

CONFIDENTIAL – Contains personal data for Chevron internal use only

SCAN AND E-MAIL COMPLETED APPLICATION PAGE ONLY TO CHEVRON CONSUMER CENTER - CCCWEB@CHEVRON.COM
INCLUDE IN SUBJECT LINE, CHEVRON EMPLOYEE CREDIT CARD APPLICATION. APPLICATION WILL BE USED ONLY AS NEEDED TO CONFIRM ELIGIBILITY FOR OPENING A CARD ACCOUNT AND KEPT CONFIDENTIAL AND WITH STANDARD RETENTION POLICIES.



Employee / Retiree / Expatriate (U.S.-based)

For eligibility guidelines, please refer to HR Policy 820 Employee Product Purchases and Discounts.

Techron Advantage Card Application

Please complete entire application in blue or black ink. Missing or inaccurate information may delay or adversely affect credit decision. By applying you agree that, if approved, Synchrony Bank ("SYNCB") may provide you with a Techron Advantage Visa® Card or a Techron Advantage Credit Card. You will first be considered for the Techron Advantage Visa Card. If you are not approved, you will automatically be considered for the Techron Advantage Credit Card.

PERSONAL INFORMATION

ALL EMPLOYEE APPLICATIONS, INCLUDING EXPAT, REQUIRE SSN.

Employee Yes No Retired Yes No ExPat Yes No

Expats – must provide a copy of 1 (one) of the following government issued identification: 1) driver's license, 2) valid passport.

First Name _____ MI _____ Last Name _____

Home Address _____ Apt. # _____

(Street Name and Number Required)

City _____ State _____ ZIP + 4 _____

Home Phone* (_____) _____ Business Phone* (_____) _____ Cell Phone* (_____) _____

(Check here if cell number is home number)

Soc. Sec. # _____ - _____ - _____ Date of Birth (MM/DD/YYYY) _____ Annual Net Income** _____

(Annual net income from all sources)

Email Address (optional) _____

If you already have a Techron Advantage Card, please list the credit card number: No. _____ Year of Issue _____

* You authorize Synchrony Bank to contact you at each phone number you have provided. By providing a cell phone number you agree to receive 1) account updates and information and 2) account security alerts, including text messages from Synchrony Bank. Message frequency varies. Message & data rates may apply. Text HELP for help, text STOP to Opt-Out. Terms & Conditions and Privacy Policy: www.synchrony.com.

** Your "Annual Net Income" includes what you earn or reasonably expect to earn from employment, investments, retirement, social security benefits and public assistance. You can also include money that someone else deposits regularly into your account (individual or joint) and the annual amount that you have available to spend from your assets. If you are 21 or over, you may also include the amount of someone else's income that is regularly used to pay your expenses. Alimony, child support or separate maintenance income need not be included unless relied upon for credit. **WI Residents Only:** If this is an individual account, please also include your spouse's income.

AUTHORIZED USER: PLEASE FILL OUT THE FIELDS BELOW IF YOU WOULD LIKE TO ADD AN ADDITIONAL CARDHOLDER TO YOUR ACCOUNT. AN ADDITIONAL CARD WILL BE ISSUED TO THE PERSON INDICATED BELOW. THE PRIMARY CARDHOLDER WILL BE LIABLE FOR ALL TRANSACTIONS MADE ON THE ACCOUNT, INCLUDING THOSE MADE BY AN AUTHORIZED USER. YOU MUST PROVIDE THE DATE OF BIRTH FOR AN AUTHORIZED USER TO BE ADDED TO YOUR ACCOUNT.

