



FAQ

INSTANT CITGO SAVINGS

FOR CONSUMERS



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Key Contacts

- For questions or issues regarding Instant CITGO Savings (ICS) or your CITGO Rewards Credit Card
 - Call the number on the back of your CITGO Rewards Credit Card.
- For general CITGO questions
 - Call CITGO Customer Service and Payment Options at 800-423-8434, option 1.

Information Summary of Instant CITGO Savings

- The CITGO Rewards Credit Card is issued and managed by Synchrony Financial Bank.
- Call the number on the back of your CITGO Rewards Credit Card.
- Instant CITGO Savings are dependent on fuel dispenser configurations at each CITGO location.
- Some CITGO locations may not have software or hardware capability to provide an Instant CITGO Savings at the pump.
 - If that location does not provide Instant CITGO Savings, you should see your savings at the end of the following month's billing cycle as a statement credit.
 - Consumers using the CITGO Pay app will receive a statement credit at the end of the following month's billing cycle. To provide a smoother positive customer experience, development to integrate the CITGO Pay transaction into the CITGO Rewards Credit Card transaction is currently in progress.

FAQ

How much will I save with Instant CITGO Savings?

- New CITGO Rewards Credit cardholders will receive an Instant CITGO Savings of 30¢ on every gallon of CITGO fuel when they use their CITGO Rewards Credit Card to pay for CITGO fuel for the first 60 days from the date their account is opened.
- Existing CITGO Rewards cardholders will receive an Instant CITGO Savings of 5¢ on every gallon of CITGO fuel when they use their CITGO Rewards Credit Card to purchase CITGO fuel.
 - Available at participating CITGO locations with correctly configured Point of Sale systems.
 - See the [CITGO Rewards Program Terms](#) for details on earning and redeeming CITGO Rewards.

How can I apply for a CITGO Rewards Credit Card?

- It's easy! Go to citgorewardscenter.com

- New cardmembers will receive an Instant CITGO Savings of 30¢ on every gallon of CITGO fuel when they use their CITGO Rewards Credit Card to pay for CITGO fuel for the first 60 days from the date their account is opened.
- Existing CITGO Rewards cardholders will receive an Instant CITGO Savings of 5¢ on every gallon of CITGO fuel when they use their CITGO Rewards Credit Card to purchase CITGO fuel.
 - Available at participating CITGO locations with correctly configured Point of Sale systems.
 - See the [CITGO Rewards Program Terms](#) for details on earning and redeeming CITGO Rewards.
- The CITGO Rewards Credit Card is issued and managed by Synchrony Financial Bank.

Where does the CITGO Rewards Credit Card work and can I use it in the CITGO convenience store?

- The CITGO Rewards Credit Card is a proprietary credit card that is accepted at participating CITGO locations with correctly configured Point of Sale system configurations.
- The CITGO Rewards Credit Card can be used at the pump for CITGO fuel, as well as car washes, snacks, drinks, and other items purchased in the convenience store.
- When CITGO cardholders use their CITGO Rewards Credit Card at the pump, fuel credits will be applied as an Instant CITGO Savings or as a statement credit depending on dispenser capability at the location.
 - Instant CITGO Savings is dependent on dispenser configuration at each location.
 - Some locations may not have the software or hardware capability to provide an Instant CITGO Savings.
- If that location does not provide Instant CITGO Savings, you will receive a statement credit at the end of the following month's billing cycle.
- All valid and eligible CITGO Rewards cardholders will receive appropriate cents off per gallon of fuel at the pump or in a statement credit.
- Call the number on the back of your CITGO Rewards Credit Card.

Why wasn't I able to get Instant CITGO Savings at all CITGO locations?

- Instant CITGO Savings are dependent on dispenser configuration at each CITGO location.
- CITGO locations are locally owned and operated.
- Some CITGO locations may not have software or hardware capability to provide an Instant CITGO Savings.
- If that location does not provide Instant CITGO Savings, you will receive a statement credit at the end of the following month's billing cycle.

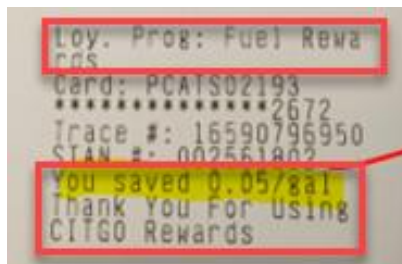
How do I get Instant CITGO Savings using my CITGO Rewards Credit Card?

