



DO NOT E-MAIL OR FAX. PRINT AND SEND APPLICATION PAGE ONLY:

VIA INTRACOMPANY MAIL TO: CUSTOMER PAYMENTS AND CARD SERVICES – CHVPK/L 1296 (USE CHEVRON MAILING STANDARDS FOR CLASSIFIED DOCUMENTS)

VIA US MAIL TO: CHEVRON CUSTOMER PAYMENTS AND CARD SERVICES – 6001 BOLLINGER CANYON ROAD / ROOM L 1296 / SAN RAMON, CA 94583

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

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

Chevron and Texaco Techron Advantage™ Card Application

Please complete entire application in blue or black ink. Missing or inaccurate information may delay or adversely affect credit decision.
 ExPats – must provide a copy of 1 (one) of the following government issued identification: 1) driver's license, 2) valid passport.

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)

Mother's Maiden Name _____ 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 AND/OR EMAIL ADDRESS, YOU AGREE TO RECEIVE ACCOUNT UPDATES AND INFORMATION, INCLUDING TEXT MESSAGES, FROM SYNCHRONY BANK AND CHEVRON U.S.A. INC. STANDARD TEXT MESSAGING RATES MAY APPLY.
- ** ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME NEED NOT BE INCLUDED UNLESS RELIED UPON FOR CREDIT. YOU MAY INCLUDE THE ANNUAL AMOUNT THAT YOU HAVE AVAILABLE TO SPEND FROM YOUR ASSETS. **MARRIED WI RESIDENTS ONLY:** IF YOU ARE APPLYING FOR AN INDIVIDUAL ACCOUNT AND YOUR SPOUSE ALSO IS A WI RESIDENT, COMBINE YOUR AND YOUR SPOUSE'S FINANCIAL INFORMATION.

ADD AN 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.

Please send a second card in the following name:

First Name _____ MI _____ Last Name _____

SIGNATURE REQUIRED

By applying for this account, I am asking Synchrony Bank ("SYNCB") to issue me a Chevron and/or Texaco Techron Advantage Visa Card or Credit Card (the "Card"), and I agree that:

- I am providing the information in this application to SYNCB and to Chevron U.S.A. Inc. (and its affiliates). I also provide my consent for SYNCB to provide information about me (even if my application is declined) to Chevron U.S.A. Inc. (and its affiliates) so that they can create and update their records, and provide me with service and special offers.
- 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.
- I consent to SYNCB, and any other owner or servicer of my account, contacting 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 Chevron Techron Advantage Credit Card agreement ("Agreement"). I also agree to update my contact information.
- I have received, read and agree to the credit terms and other disclosures in this application, and I understand that if my application is approved, the Agreement will be sent to me and will govern my account. Among other things, the Agreement: **(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 on page 5, or (c) the provision is not allowed by a regulation that is applicable to my Agreement and that prohibits class actions waivers in a pre-dispute arbitration provision related to certain consumer financial products or services. I understand that the Agreement that will be sent to me with my credit card will explain whether the resolving a dispute with arbitration provision is excluded from my Agreement because of a regulation as mentioned in section (c) above and I can also call (855) 520-0975 to ask before I apply for this account; and (2) makes each applicant responsible for paying the entire amount of the credit extended.**

PLEASE SEE PAGE 4 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.

X _____
 Signature of Card Applicant Date

PLEASE SELECT YOUR CARD AND CARD DESIGN†

— Visa Cards —



Chevron Techron Advantage Visa Card



Texaco Techron Advantage Visa Card



Chevron and Texaco Techron Advantage Visa Card

— Credit Cards —



Chevron Techron Advantage Credit Card



Texaco Techron Advantage Credit Card



Chevron and Texaco Techron Advantage Credit Card

† Limited to one card design per account. If no card is chosen, you will be considered for the Chevron Techron Advantage Visa® Card. If you select the Chevron Techron Advantage Visa® Card and are not approved, you will automatically be considered for the Chevron Techron Advantage Credit Card. If you do not place a check next to a card design, you will receive the default card design.

Service Station Facility No.

Enter Employee Identifier
DOSLZ
 Offer Code

Apply Now for a Chevron and Texaco Techron Advantage™ Card

Three great designs. Two card choices. One easy way to save.