Please send a second card in the following name:

First Name _____ MI _____ Last Name _____ Date of Birth (MM/DD/YYYY) _____

I ask Synchrony Bank ("SYNCB") to issue me a Techron Advantage Visa Card or Techron Advantage Credit Card (the "Card") and I agree:

- To the Techron Advantage Visa Card Account Agreement or Techron Advantage Card Account Agreement ("Agreement").
- I am providing the information in this application to SYNCB and Chevron U.S.A. Inc. (and its affiliates), and I consent to SYNCB's providing information about me to Chevron U.S.A. Inc (and its affiliates) for Chevron U.S.A. Inc (and its affiliates)'s own business purposes.
- SYNCB may obtain information, including employment and income information, from others about me (including requesting reports from consumer reporting agencies and other sources) to evaluate my application, and to review, maintain or collect my account.
- SYNCB may obtain credit reports and other information, including employment and income, about me to evaluate my application and for other purposes.
- SYNCB, and any other owner or servicer of my account, may contact me about my account, including through text messages, automatic telephone dialing systems and/or artificial or prerecorded voice calls for informational, servicing or collection related communications, as provided in the Address/Phone Change and Consent To Communications provisions of the Agreement. I also agree to update my contact information.
- The Agreement will govern my account and: (1) includes a Resolving a Dispute with Arbitration provision that limits my rights unless: (a) I reject the provision by following the provision's instructions or (b) I am covered by the Notice for Active Duty Military Members and their Dependents set forth in the Agreement; and (2) makes each applicant responsible for paying the entire amount of credit extended.
- Authorization for the Social Security Administration to Disclose Your Social Security Number Verification. I authorize the Social Security Administration (SSA) to verify and disclose to SYNCB through SentiLink Verification Services Corp, SYNCB's service provider, for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth I have submitted matches information in SSA records. My consent is for a one-time validation within the next 90 days.

PLEASE SEE PAGE 5 FOR RATES, FEES AND OTHER COST INFORMATION.








Federal law requires SYNCB to obtain, verify, and record information that identifies you when you open an account. SYNCB will use your name, address, date of birth, and other information for this purpose.

Signature Required

X

Signature of Card Applicant _____ Date _____

Which fuel brand do you prefer?

 <input type="checkbox"/>	 <input type="checkbox"/>	 <input type="checkbox"/>
 21 / 31	 22 / 32	  20 / 30

Limited-Time Offer!

Learn how to earn up to

70¢
/gal.^{1,2,3,4}

in Fuel Credits at Chevron and Texaco stations with a new Techron Advantage Visa® Credit Card.

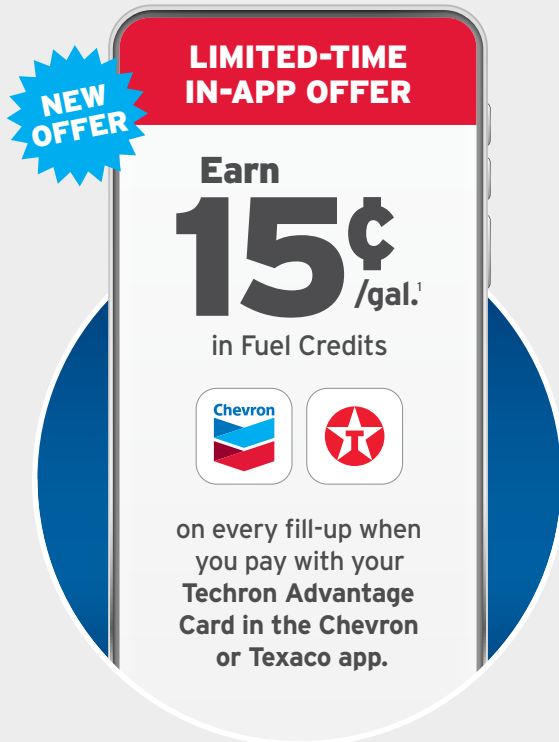
Or how to earn up to

60¢
/gal.^{1,2,4}

in Fuel Credits at Chevron and Texaco stations with a new Techron Advantage Credit Card.

All Techron Advantage Cardholders

New Techron Advantage Cardholders



Earn
+ 35¢ /gal.²
in Fuel Credits

at Chevron and Texaco stations for the first 90 days on new accounts approved starting 4/1/2024.

Techron Advantage Visa Cardholders

Earn up to an extra
+ 10¢ /gal.³
in Fuel Credits

When using your Techron Advantage Visa Card at non-fuel merchants, if you spend \$100, you earn 2¢/gal. You earn 2¢/gal. more for each increment of \$100 you spend during your billing period, up to a max of 10¢/gal.

OR

Swipe to pay with your Techron Advantage Card to earn **3¢/gal.** in Fuel Credits on every fill-up at Chevron and Texaco stations.