- Simply insert your CITGO Rewards Credit Card at the CITGO pump or in the convenience store and follow instructions on the screen.

- Instant CITGO Savings will be given automatically at the pump at participating CITGO locations.
 - Instant CITGO Savings are dependent on dispenser configurations at each location.
 - Some locations may not have software or hardware capability to provide an Instant CITGO Savings.
- If that location does not provide instant discounts, you will receive a statement credit at the end of the following month's billing cycle.
- The CITGO Rewards Credit Card is issued and managed by Synchrony Financial Bank.

How do I know if I received my Instant CITGO Savings?

- Instant CITGO Savings at the pump is dependent on dispenser configurations at each CITGO location.
- Some CITGO locations may not have the software or hardware capability to supply an Instant CITGO Savings.
- If that location does not provide Instant CITGO Savings, you will receive a statement credit at the end of the following month's billing cycle.
- On most printed receipts, your discount per gallon amount will be shown.



- If you do not see a CITGO Fuel Rewards listed on your receipt, you will receive a statement credit at the end of the following month's billing cycle.
- Call the number on the back of your CITGO Rewards Credit Card if you have questions.
 - The CITGO Rewards Credit Card is issued and managed by Synchrony Financial Bank.
 - Synchrony Financial Customer Care has CITGO Rewards Credit Card transaction visibility to determine if you did or did not receive an Instant CITGO Savings.
 - If you did not, you should see it at the end of the following month's billing cycle as a statement credit.

What happens if I didn't get my discount at the pump?

- Instant CITGO Savings at the pump is dependent on dispenser configuration at each CITGO location.
 - Some CITGO locations may not have software or hardware capability to supply Instant CITGO Savings.
- If that location does not provide Instant CITGO Savings, you will receive a statement credit at the end of the following month's billing cycle.

- Call the number on the back of your CITGO Rewards Credit Card. The CITGO Rewards Credit Card is issued and managed by Synchrony Financial Bank.
 - Synchrony Financial Customer Care has CITGO Rewards Credit Card transaction visibility to determine if you did or did not receive Instant CITGO Savings.

I am a new CITGO Rewards Credit Cardholder. Do I get 30¢ off per gallon for 60 days discounted at the pump?

- Yes, once your CITGO Rewards Credit Card application is approved, use your CITGO Rewards Credit Card to purchase CITGO fuel to receive the Instant CITGO Savings at participating CITGO locations.
- Instant CITGO Savings are dependent on dispenser configurations at each CITGO location.
 - Some CITGO locations may not have software or hardware capability to supply Instant CITGO Savings.
- If that location does not provide Instant CITGO Savings, you will receive a statement credit at the end of the following month's billing cycle.

Combining Discounts with the CITGO Rewards Credit Card and CITGO Loyalty Programs

Will I get multiple or stacked discounts if I use my CITGO Rewards Card to buy fuel?

- The short answer is "yes!" Keep in mind that Instant CITGO Savings are dependent on dispenser configurations at each CITGO location and some CITGO locations may not have software or hardware capability to supply Instant CITGO Savings at the pump.
- For CITGO locations that have Loyalty POS capabilities:
 - **Club CITGO** members who use their CITGO Rewards Credit Card will receive Instant CITGO Savings, plus their Club CITGO discount.
 - **CITGO Pay** users who fill up using the CITGO Pay app and use their CITGO Rewards Credit Card from their CITGO Pay digital wallet, will receive the Instant CITGO Savings amount at the pump, but receive a statement credit for the CITGO Pay discount amount at the end of the following month's billing cycle.
 - Development is ongoing to make this a seamless customer experience.
- For CITGO locations that do not have Loyalty POS capabilities:
 - Club CITGO and CITGO Pay users will receive a statement credit for the Instant CITGO Savings amount, in addition to the Club CITGO and / or CITGO Pay discount amount at the end of the following month's billing cycle.

Club CITGO

Can I get Instant CITGO Savings on Club CITGO when using my CITGO Rewards Credit Card to pay for CITGO fuel?

- Yes. When you use your CITGO Rewards Credit Card at the pump or in the convenience store, your discounts will combine from both programs.
 - Savings are limited to 30 gallons per fill-up with Club CITGO.
 - In addition to the 5¢ off every gallon every day for paying with your CITGO Rewards Credit Card, you will also receive your everyday discount of 3¢, plus additional savings on Triple Tuesday (9¢) and 5¢ Fridays from Club CITGO.
 - Discounts are only applied when you use your CITGO Rewards Credit Card to pay for CITGO fuel purchases.
- For CITGO locations that do not have Loyalty POS capabilities, Club CITGO members will receive a statement credit for the Instant CITGO Savings amount, in addition to the Club CITGO discount amount at the end of the following month's billing cycle.

