

Shell Consumer FAQ: Shell Saver Cardsm

THE PROGRAM

Q) What is the Shell Saver Card?

A) The Shell Saver Card is the latest addition to the Shell-branded family of cards. It is a payment option linked directly to your checking account that offers no enrollment fees, annual fees or finance charges and a savings of 2 cents on each gallon of gasoline or diesel fuel purchased at Shell.

Q) Is the Shell Saver Card a debit card?

A) No. The Shell Saver Card is not a debit card; it works like an electronic check. At the time of purchase, your checking account, Shell Saver Card and PIN are validated by TeleCheck, an account verification provider. After approval, the purchase amount is withdrawn from your checking account.

Q) How does the Shell Saver Card link to my checking account?

A) Once the checking account, bank routing and Shell Saver Card numbers you inputted during the application process are approved, the Shell Saver Card system instantly connects these under the program and your card is ready to use.

Q) Can I pay for gasoline and diesel purchases with the Shell Saver Card?

A) Yes, the Shell Saver Card can be used at participating Shell stations for any purchases except lottery tickets. However, the discount applies only to fuel purchases.

Q) Do other major gasoline retailers offer a payment option like the Shell Saver Card?

A) No. Shell is the first national gasoline retailer to nationally launch a payment option like the Shell Saver Card.

Q) Are there any fees associated with the Shell Saver Card?

A) There are no enrollment fees, annual fees or finance charges associated with the Shell Saver Card. However, non-sufficient funds (NSF) charges may be assessed if the funds are not available to cover the purchase amount in your checking account when the withdrawal occurs. The bank providing your checking account may also assess NSF charges as well, depending on your account terms.

Q) When I get to a Shell station to refuel, how do I use the Shell Saver Card?

A) Using the Shell Saver Card is easy. Press the "debit" payment button at the pump, swipe the Shell Saver Card, enter your PIN number and begin fueling.

INCENTIVES

Q) What are the key benefits of the Shell Saver Card?

A) The key benefits of the Shell Saver Card are:

--Discounts on all gasoline and diesel purchases at participating Shell stations (5 cents per gallon prior to June 1, 2009; 2 cents per gallon thereafter)

--No enrollment fees, annual fees or finance charges and the convenience of a direct link to a checking account

ENROLLMENT

Q) How do I qualify for a Shell Saver Card?

A) If you'd like to get a Shell Saver Card, you must have a checking account in good standing according to TeleCheck, an account verification provider. An application form can be completed at participating Shell locations that have an application terminal or online through www.shellsavercard.com. Both the on-site application terminal and online form require a name, address, telephone, e-mail, driver's license number, check routing number, checking account number and acceptance of program terms and privacy

policy. A station employee will also verify that your driver's license and checking account information matches the information included on your form.

Q) How do I get a Shell Saver Card?

A) During the introductory period from January 5 through March 31, 2009, you must pick up an inactive Shell Saver Card at a participating Shell station to start the application process. The Shell Saver Card can subsequently be activated at Shell stations that have an on-site application terminal or online at www.shellsavercard.com. Beginning April 1, 2009, you can request and activate a Shell Saver Card completely online.

Q) How long do I need to wait to use my Shell Saver card after I apply?

A) There is no waiting to begin using the Shell Saver Card. Once an application is approved, you can use the card immediately.

Q) What should I do if I have questions about the Shell Saver Card?

A) If you have any questions about the Shell Saver Card, log on to www.shellsavercard.com or call 1-877-278-0083.

Q) How will I know if I received my discount for fuel purchased with the Shell Saver Card?

A) The Shell Saver Card discounted fuel price is automatically deducted from your checking account and reflected on your corresponding bank statement. The receipt you receive for your Shell Saver Card fuel purchase at a Shell station will not display the discounted purchase amount. Please call the number on the back of the Shell Saver Card if you have any questions regarding your discount.