



October 17, 2011

Revised Payment Card Fee Structure

Dear BP Branded Marketer:

Over the past several months, BP has been carefully tracking the status of the Durbin Amendment. This amendment gives the Federal Reserve the authority to cap debit (PIN and Signature) interchange fees among debit card issuing banks with assets of \$10B or more.

As a result of the Durbin Amendment, BP is able to provide card processing savings to you as outlined in the fee structure below **effective November 1, 2011**. The proposed card fee changes will reduce the average overall effective rate for processing cards at BP sites by approximately 0.14%, thus, helping BP to maintain our competitive advantage in card fees.

All rates take effect November 1, 2011:

Card Type	New Fee (Fixed Rate + Variable Rate)
BP Proprietary Cards	
BP Visa, BP Consumer Card, BP Fuel Card	0.13 + 0.00%
BP Cash (Prepaid)	0.05 + 0.00%
BP Fuel Card Plus	0.13 + 0.50%
BP Universal, Branded Marketer	0.74 + 0.00%
Third Party Cards	
American Express	0.15 + 2.35%
Discover	0.20 + 1.95%
Visa, MasterCard Credit	0.20 + 1.95%
Visa, MasterCard Signature	0.25 + 0.50%
Third Party Fleet Cards	
Voyager, Wright Express	0.45 + 2.15%
Visa, MasterCard Fleet	0.45 + 2.15%
Third Party PIN Debit	
PIN Debit	0.23 + 0.30%

Please note that all rates are subject to change once all cost impacts of the new regulations have been fully evaluated.

For more information on the Durbin Amendment, including FAQs, as well as the card fee comparison tool, please visit bpconnection.com > cards > card fees.

Thank you for your business and continued support of BP card programs.

Sincerely,

Elizabeth Polito

Director of Card Marketing and Operations

^y BP's effective rate is calculated by combining the fixed and variable costs for each card type divided by the total sales of each card. A weighted average is then used to calculate the overall effective rate for BP.