How can I join Club CITGO for added Instant CITGO Savings?

- If you are not enrolled, download the FREE Club CITGO app from the Apple App store for iOS users or at Goggle Play for Android users.
- For additional assistance, please call 866-248-4672 or send an email to ClubCITGO@citgo.com.

CITGO Pay

I am a CITGO Pay app user. Can I get Instant CITGO Savings when using my CITGO Rewards Credit Card to pay for CITGO fuel?

- Yes! If you are a CITGO Pay app user and pay for CITGO fuel with your CITGO Rewards Credit Card, you will receive a statement credit for the CITGO Pay discount amount at the end of the following month's billing cycle.
- Some CITGO locations will provide your Instant CITGO Savings at the pump if the CITGO location's Point of Sale (POS) system is configured properly.
 - In this case you will get savings at the pump for using your CITGO Rewards Credit Card, and a statement credit for the CITGO Pay discount portion at the end of the following month's billing cycle.
- Make sure that your CITGO Rewards Credit Card is correctly linked to your CITGO Pay app wallet as your method of payment.
- Development is ongoing to make this a seamless customer experience.
- For CITGO Pay support:
 - On your CITGO Pay app home screen, tap the "More" button on the bottom right of your screen.
 - Tap "Help"
 - By selecting the envelope, you can create an email that will be sent directly to the CITGO Pay Customer Service team.

- Selecting the phone will give you the option to call the CITGO Pay Customer Service team directly, **OR**
 - Call 866-248-4672
- For CITGO Rewards cardholders to confirm whether the discount was applied or not:
 - Call the Synchrony Financial customer service number on the back of your CITGO Rewards Credit Card.
- The CITGO Rewards Credit Card is issued and managed by Synchrony Financial Bank.

I am a CITGO Rewards Credit Cardholder and want additional Instant CITGO Savings; how do I download the CITGO Pay app?

- It's not only FREE, but easy! Go to the App Store (for iOS users) or the Google Play Store (for Android users).
- Search for the CITGO Pay App.
- Download the App.
- Complete the registration profile.
- Be sure to load your CITGO Rewards Credit Card as your preferred payment method.
 - On the CITGO Pay home screen, tap "...More."
 - Tap "Payment Methods."
 - Tap the "+" icon (Apple) or tap "Add a Card" (Android).
 - Key in card information.

Synchrony Car Care™ Benefits with Your CITGO Rewards Card

I have a CITGO Rewards Credit Card. Can I receive discounts on Synchrony Car Care programs?

- Yes! We have turbocharged the CITGO Rewards Card, which includes:
 - Synchrony Car Care Acceptance at over 1,000,000 auto merchant locations nationwide including parts, repair, services and more!
 - 6 months promotional financing available every day on purchases of \$199 or more
- Look for the Synchrony Car Care logo, or
 - Go to: www.mysynchrony.com/carcare/og-locator.html?m=citgo&locator=true
- The CITGO Rewards Credit Card is issued and managed by Synchrony Financial Bank.

What Synchrony Car Care discounts do I have access to?

- Your CITGO Rewards Credit Card works at any auto or fuel retailers that accept Discover branded cards or Synchrony Car Care.
- Offers for discounts and promotions vary at Synchrony Car Care Network participating locations. Please see location to confirm offer.
- CITGO Rewards Credit Card offers are only valid at CITGO branded locations.
- The CITGO Rewards Credit Card is issued and managed by Synchrony Financial Bank.

Why is there a pre-authorization hold on my CITGO Rewards Credit Card?

- The CITGO Rewards Credit Card is issued and managed by Synchrony Financial Bank.

- When using a credit card at the pump, Synchrony may place a hold on your account for several days.
- The hold amount may be applied in addition to the purchase amount.
 - While the hold is in place, the funds stay in your account. However, funds will be unavailable for other purchases.
- The amount and duration of the hold is determined by Synchrony Financial.
- If you have questions about Synchrony’s hold policy, please call the Synchrony Financial customer service number on the back of your CITGO Rewards Credit Card.

What should the receipt look like?

Printed receipts look differently based on the type of fuel dispenser and the Point of Sale (POS) System at the CITGO location. Provided below are a few examples of various printed receipts showing the fuel discount.

