99% to 22.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a |
| My Chase Loan SM APR | 15.99% to 22.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a Promotional offers with fixed APRs and varying durations may be available from time to time on some accounts. |
| Balance Transfer APR | 15.99% to 22.99%, based on your creditworthiness. These APRs will vary with the market based on the Prime Rate. ^a |
| Cash Advance APR | 24.99%. This APR will vary with the market based on the Prime Rate. ^b |

Certifications

- I certify that I have read and agree to all pricing, terms, conditions, authorizations and disclosures provided with this request for credit and that all information provided is true and correct.
- I understand that balance transfers, if any, will be applied to my account and sent to my designated payee(s) 10 days after my new credit card is mailed. If I want to cancel or modify my balance transfer within this ten-day period and have received my credit card, I can call the number on the back of my card. Otherwise, I can call 1-888-338-9464. I will continue to make payments to my other account(s) until I know the balance has been paid.
- I will be responsible for repaying all balances on this account. Authorized users will have the same account number and charging privileges as the primary cardmember but will not be financially responsible. All correspondence, including additional card, statements and notifications, will be sent to the name and address on file for the primary cardmember. We provide account information to the credit reporting agencies for all account users. This information could impact an authorized user's credit score. When you tell us to add a user to your account, you're confirming that you have a relationship with the person or people whose name(s), address(es) and date of birth(s) you've told us, that all their information is correct, and that you have their consent to add them. If we determine you've given us fraudulent name, address, or date of birth information or did not have such consent, we can close this account.
- This product is not available to either current cardmembers of any Sapphire credit card, or previous cardmembers who received a new cardmember bonus for any Sapphire credit card within the last 48 months.
- I understand that the terms of my account, including the APRs, are subject to change. Any such changes will be made in accordance with the Cardmember Agreement.

☒ I've read and agree to the above.

Submit



Sign out

< Accounts

Thanks for your application, there's just one more step

[Questions? Learn more >](#)

Based on our review, we're unable to give you additional credit at this time. However, if you'd still like this card, the good news is you can move between \$5,000 and \$10,000 of unused credit line from one (or more) of your existing Chase cards to this new card.

If you choose to skip this step, you'll receive a letter in 7 to 10 business days explaining our decision.

Please move a total of \$5,000 to \$10,000

CREDIT CARD (...1234)



\$10,000
Available to move

\$20,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

Enter amount in \$100 increments

CREDIT CARD (...0101)



\$6,500
Available to move

\$15,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

Enter amount in \$100 increments

CHASE SAPPHIRE PREFERRED



\$0

Move a total of \$5,000 to \$10,000

Skip

Next



Thanks for your application, t

Based on our review, we're unable to give you a
this card, the good news is you can move betwe
(or more) of your existing Chase cards to this ne

If you choose to skip this step, you'll receive a le

Please move a total of \$5,000 to \$10,

CREDIT CARD (...1234)



\$10,000
Available to move

\$2
Cre

CREDIT CARD (...0101)



\$6,500
Available to move

\$1
Cre

CHASE SAPPHIRE PREFERRED



Skip

Frequently asked questions



- ▼ Why am I receiving an offer to move credit line from my existing Chase card(s) to a new card?

We've determined that you have unused credit line on your other Chase credit cards that you can move to your new credit card.

- ▶ How is the amount of credit line that is available to move determined?

- ▶ Do I need to move credit line for my application to be approved?

- ▶ Will any of my current balances be transferred to the new card?

- ▶ Will moving credit line close the card(s) I'm moving credit from?



Sign out

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[Questions? Learn more >](#)

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Please move a total of \$5,000 to \$10,000

CREDIT CARD (...1234)



\$10,000

Available to move

\$20,000

Credit limit

15% variable

Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

This is the amount of credit line you have available to move from this card to your new card.

CREDIT CARD (...5678)



\$6,500

Available to move

\$15,000

Credit limit

15% variable

Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

CHASE SAPPHIRE PREFERRED



\$0

Move a total of \$5,000 to \$10,000

Skip

Next



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Thanks for your application, there’s just one more step

[Questions? Learn more >](#)

Based on our review, we’re unable to give you additional credit at this time. However, if you’d still like this card, the good news is you can move between \$5,000 and \$10,000 of unused credit line from one (or more) of your existing Chase cards to this new card.