Earn Fuel Credits on Chevron and Texaco fuel purchases and Visa® Spend Fuel Credits on qualifying purchases made outside of fuel merchants



Techron Advantage Visa Card

Earn Ongoing **3¢** /gal.*
IN FUEL CREDITS
Every fill-up, every time
at Chevron and Texaco

- Employee Discount of **10¢/gal.****
- Plus earn **10¢/gal.** in Fuel Credits when you spend \$300 outside of fuel merchants each month¹
- Or earn **20¢/gal.** in Fuel Credits when you spend \$1,000 outside of fuel merchants each month¹
- No Annual Fee

Earn Fuel Credits every time you make a fuel purchase at Chevron and Texaco stations



Techron Advantage Credit Card

Earn Ongoing **3¢** /gal.*
IN FUEL CREDITS
Every fill-up, every time
at Chevron and Texaco

- Employee Discount of **10¢/gal.****
- Now accepted at participating Synchrony Car Care locations²
- Zero Fraud Liability
- No Annual Fee

TECHRON
ADVANTAGE™
Drive your advantage

Techron Advantage Card Feature Comparison

	Visa Card	Credit Card
EXCLUSIVE PERKS		
Earn Ongoing 3¢/gal.* in Fuel Credits – Every fill-up, every time at Chevron and Texaco	✓	✓
Employee Discount of 10¢/gal.**	✓	✓
Plus earn 10¢/gal. in Fuel Credits when you spend \$300 outside of fuel merchants each month ¹	✓	
Or earn 20¢/gal. in Fuel Credits when you spend \$1,000 outside of fuel merchants each month ¹	✓	
CONVENIENCE		
Pay at the pump at nearly 8,000 Chevron and Texaco stations nationwide	✓	✓
Accepted worldwide – Earn Fuel Credits on purchases made anywhere Visa credit cards are accepted outside of fuel merchants	✓	
Credit Card now accepted at participating Synchrony Car Care locations ²		✓
24/7 Cash Access at ATMs with a Cirrus symbol ³	✓	✓
Manage your account 24/7 online or through the mobile app ⁴	✓	✓
SECURITY		
Zero Fraud Liability for unauthorized charges regardless of the amount ⁵	✓	✓
EMV Chip Technology	✓	

Apply for a Techron Advantage Card Now

Purchase(s) subject to credit approval and account must be in good standing to earn and receive Fuel Credits. Fuel Credits accrue during your billing period and will be applied as a statement credit to the balance on your Card Account at the end of that same billing period. See page 5 of this Application for "How Fuel Credits Work."

* Valid at participating Chevron or Texaco branded U.S. retail stations.

** Eligible U.S.-based Chevron employees, who are also a Chevron and/or Texaco 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 credit 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.

¹ A maximum of \$300 in total Visa Spend Fuel Credits may be earned in any calendar year.

² Purchases made with a Chevron and/or Texaco Techron Advantage Credit Card at Synchrony Car Care locations are not eligible for promotional/special financing. See TechronAdvantageCard.com/CarCare for locations.

³ For accounts that are approved for Cash Access in the U.S. and Canada with credit limits of at least \$500. Subject to credit approval. Transaction fees apply.

⁴ Data fees may apply.

⁵ 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.

The Chevron and/or Texaco Techron Advantage™ Cards are issued by Synchrony Bank and are not an obligation of Chevron U.S.A. Inc. CHEVRON, the Chevron Hallmark, TEXACO, the Star T Logo and TECHRON are registered trademarks and Techron Advantage is a trademark of Chevron Intellectual Property LLC. The Chevron and/or Texaco Techron Advantage™ Visa Card is issued by Synchrony Bank pursuant to a license from Visa U.S.A. Inc.

Chevron Employee Frequently Asked Questions and Answers

What is the Employee Discount and how do I get it?	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 Chevron and Texaco 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.
Do I earn the 3¢/gal.* in Fuel Credits too?	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 Chevron and Texaco Techron Advantage Card. That's a total of 13¢/gal. in savings.
Is the Employee Discount available on both the Credit Card and Visa Card?	Yes. Eligible employees using either their Chevron and Texaco Techron Advantage Credit Card or Chevron and Texaco 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.
Can I add an authorized user to my employee account?	Yes. You can add an authorized user ¹ by calling the number on the back of your card or logging in to your account at TechronAdvantageCard.com .
Can I use my loyalty program Gas Rewards with my Employee Discount and the 3¢/gal.* in Fuel Credits?	<p>Yes. You can redeem any available Gas Rewards earned in the loyalty program by simply swiping your Reward Points Program club card or entering your phone number associated with your Reward Points Program account prior to pumping, then use your Chevron and Texaco Techron Advantage Card to pay for your fill-up. The 10¢/gal. Employee Discount** and 3¢/gal.* in Fuel Credits will be applied as a statement credit at the end of your billing period.</p> <p>And, if you use your Chevron and Texaco Techron Advantage Visa Card, you can earn an additional 10¢/gal. or 20¢/gal. in Visa Spend Fuel Credits² for qualifying monthly purchases outside of fuel merchants, such as groceries, bill-paying, and more! See the Chevron and Texaco Techron Advantage Fuel Credits Program terms and conditions for more information.</p>

Purchase(s) subject to credit approval and account must be in good standing to earn and receive Fuel Credits. Fuel Credits accrue during your billing period and will be applied as a statement credit to the balance on your Card Account at the end of that same billing period. See page 5 of this Application for "How Fuel Credits Work."

