



## **Universal entertainment Mastercard from Chase offers first-to-market instant credit card issuance program**

### **Chase's new patent-pending technology provides instant MasterCard credit card**

NEW YORK and UNIVERSAL CITY, CA, April 22, 2004 - Setting a precedent in the credit card industry, Chase and Universal Studios today launched a new Instant Credit Card Issuance Program for the Universal Entertainment MasterCard from Chase. The program allows for both instant credit decisions and immediate issuance of a ready-to-use, general purpose MasterCard credit card. Through this, approved consumers are granted instant access to their credit line and can use their new card everywhere MasterCard is accepted.

"This is a great opportunity to use our expertise in instant credit card issuance to provide cardmembers with immediate access to the benefits of the Universal Entertainment MasterCard from Chase right in Universal theme parks," said Faye B. Evans, Senior Vice President of Strategic Partnerships and Rewards Programs for Chase credit card business.

"We applaud Chase for developing a singular technology that empowers consumers' entertainment experiences as never before," said Stephanie Sperber, Senior Vice President, Universal Partnership Development. "We are proud this precedent-setting program is premiering at Universal theme parks."

Chase's new patent-pending Instant Card Issuance Program is debuting at Universal Studios Hollywood today and will roll out at Universal Orlando® Resort's two theme parks, Universal Studios Florida and Universal's Islands of Adventure, later this quarter.

Typically, when a consumer applies for a new credit card, the process for actually receiving the card can take weeks. Now, with technology developed exclusively by Chase, consumers can apply for and receive a new credit card at the parks. Once approved, cardmembers receive a MasterCard that can be used immediately to make purchases, earn rewards and save money with discounts. This advanced system will completely replace the previous temporary internal theme park card.

With the Universal Entertainment MasterCard from Chase, cardmembers earn one point per dollar on all everyday purchases and two points per dollar spent at select Universal Parks & Resorts retail locations, in addition to receiving discounts at many theme park merchandise stores. Points can be redeemed for movie and concert tickets, DVDs, CDs, theme park vacations and more. In addition, cardmembers can redeem reward points for unique Hollywood insider rewards such as walking the red carpet at a movie premiere and attending the exclusive after-party, or obtaining one-of-a-kind movie props in the Universal Entertainment online auctions.

#### About Vivendi UNIVERSAL Entertainment

Vivendi UNIVERSAL Entertainment (<http://www.universalstudios.com/>) is the U.S.-based film, television and recreation entity of Vivendi UNIVERSAL, a global media and communications company.

#### About Universal Studios Hollywood

Universal Studios Hollywood is the world's largest movie studio and theme park. Featuring such unique and ground-breaking attractions as "Revenge of the Mummy-The Ride," "Shrek 4-D," "Terminator 2: 3D," "Jurassic Park-The Ride" and the world-renowned behind-the-scenes "Studio Tour," Universal Studios Hollywood has matured into a full day, movie-based theme park.

Universal Studios Hollywood ([www.universalstudioshollywood.com](http://www.universalstudioshollywood.com)) is a unit of Universal Parks & Resorts, a division of Vivendi UNIVERSAL Entertainment.

#### About Chase

Chase's credit card portfolio, issued and owned by Chase Manhattan Bank USA, N.A., a subsidiary of JPMorgan Chase, has more than 28 million accounts and over \$50 billion in outstandings. Chase is the fourth largest credit card issuer in the United States, and its joint venture with First Data Corporation is the largest merchant acquirer in the U.S. J.P. Morgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$801 billion and operations in more than 50 countries. The firm is a leader in investment banking, asset management, private banking, private equity, custody and transaction services, and retail and middle market financial services. A component of the Dow Jones Industrial Average, JPMorgan Chase is headquartered in New York and serves more than 30 million consumer customers and the world's most prominent corporate, institutional and government clients. Information about JPMorgan Chase is available on the Internet at [www.jpmorganchase.com](http://www.jpmorganchase.com).

#### About MasterCard International

MasterCard International is a leading global payments solutions company that provides a broad variety of innovative services in support of our global members' credit, deposit access, electronic cash, business-to-business and related payment programs. MasterCard International manages a family of well-known, widely accepted payment card brands including MasterCard, Maestro and Cirrus and serves financial institutions, consumers and businesses in over 210 countries and territories. The MasterCard award-winning Priceless advertising campaign is now seen in 96 countries and in 47 languages, giving the MasterCard brand a truly global reach and scope. For more information go to [www.mastercardinternational.com](http://www.mastercardinternational.com).