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Please move a total of \$5,000 to \$10,000

CREDIT CARD (...1234)



\$10,000
Available to move

\$20,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

CREDIT CARD (...0101)



\$6,500
Available to move

\$15,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

CREDIT CARD (...0987)



\$2,000
Available to move

\$6,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

[See more cards](#)

CHASE SAPPHIRE PREFERRED



\$0
Move a total of \$5,000 to \$10,000

Skip

Next

Thanks for your application, there’s just one more step

[Questions?](#) [Learn more >](#)

Based on our review, we’re unable to give you additional credit at this time. However, if you’d still like this card, the good news is you can move between \$5,000 and \$10,000 of unused credit line from one (or more) of your existing Chase cards to this new card.

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Please move a total of \$5,000 to \$10,000

CREDIT CARD (...1234)



\$10,000
Available to move

\$20,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

CREDIT CARD (...0101)



\$6,500
Available to move

\$20,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

CREDIT CARD (...0987)



\$3,500
Available to move

\$20,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

CREDIT CARD (...2345)



\$2,389
Available to move

\$20,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

CREDIT CARD (...9475)



\$1,500
Available to move

\$20,000
Credit limit

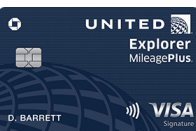
15% variable
Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

CREDIT CARD (...3245)



\$1,350
Available to move

\$20,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

CREDIT CARD (...0987)



\$1,250
Available to move

\$20,000
Credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

Enter amount in \$100 increments

[See less cards](#) ^

CHASE SAPPHIRE PREFERRED



\$0

Move a total of \$5,000 to \$10,000

Skip

Next



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< Accounts

Thanks for your application, there's just one more step

[Questions? Learn more >](#)

Based on our review, we're unable to give you additional credit at this time. However, if you'd still like this card, the good news is you can move between \$5,000 and \$10,000 of unused credit line from one (or more) of your existing Chase cards to this new card.

If you choose to skip this step, you'll receive a letter in 7 to 10 business days explaining our decision.

Please move a total of \$5,000 to \$10,000

CREDIT CARD (...1234)



\$7,500
Available to move

\$17,500
New credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

You haven't moved enough credit
Enter amount in \$100 increments

CREDIT CARD (...0101)



\$5,500
Available to move

\$19,000
New credit limit

15% variable
Purchase APR

How much do you want to move?

\$0

You haven't moved enough credit
Enter amount in \$100 increments

CHASE SAPPHIRE PREFERRED



\$0
Move a total of \$5,000 to \$10,000

Skip

Next



Sign out

< Accounts

Thanks for your application, there's just one more step

[Questions? Learn more >](#)

Based on our review, we're unable to give you additional credit at this time. However, if you'd still like this card, the good news is you can move between \$5,000 and \$10,000 of unused credit line from one (or more) of your existing Chase cards to this new card.

If you choose to skip this step, you'll receive a letter in 7 to 10 business days explaining our decision.

Please move a total of \$5,000 to \$10,000

CREDIT CARD (...1234)



\$7,500
Available to move

\$17,500
New credit limit

15% variable
Purchase APR

How much do you want to move?

\$2,500

You haven't moved enough credit.
Enter amount in \$100 increments

CREDIT CARD (...0101)



\$5,500
Available to move

\$19,000
New credit limit

15% variable
Purchase APR

How much do you want to move?

\$1,000

You haven't moved enough credit.
Enter amount in \$100 increments

CHASE SAPPHIRE PREFERRED



\$3,500
Move a total of \$5,000 to \$10,000

Skip

Next



Sign out

< Accounts

Thanks for your application, there’s just one more step

[Questions? Learn more >](#)

Based on our review, we’re unable to give you additional credit at this time. However, if you’d still like this card, the good news is you can move between \$5,000 and \$10,000 of unused credit line from one (or more) of your existing Chase cards to this new card.

If you choose to skip this step, you'll receive a letter in 7 to 10 business days explaining our decision.

Please move a total of \$5,000 to \$10,000

CREDIT CARD (...1234)



\$7,500
Available to move

\$17,500
New credit limit

15% variable
Purchase APR

How much do you want to move?

\$8,500

You’re over the max amount you can move.
Make sure your total across all cards is \$10,000 or less.

Enter amount in \$100 increments

CREDIT CARD (...0101)



\$5,500
Available to move

\$19,000
New credit limit

15% variable
Purchase APR

How much do you want to move?

\$7,500

You’re over the max amount you can move.
Make sure your total across all cards is \$10,000 or less.

