



# Paying for your fuel at Costco

## Frequently Asked Questions

### Why is all Costco fuel only able to be purchased at the pump?

Costco Fuel is just another quality product and we believe that paying at the pump allows for a quick and easy refuelling experience for our valued members. This also allows Costco to continually maintain low prices for our valued members.

### Which payment cards are accepted at Costco Fuel stations?

Costco accepts all debit cards and all major credit cards – Visa and Mastercard– all issued with a PIN number. Cash payments cannot be made at Costco Fuel stations. Costco does not accept Motorcharge, Motorpass or any Fleet Cards.

### How do you activate the Costco Fuel pumps?

You need to be a current Costco member to be able to dispense fuel at Costco. Upon successful membership validation, transactions must be then 'pre-authorized' with a payment card, to check there are available funds on the card before the fuel transaction can commence. This 'pre-authorized' checking is important because we are an unattended fuel station.

### What is "pre-authorization"?

Credit and debit cards are checked ("pre-authorized") by the member's bank after the cardholder has entered their PIN to verify there are available funds on the card before the fuel transaction commences.

In a similar way to securing a hotel room or hire car booking, the selected amount is authorised before the transaction takes place. Once the transaction is completed, only the actual amount of the fuel purchase is charged to the card. The "pre-authorized amount" is then released by the member's bank. At no time does Costco receive more funds from your bank than that of the amount of fuel purchased.

For example, a customer selects to fill their car up to \$75 and only fills \$50. The \$50 will be charged to the customer's payment card. The pre-authorized \$75 will be released after the transaction. (Note - the "pre-authorized" amount held by your bank can take up to 14 business days to be released. The time of the release is dependent on the card issuing bank). Members are advised to check with their banks should they experience any delays in this authorisation process.

### What if I authorise \$100 at the pump using my debit card but I only fill up to \$75?

Costco will only charge you for the actual amount of fuel you pump (\$75).

Depending on how the pre authorisation matching process has been implemented at your bank, you may see three lines of entry on your statement for example:

\$100.00 Debit	Initial Pre auth debit
\$100.00 Credit	Reversal of the initial pre auth debit
\$75.00 Debit	Actual fill amount

**\* Please note that Costco does not receive funds from your account for all of these three amounts, just the fuel amount.**

### What if I authorise \$100 at the pump using my credit card but I only fill up to \$75?

Costco will only charge you for the actual amount of fuel you pump (\$75).

Depending on how your bank works you may have the pre auth amount still held against your available credit limit for up to 14 days.



**What if I spend the full pre authorised amount?**

Costco will only charge you for the actual amount of fuel you pump (pre authorised).

Depending on how the pre authorisation matching process has been implemented at your bank, you may see three lines of entry on your statement for example:

\$100.00 Debit	Initial Pre auth debit
\$100.00 Credit	Reversal of the initial pre auth debit
\$100.00 Debit	Actual fill amount

**My bank statement looks like I've been charged twice, one for the pre authorisation amount and one for the final fill value (e.g. \$100 and \$75)?**

This situation may occur on debit accounts. Your bank may have delayed to process the reversal entry for the pre authorisation following the completion of the fuel sale. You will need to enquire with your bank as to why there is a delay with processing the reversal to your account. Remember that Costco is not holding two amounts. Costco is only legally allowed to take the amount for the fuel members have purchased.

**Can I get a purchase receipt using Costco Fuel?**

Yes. Purchase receipts (tax invoices) can be printed from the pump as soon as you hang up the nozzle. If you decide after the transaction has finished and reset that you want a purchase receipt, you can insert your payment card into any pump on the forecourt and choose the 're-print receipt' option and a duplicate receipt of your last transaction will be printed. Please also use this process if the pump has run out of receipt paper.

**Is there a purchase limit on a single transaction?**

Yes. Customers are able to refuel to a maximum value of \$999. Should further fuel be required, members must simply go through another transaction process to another pre authorised amount.

**Does Costco sell High Flow Diesel?**

Yes. Costco has 4 pumps that dispense high flow diesel specially installed for trucks.

**Can I obtain an MSDS or fuel specification sheet for the fuel sold at Costco?**

Yes. These are readily available from Costco upon request.

**If you have further queries on why your bank is holding the pre-authorisation amount please contact them directly and please be assured that Costco only receives from your Bank the amount for fuel dispensed into your vehicle.**

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