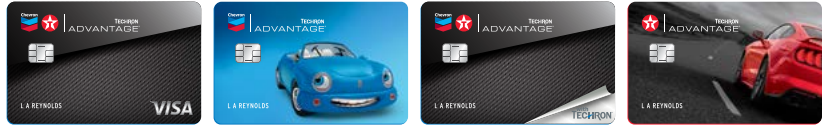
Chevron Employees

Receive
+ 10¢ /gal.⁴
in Fuel Credits

In addition to the benefits earned above, Chevron employee cardholders get an exclusive **10¢/gal.** discount, every fill-up, every time.

^{1,2,3,4} See page 4 for details.

Techron Advantage Card Feature Comparison



**Visa
Credit
Card** **Credit
Card**

VALUABLE PERKS		
When you pay your wireless bill with the covered Techron Advantage Visa® Credit Card your cell phone is protected for the next calendar month (\$50 deductible). ⁵	✓	
Stack your earnings with Gas Rewards ⁶ when you shop at a participating grocery store. (Visit TechronAdvantageCard.com/GasRewards to learn more.)	✓	✓
The Techron Advantage Visa Card includes ID Navigator Powered by NortonLifeLock, providing tools so you can act quickly if your identity is threatened. ⁷	✓	
CONVENIENCE AND SECURITY		
No Annual Fee ⁸	✓	✓
\$0 Fraud Liability for unauthorized charges regardless of the amount ⁹	✓	✓
Global acceptance – accepted by millions of merchants worldwide	✓	
EMV Chip Security	✓	✓
Manage your account 24/7 online or through the app ¹⁰	✓	✓
24/7 ATM Cash Access ¹¹	✓	✓
Pay at the pump at over 8,000 Chevron and Texaco stations nationwide	✓	✓
Synchrony Car Care™ acceptance at over 1,000,000 auto merchant locations nationwide ¹² including parts, repair, services and more and 6 Months Promotional Financing available every day on purchases of \$199 or more ¹³		✓
ADD NON-CREDIT MEMBERSHIP BENEFITS AND GET 24/7 ROADSIDE ASSISTANCE¹⁴		
Join Chevron Auto Club® and get 24/7 roadside assistance that covers more than just your car. ¹⁴ (Visit ChevronAutoClub.com)	✓	✓

Download the app

Download¹⁰ the free Chevron or Texaco app today on both the App Store and Google Play Store.

Or scan the QR code or text "Chevron" or "Texaco" to 62141 to get started.¹⁰



^{5,6,7,8,9,10,11,12,13,14} See page 4 for details.

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Google Play and the Google Play logo are trademarks of Google LLC.

FAQs

<p>What is the Employee Discount and how do I get it?</p>	<p>Eligible U.S.-based Chevron employees automatically receive a 10¢/gal. discount as a statement credit on Chevron and Texaco fuel purchases made with a Techron Advantage Card. For complete eligibility guidelines, please refer to HR Policy 820 Employee Product Purchases and Discounts. You can apply for the Techron Advantage Card by completing Page 1 of the employee application.</p>
<p>Do I earn the 3¢/gal. in Fuel Credits too?</p>	<p>Yes. You earn 3¢/gal. in Fuel Credits in addition to receiving the 10¢/gal. Employee Discount on every Chevron and Texaco fuel purchase made with your Techron Advantage Card. That's a total of 13¢/gal. in savings.</p>
<p>Is the Employee Discount available on both the Credit Card and Visa Card?</p>	<p>Yes. Eligible employees using either their Techron Advantage Credit Card or Techron Advantage Visa® Card receive the 10¢/gal. Employee Discount on every Chevron and Texaco fuel purchase. This discount is in addition to earning 3¢/gal. in Fuel Credits.</p>
<p>Can I add an authorized user to my employee account?</p>	<p>Yes. You can add an authorized user¹⁵ by calling the number on the back of your card.</p>
<p>How do I redeem Gas Rewards I've earned from shopping at Albertsons-branded grocery stores and receive my Employee Discount and the 3¢/gal. in Fuel Credits for more savings?</p>	<p>Before pumping, follow the prompts to redeem Gas Rewards at participating Chevron and Texaco stations by entering your registered phone number and use your Techron Advantage Credit Card or Techron Advantage Visa Card to pay. Your Employee Discount and 3¢/gal. in Fuel Credits will appear on your billing statement.⁶</p>

