

KWIKPAY POLICY STATEMENT

United Refining Company and its affiliated companies ("United") appreciate your visiting this Web site and other related or linked United sites (the "Site"). We value your privacy and we want you to understand our practices with respect to gathering information from visitors to the Site and with respect to how that information may be used. Please check each portion or page of the Site that you visit. Certain portions or pages of the Site may contain changes to the Privacy Statement applicable to your use of that portion or page; for example, certain applications may request additional information.

Information and Uses

When someone visits the Site, our web servers automatically gather information that allows the Site to communicate with the visitor's computer during the visit. We also track such information as the number of visits to the Site, which parts of the Site visitors select, IP address (the Internet address assigned to your computer from your Internet Service Provider), domain type, browser type (e.g., Netscape or Internet Explorer), date and time of day. We use those types of information for statistical purposes that help us design and administer the Site. Those types of information do not disclose personal information that would permit us to identify or locate individual visitors.

Privacy concerns focus on Personal Information ("PI"), that is, information that could identify a specific individual such as names, addresses, e-mail addresses, and telephone numbers. If during your visit you personalize the Site, complete an order form, enter a contest, or submit other information to us, you may provide us with PI. We may collect and use that PI to provide you with products or services, to bill you for products and services you request, to market products and services which we think may be of interest to you, or to communicate with you for other purposes. PI may also be used to manage and provide training and to obtain course assessments and self-assessments concerning skill and competencies from participants in order to identify and enhance training activities.

As explained below in the section on Sharing Information with Third Parties, we do not distribute or sell PI to third parties for the purpose of allowing them to market their products and services to you; moreover, as explained in the Opt Out/ Modify Information section, we will make a reasonable effort to remove your PI from our database in such a way that you will not receive future communications from us. If you notify us that PI previously submitted to our site is no longer accurate, we will make a reasonable effort to make appropriate corrections. To facilitate our efforts, it would be helpful if you could let us know the context in which you provide PI, e.g. in connection with promotion of a specific product or service.

Information Placed on Your Computer

We may store some information (commonly known as a "cookie") on your computer when you look at or use the Site. This information facilitates customizing your use of the Site and ensures that you do not need to re-enter your details every time you visit it. You can erase or block this information from your computer if you want to. (Your 'help' screen or user manual should tell you how to do this.)

We use third-party advertising technology to provide ads when you visit sites upon which we advertise. This technology will not process any information that can be used to personally identify you, that is it will not include your name, address, or other PI. When you access an ad, a "cookie" file will be stored on your computer. This information is used to help manage our on-line advertising.

Information from Children

The Site may have information that may be of special interest to children but United does not seek through the Site to gather PI from or about persons under the age of 17.

Hyperlinks

This Site may have links to sites that United does not own, control or maintain. We make no representations or warranties about privacy practices of linked sites and cannot be responsible for their privacy policies and practices and we make no representations or warranties about the privacy practices of those sites. Similarly, we cannot be responsible for the policies and practices of any site from which you linked to our Web site. We recommend that you check the privacy policy of other sites and contact the operator if you have concerns or questions.

Sharing Information with Third Parties

Communicating via the Internet and sending information, products, and services to you by other means necessarily involves your PI passing through or being handled by third-parties, but United does not sell or distribute your PI to third parties for purposes of allowing them to market their products and services to you.

We employ other companies and individuals to perform functions on our behalf. Examples include fulfilling order, deliveries, sending postal mail and e-mail, removing repetitive information from customer lists, analyzing data, providing marketing assistance, processing credit card payments and providing customer service. They have access to PI needed to perform their functions, but may not use it for other purposes.

Personal data collected by United may be transferred among its various divisions and affiliated companies. By submitting data on the Site, the visitor is providing explicit consent to these transfers.

Sensitive Information

United does not seek any sensitive information from visitors to our Site, unless legally required to do so, for example in connection with processing credit card payments, recruiting and hiring. Sensitive information includes a number of types of data relating, but not limited to: race or ethnic origin, political opinions, religious or other similar beliefs, trade union membership, physical or mental health, or criminal record, We suggest that you do not provide sensitive information of this nature. However, if you do provide such information, United accepts your

explicit consent to use that data in the ways described in this Privacy Statement or in the ways described at the point where such information is disclosed.

Opt Out/Modify Information

You can request the removal or modification of your PI by sending an e-mail to the appropriate area under "Contact Us". We will then make a reasonable effort to accommodate your request. As previously noted, it would be helpful to let us know the context in which you provided PI.

Conditions of Use, Notices and Revisions

If you choose to visit our Site, your visit and any dispute over privacy is subject to this Privacy Statement and our general Conditions of Use, including any limitations on damages, arbitration of disputes and application of law provisions. We reserve the right to change this statement at any time without notice except as otherwise provided herein.

Contacting United Customer Relations

If you have any questions about the content of this Privacy Statement, please refer to the contact page on this site or write United's headquarters at the following address:

United Refining Company
15 Bradley Street
Warren, Pennsylvania 16365
ATTN: Customer Relations Dept.

When we make material changes to this Privacy Statement, we will post the changes on this page and update the revision date at the top of the Privacy Statement. We encourage you to visit our Privacy Statement regularly for updates.

The card works like cash and can be reloaded at any Kwik Fill location or by calling Customer Service at 800-443-3523 ext. 4762.