Enter amount in \$100 increments

CHASE SAPPHIRE PREFERRED



Skip

\$16,000
Move a total of \$5,000 to \$10,000

Next



Sign out

< Accounts

! There’s a problem with your info. Please update and try again

Thanks for your application, there’s just one more step

Questions? [Learn more >](#)

Based on our review, we’re unable to give you additional credit at this time. However, if you’d still like this card, the good news is you can move between \$5,000 and \$10,000 of unused credit line from one (or more) of your existing Chase cards to this new card.

▶ Label

If you choose to skip this step, you'll receive a letter in 7 to 10 business days explaining our decision.

Please move a total of \$5,000 to \$10,000

CREDIT CARD (...1234)



\$7,500
Available to move

\$17,500
New credit limit

15% variable
Purchase APR

How much do you want to move?

\$8,500

! You’re over the max amount you can move. Make sure your total across all cards is \$10,000 or less.
Enter amount in \$100 increments

CREDIT CARD (...0101)



\$5,500
Available to move

\$19,000
New credit limit

15% variable
Purchase APR

How much do you want to move?

\$7,500

! You’re over the max amount you can move. Make sure your total across all cards is \$10,000 or less.
Enter amount in \$100 increments

CHASE SAPPHIRE PREFERRED



\$16,000
Move a total of \$5,000 to \$10,000

Skip

Next



Sign out

< Accounts

Thanks for your application, there's just one more step

[Questions? Learn more >](#)

Based on our review, we're unable to give you additional credit at this time. However, if you'd still like this card, the good news is you can move between \$5,000 and \$10,000 of unused credit line from one (or more) of your existing Chase cards to this new card.

If you choose to skip this step, you'll receive a letter in 7 to 10 business days explaining our decision.

Please move a total of \$5,000 to \$10,000

CREDIT CARD (...1234)



\$6,500
Available to move

\$16,500
New credit limit

15% variable
Purchase APR

How much do you want to move?

\$3,500

Enter amount in \$100 increments

CREDIT CARD (...0101)



\$5,000
Available to move

\$18,500
New credit limit

15% variable
Purchase APR

How much do you want to move?

\$1,500

Enter amount in \$100 increments

CHASE SAPPHIRE PREFERRED



\$5,000

Move a total of \$5,000 to \$10,000

- ✔ If you're ready to move forward, this will be your new requested credit limit.

Skip

Next



Sign out

< Accounts

Thanks for your application, there's just one more step

Questions? [Learn more >](#)

Based on our review, we're unable to give you additional credit at this time. However, if you'd still like this card, the good news is you can move between \$5,000 and \$10,000 of unused credit line from one (or more) of your existing Chase cards to this new card.

If you choose to skip this step, you'll receive a letter in 7 to 10 business days explaining our decision.

Please move a total of \$5,000 to \$10,000

CREDIT CARD (...1234)



\$10,000

Available to move

CREDIT CARD (...0101)



\$6,500

Available to move

Credit limit

Purchase APR

Enter amount in \$100 increments

CHASE SAPPHIRE PREFERRED



\$0

Move a total of \$5,000 to \$10,000

Skip

Next

Are you sure you want to skip this step?

If you choose to skip this step, we'll process your application and you'll receive a decision in 7 to 10 business days.

Don't skip

Skip



Sign out

< Accounts

Does everything look OK?

You’re about to move \$5,000 in credit line to your new card. Please review your request, and choose “Back” to make any changes.

Note: It may take up to 24 hours for your credit lines to update.

Request summary

CREDIT CARD (...1234)



\$8,455
Available credit

\$13,500
New credit limit

15% variable
Purchase
APR

\$3,500
Amount to
move

CREDIT CARD (...0101)



\$2,500
Available credit

\$3,500
New credit limit

15% variable
Purchase
APR

\$1,500
Amount to
move

CHASE SAPPHIRE PREFERRED



\$5,000
Total amount to move

After you submit your request, we’ll review your info and let you know our decision. Keep in mind: any transactions made on your existing credit card(s) may impact this request.

Back

Submit request



Sign out

< Accounts



You're all set. Explore your new account now.



Here's some info about your new card

Credit line:
\$5,000.00

Purchase APR:
14.99% variable

You chose to enroll in paperless statements. We'll send a confirmation email when this preference is active. You can change this setting anytime at [chase.com](#) or in the Chase Mobile app.

Your card should arrive in the mail within 3 to 5 business days.

Close

[Sign out](#)[← Accounts](#)

Thanks for applying. We need to review your application a little longer.

We'll let you know our decision in writing as soon as we can, and if you're approved, you'll receive your card in 7 to 10 business days. Please don't resubmit your application.

Thanks again for choosing Chase [NAME] credit card.

[Close](#)