FOR ALL FUEL CREDITS: Purchases subject to credit approval. See the Fuel Credits Program Terms for details on page 6. Synchrony Bank has the right to change or terminate any promotional offers. Fuel Credits, including introductory, ongoing base and limited time offer Fuel Credits, earned from Chevron and Texaco fuel purchases will each be applied as a cents-per-gallon discount at the pump or as a statement credit depending on dispenser capability at the station. Visa Spend Fuel Credits earned from qualifying purchases made outside of fuel merchants will be applied as a statement credit.

- ¹ Fuel Credits are earned on fuel purchases made with a Techron Advantage Card account within the Chevron or Texaco app at participating Chevron and Texaco branded U.S. retail stations 4/1/2024–9/30/2024. Fuel Credits earned as a statement credit will appear on your statement within 3 billing periods. After 9/30/2024, continue earning 3¢/gal. in Fuel Credits on all fuel grades.
- ² Valid at participating Chevron and Texaco branded U.S. retail stations 4/1/2024–9/30/2024.
- ³ A maximum of \$300 in total Visa Spend Fuel Credits may be earned in any calendar year. See the Fuel Credits Program Terms for details on page 6.
- ⁴ Eligible U.S.-based Chevron employees, who are also a Techron Advantage Cardholder, will automatically receive the 10¢/gallon Employee Discount as a statement credit when they (or any authorized user of their account) use their Techron Advantage Card to pay for Chevron and Texaco fuel purchases. Eligible U.S.-based Chevron employees include but are not limited to: (i) U.S.-based full-time employees, U.S.-based part-time employees on one of seven approved work schedules, expatriates and (ii) health and welfare benefit eligible retirees and their spouses. For complete eligibility guidelines, please refer to HR Policy 820 Employee Product Purchases and Discounts.
- ⁵ Up to \$300 covered per claim. Certain terms, conditions and exclusions apply. Indemnity Insurance Company of North America is the underwriter of Cell Phone Protection and is solely responsible for its administration and claims; neither are an obligation of Synchrony Bank, the issuer of the Techron Advantage Visa Card, or Chevron U.S.A. Inc. Please refer to your guide to benefit at TechronAdvantageCard.com/CTP or call 1-866-894-8569 for more information.
- ⁶ Restrictions and exclusions apply. See full program details in Albertsons Companies Banner stores. Synchrony Bank does not provide, endorse or guarantee any Albertsons Companies Banner stores' services or policies. Gas Rewards earned at Albertsons branded stores are in addition to Fuel Credits earned with a Techron Advantage Card.
- ⁷ No one can prevent all identity theft. To confirm eligibility and enroll, visit www.cardbenefitidprotect.com.
- ⁸ New Accounts as of 5/30/24: Purchase APR 33.99%. Cash APR 33.99% and 5% Fee (\$10 min). Techron Advantage Credit Card: Min Interest Charge \$2. Techron Advantage Visa Card: Min Interest Charge \$1. Foreign Trans Fee 3%. See Interest Rates and Interest Charges table on page 5 for details.
- ⁹ Unauthorized charges do not include charges made by a person to whom you have given authority to use your account or card, and you will be liable for all use by such person.
- ¹⁰ Text message and/or data fees may apply.
- ¹¹ Credit limit of at least \$500 required for the Techron Advantage Credit Card. Transaction fees apply. See the cardholder Terms and Conditions for details on pages 5 and 6.
- ¹² Valid everywhere Synchrony Car Care™ is accepted in the U.S., including Puerto Rico. Visit useyourcardhere.com for merchant locations.
- ¹³ Minimum monthly payments required. See useyourcardhere.com for Promotional Financing details and merchant locations. Gas station purchases are not eligible for Promotional Financing.
- ¹⁴ Chevron Auto Club® offers Premier Roadside covering 50 miles of towing for a \$6.75 monthly membership fee. Membership subject to Techron Advantage credit card approval. Receive Terms and Conditions 7-10 days after enrollment.
- ¹⁵ The Primary Cardholder will be liable for all purchases made on the Account, including those made by an authorized user.
- The Techron Advantage Cards are issued by Synchrony Bank and are not an obligation of Chevron U.S.A. Inc. The Techron Advantage Visa® Credit Card is issued by Synchrony Bank pursuant to a license from Visa U.S.A. Inc.
- VISA is a registered trademark of Visa International Service Association and used under license.
- CHEVRON, TEXACO, their respective Logos, TECHRON and the Techron Advantage Logo are registered trademarks of Chevron Intellectual Property LLC. All other trademarks are property of their respective owners.