* Valid at participating Chevron or Texaco branded U.S. retail stations.

** Eligible U.S.-based Chevron employees, who are also a Chevron and/or Texaco 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 credit 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.

¹ The Primary Cardholder will be liable for all purchases made on the Account, including those made by an authorized user.

² A maximum of \$300 in total Visa Spend Fuel Credits may be earned in any calendar year.

The Chevron and/or Texaco Techron Advantage™ Cards are issued by Synchrony Bank and are not an obligation of Chevron U.S.A. Inc. The Visa Card is issued by Synchrony Bank pursuant to a license from Visa U.S.A. Inc.

The information about the costs of the card described below is accurate as of April 1, 2017. This information may have changed after that date. To find out what may have changed, write to us at P.O. Box 965013, Orlando, FL 32896-5013. 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.

SYNCHRONY BANK
Chevron and/or Texaco Techron Advantage™ Visa® Card and
Chevron and/or Texaco Techron Advantage™ Credit Card

Interest Rates and Interest Charges		
	Chevron and/or Texaco Techron Advantage Visa® Card	Chevron and/or Texaco Techron Advantage Credit Card
Annual Percentage Rate (APR) for Purchases	27.74% This APR will vary with the market based on the Prime Rate.	27.74% This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	29.99%	29.99%††
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.	If you are charged interest, the charge will be no less than \$2.
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 \$38	Up to \$38

The prime rate for a billing cycle is the highest bank prime loan rate published in *The Wall Street Journal* in its Money Rates section on the last business day of the calendar month preceding the first day of the billing cycle. If approved, a credit card account agreement will be provided to you with additional information about your account.

How We Will Calculate Your Balance: We use a method called “daily balance.”

††**For Chevron and/or Texaco Techron Advantage Credit Card Accounts that are approved for Cash Access.** Cash Access is currently available only in the U.S. and Canada for accounts with credit limits of at least \$500.00.

NOTICE FOR ACTIVE DUTY MILITARY MEMBERS AND THEIR DEPENDENTS

The following disclosures apply to you if you open your Account on or after October 3, 2017 and, 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 Cardholder 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 CHEVRON AND TEXACO TECHRON ADVANTAGE™ FUEL CREDITS PROGRAM

By participating in the Chevron and Texaco 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

Chevron and/or Texaco Techron Advantage Credit Card Accounts and Chevron and/or Texaco Techron Advantage Visa® Card Accounts (each a "Card Account")

Fuel Credits ("Fuel Credit") are earned on fuel purchases made at participating U.S. Chevron or Texaco stations. Fuel Credits accrue during your billing period and will be applied as a statement credit to the balance on your Card Account at the end of that same billing period. 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 diesel, aviation and marine fuel purchases or cash advances. Your account must be in good standing to earn and receive Fuel Credits. If your Card Account is suspended, you will not earn Fuel Credits until your charging privileges have been restored. Fuel Credits will be forfeited if the Card Account is closed, whether by you or Synchrony Bank.

Fuel Credits for Chevron and/or Texaco Techron Advantage Visa Card Accounts ("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"). To earn Visa Spend Fuel Credits, you must meet one of the Eligible Purchase thresholds in any 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 \$300.00 to \$999.99, you will earn ten cents (\$0.10) per gallon in Visa Spend Fuel Credits in addition to any Base Fuel Credits you may earn in that same billing period. If your Eligible Purchases in any billing period total \$1,000.00 or more, you will earn twenty cents (\$0.20) per gallon in Visa Spend Fuel Credits in addition to any Base Fuel Credits you may earn in that same billing period. A maximum of \$300 in Visa Spend Fuel Credits may be earned in any calendar year.

Promotional Fuel Credits

Introductory Fuel Credit offers are available for new Card Accounts. After opening your Card Account, you will 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 TechronAdvantageCard.com. After the introductory period ends, you will continue to earn Base Fuel Credits and, if you have a Visa Card Account, you will also continue to earn Visa Spend 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 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 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.