

Gulf Consumer Credit Card Application

Completed applications can be returned using the envelope provided or mailed to:
 Gulf Oil PO Box 15410 Amarillo, TX 79105-5410
 Questions? Call 1-800-867-9715



Please read this entire document before submitting application. Use black or blue ink and write clearly. Incomplete or unsigned applications cannot be processed. You must be at least 18 years old to apply.

First Name		Middle Initial	Last Name	
Date of Birth (MM/DD/YYYY)*		State Where Current Driver's License is Issued <i>and</i> Driver's License Number		
Mailing Address, City, State, Zip			Physical Address, City, State, Zip*	
Social Security Number*		ANNUAL Income**		Own/Buy <input type="checkbox"/> Rent <input type="checkbox"/> Rent Amount \$ _____
Email Address†		Primary Phone Number† () - Check here if cell <input type="checkbox"/>		Secondary Phone Number† () - Check here if cell <input type="checkbox"/>
Number of Cards	Desired Additional User's Name (Credit May be Reported to Credit Bureau)		Additional User's Phone Number () -	

†If you provide an e-mail address, we may use it to contact you about your account. We may also use your e-mail address to send you information about products and services you might find useful. If you have entered a cell phone number, or another number that you later convert to a cell phone number, you agree that we may contact you at this number. You also agree to receive calls and messages such as, pre-recorded messages, calls and messages from automated dialing systems, or text messages. Normal cell phone charges may apply.

Everything I have stated in this application is correct to the best of my knowledge. I hereby authorize Gulf Oil, or any credit bureau or other investigative agency employed by Gulf Oil, to investigate the references herein listed or statements or other data obtained from me or from any other person pertaining to my credit and financial responsibility. I agree to abide by the terms of issue that will accompany the credit card(s) issued to me if my application is approved. I further understand use of such credit card(s) will constitute acceptance of those terms and conditions.

Applicant's Signature (Must be Same As Applicant's Name) _____ Date _____

*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.

PLEASE SEE NEXT PAGE FOR IMPORTANT RATE, FEE AND OTHER COST INFORMATION ABOUT THE GULF CONSUMER CREDIT CARD

**Federal law requires that we collect income information to determine your ability to pay. Alimony, child support or separate maintenance need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

You authorize us to share with the retailer for whom this card is issued, and its affiliates, certain information regarding you and your account.

We may gather information about you, including from credit bureaus and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you the names and addresses of any credit bureaus that provided us with such reports.

To receive our credit card, you must meet our credit qualification criteria. Your credit limit will be determined by your monthly income and ability to pay, including a review of your credit report. You will be informed of the amount of your credit line when you receive your card.

If you fail to pay any minimum monthly payment when due, it will be a default, and, subject to any right you may have under state law to receive notice of your default and to cure such default, we may declare the entire unpaid balance in the Account due and payable.

We may add, delete, or change the terms of your Account (Change) at any time, including an increase in the APR's, fees, or other credit terms unilaterally. We will give you notice of a Change as required by law. To the extent permitted by law, a Change may apply to all amounts outstanding on your Account at the time the Change goes into effect.

GULF OIL DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	12% - 36% The APR varies by state; please see your state specific rate information.
How to Avoid Paying Interest on Purchases	Your due date is at least 21 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your new balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$0.00 to \$0.50. The amount of the fee varies by state; please see your state specific interest charge information.
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 .

Fees	
Penalty Fees	\$0.00 to \$10.00. This fee will be charged for any payment item that is returned to us unpaid for any reason. This fee will vary by state; please see your state specific fee information.
<ul style="list-style-type: none"> ● Returned Payment 	

How We Will Calculate Your Balance: We use a method called "Average Daily Balance" (including new purchases). See your Retail Installment Credit Agreement for more details.

STATE SPECIFIC INFORMATION

State	State Code	Annual Percentage Rate/APR	Minimum Interest Charge	Returned Payment Fee
West Virginia	WV	12%	0.50	\$10
Pennsylvania	PA	15%	0.50	\$0
Minnesota*	MN*	15%	0.50	\$10
Arkansas	AR	17%	Actual if less than 0.50	\$10
Connecticut, Hawaii, North Carolina, North Dakota, Rhode Island	CT, HI, NC, ND, RI	18%	Actual if less than .50	\$10
Alaska, Maine*, Massachusetts*, Washington	AK, ME*, MA*, WA	18%	0.50	\$0
California	CA	18%	0.50	\$5
Florida, Kansas, Louisiana, Michigan, South Carolina, Texas, Wisconsin	FL, KS, LA, MI, SC, TX, WI	18%	0.50	\$10
Iowa, Missouri	IA, MO	19.8%	0.50	\$10
Nebraska	NE	21%	Actual if less than .50	\$0
Delaware, New Jersey, Oregon	DE, NJ, OR	21%	0.50	\$0
Alabama, Arizona, Colorado, Georgia, Idaho, Illinois, Indiana, Kentucky, Mississippi*, Nevada, New Hampshire, New Mexico*, New York, Oklahoma, South Dakota, Tennessee, Utah, Vermont, Virginia, Wyoming	AL, AZ, CO, GA, ID, IL, IN, KY, MS*, NV, NH, NM*, NY, OK, SD, TN, UT, VA, VT, WY	21%	0.50	\$10
Maryland	MD	24%	Actual if less than .50	\$0
District of Columbia	DC	24%	Actual if less than .50	\$10
Ohio	OH	25%	0.50	\$0
Montana*	MT*	36%	0.50	\$10

*We do not add in any new purchases in these states when calculating the Average Daily Balance and mail order merchandise installments are excluded in all states.