**SYNCHRONY BANK
RATES AND FEES TABLE
TECHRON ADVANTAGE VISA® CARD AND TECHRON ADVANTAGE
CREDIT CARD ACCOUNT AGREEMENT**

Interest Rates and Interest Charges		
	TECHRON ADVANTAGE VISA® CARD	TECHRON ADVANTAGE CREDIT CARD
Annual Percentage Rate (APR) for Purchases	33.99%	33.99%
APR for Cash Advances	33.99%	33.99%‡
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.	If you are charged interest, the charge will be no less than \$2.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees		
Transaction Fees		
• Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
• Foreign Transaction	3% of each transaction	Not Applicable
Penalty Fees		
• Late Payment	Up to \$40 .	Up to \$40 .
• Returned Payment	Up to \$35 .	Up to \$35 .
How We Will Calculate Your Balance	We use a method called “daily balance.” See your credit card account agreement below for more details.	
Billing Rights	Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card account agreement below.	

‡ **For Techron Advantage Credit Card Accounts that are approved for Cash Access.** Cash Access is currently available for accounts with credit limits of at least \$500.00.

The information about the costs of the card described above is accurate as of May 30, 2024. This information may have changed after that date. To find out what may have changed, write to us at P.O. Box 71735, Philadelphia, PA 19176-1735. This application and the credit card agreement will be governed by federal law, and to the extent state law applies, the laws of Utah. Subject to the requirements and limitations of applicable law, we may change, add to or delete any of the terms of the agreement, including the interest rates, fees and charges and we will send you notice as required.

NOTICE FOR ACTIVE DUTY MILITARY MEMBERS AND THEIR DEPENDENTS

The following disclosures apply to you if, at the time your account is opened, you are a "covered borrower" as defined in the Military Lending Act, which includes eligible active duty members of the Armed Forces and their dependents:

1. The provision in the credit card account agreement called "Resolving a Dispute with Arbitration" will not apply to your account.
2. Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an Annual Percentage Rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).
3. You can call 855-367-4541 to hear the information in item 2 (above) and a description of the payment obligation for your account.

STATE NOTICES

CALIFORNIA RESIDENTS: If you are married, you may apply for a separate account.

NEW YORK RESIDENTS: A consumer credit report may be obtained in connection with evaluating your application and subsequently in connection with updates, renewals, or extensions of credit for which this application is made. Upon your request, you will be informed whether a report was obtained, and if so, of the name and address of the consumer report agency.

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

WISCONSIN RESIDENTS: No provision of a marital property agreement, a unilateral statement under sec. 766.59, Wis. Stats., or a court decree under sec. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **Married residents of Wisconsin applying for an individual account must give us the name and address of their spouse if the spouse also is a Wisconsin resident, regardless of whether the spouse may use the card. Please provide this information to us at P.O. Box 965013, Orlando, FL 32896-5013.**

THE TECHRON ADVANTAGE FUEL CREDITS PROGRAM

By participating in the Techron Advantage Fuel Credits Program (the "Fuel Credits Program"), you hereby agree to be bound by the following terms and conditions:

How Fuel Credits Work

Techron Advantage Credit Card Account ("Card Account") and Techron Advantage Visa Credit Card Account ("Visa Card Account") Fuel credits ("Fuel Credits") are earned on fuel purchases made at participating Chevron or Texaco stations in the U.S. Fuel Credits accrue during your billing period and will be applied as a cents-per-gallon discount at the pump or as a statement credit to the balance on your Card Account or Visa Card Account at the end of the billing period in which they are earned, as described below. For each fuel purchase, you will earn three cents (\$0.03) per gallon in Fuel Credits ("Base Fuel Credits") that can be combined with additional Fuel Credits as explained below. Fuel Credits will not be earned on Chevron or Texaco commercial aviation fuel or on marine fuel purchases or cash advances. Your account must be in good standing to earn and receive Fuel Credits. If your Card Account or Visa Card Account is suspended, you will not earn Fuel Credits until your charging privileges have been restored. Fuel Credits will be forfeited if your Card Account or Visa Card Account is closed, whether by you or Synchrony Bank. Fuel Credits, including introductory, ongoing base and limited time offer Fuel Credits, earned from Chevron and Texaco fuel purchases will each be applied as a cents-per-gallon discount at the pump or as a statement credit depending on dispenser capability at the station. Visa Spend Fuel Credits earned from qualifying purchases made outside of fuel merchants will be applied as a statement credit.

Fuel Credits for Visa Card Accounts

If you carry the Visa Card Account, you can combine your Base Fuel Credits with Fuel Credits earned from making Eligible Purchases as defined below ("Visa Spend Fuel Credits"). You can earn up to ten cents (\$0.10) per gallon in Visa Spend Fuel Credits in two cents (\$0.02) per one hundred dollar (\$100.00) spend increments as described below. To earn Visa Spend Fuel Credits in any billing period you must meet one of the Eligible Purchase thresholds set forth below in that billing period. Eligible Purchases include net purchases (less credits, returns and adjustments) made on your Visa Card Account, other than (i) purchases made at Chevron- or Texaco-branded retail locations and (ii) purchases made at any other fuel merchant ("Eligible Purchases"). If your Eligible Purchases in any billing period total: \$100.00 to \$199.99, you will earn two cents (\$0.02) per gallon; \$200.00 to \$299.99, you will earn four cents (\$0.04) per gallon; \$300.00 to \$399.99, you will earn six cents (\$0.06) per gallon; \$400.00 to \$499.99, you will earn eight cents (\$0.08) per gallon; and \$500.00 or more, you will earn ten cents (\$0.10) per gallon. A maximum of \$300 in Visa Spend Fuel Credits may be earned in any calendar year. Visa Spend Fuel Credits are earned only if one of the Eligible Purchase thresholds set forth above is met in a billing period and will be applied as a statement credit on qualifying fuel purchases made at participating Chevron or Texaco stations in the U.S. at the end of the billing period in which they are earned.

Promotional Fuel Credits

Promotional Fuel Credits, including Introductory Fuel Credits and other limited time offers may be available for new Card Accounts and Visa Card Accounts. After opening your Card Account or Visa Card Account, we may offer you the ability to earn Fuel Credits in addition to any Base Fuel Credits during the introductory period. The number of additional Fuel Credits and the duration of the introductory period may vary. Details of the current introductory offer may be posted at Chevron- and Texaco-branded retail locations and can be found at www.TechronAdvantageCard.com. As described above, Fuel Credits, including introductory, ongoing base and limited time offer Fuel Credits, earned from Chevron and Texaco fuel purchases will each be applied as a cents-per-gallon discount at the pump or as a statement credit depending on dispenser capability at the station. After the introductory period ends, you will continue to earn Base Fuel Credits as described in these Fuel Credits Program terms. We may offer you other opportunities to earn additional promotional Fuel Credits from time to time. We will notify you about these other promotional offers when they become available.

Comply with General Fuel Credits Program Terms

The Fuel Credits Program is available for consumer Card Accounts and Visa Card Accounts only. Fuel Credits are not transferable. Fuel Credits are not "gifts" and are not intended for gift-giving purposes. You acknowledge that any Fuel Credits accrued are purely promotional and are provided without the payment of any consideration or other thing of value. We reserve the right to remove any person from the Fuel Credits Program in the event of any fraud or abuse in connection with this Fuel Credits Program. Participation in the Fuel Credits Program will be suspended if your Card Account or Visa Card Account is suspended. We reserve the right to change or terminate this Fuel Credits Program at any time and in any manner without notice. Changes may include, among other things, changing the benefits, imposing additional restrictions or terminating the Fuel Credits Program.