Fuel Card Contract Checklist

Eight written-terms questions and red flags to review before applying or switching.

Provider / program: ______________________ **Quote date:** ______________________

Attach the controlling agreement, complete fee schedule, current discounted-location list, and funding terms.

1 What exactly creates the discount?

Ask whether pricing is cash-minus, retail-minus, cost-plus, rebate-based, gallon-tiered, or location-specific.

RED FLAG Only a headline cents-per-gallon number is provided.

2 What is the complete fee schedule?

Require setup, monthly, card, transaction, decline, replacement, late, cash-access, out-of-network, and cancellation fees.

RED FLAG The sales call says 'no fees' but no written schedule is supplied.

3 Which locations are truly discounted?

Request a current route-relevant list showing where the card is accepted and where the quoted discount actually applies.

RED FLAG Acceptance is presented as if every location receives the discount.

4 How does funding affect cash?

Confirm prefunding, ACH timing, credit holds, minimum balances, settlement timing, withdrawal rules, and failed-payment consequences.

RED FLAG Funding timing is described verbally or only after approval.

5 Are rewards separate from fuel savings?

Keep points, showers, store credit, maintenance offers, and rewards separate from the real per-gallon fuel result.

RED FLAG Rewards are blended into the advertised fuel discount.

6 What happens outside the network?

Confirm price, transaction fee, cash-versus-credit treatment, account controls, and whether use can suspend or alter the account.

RED FLAG The provider cannot explain the out-of-network price and fee.

7 What locks me into the agreement?

Ask about term length, auto-renewal, minimum volume, exclusivity, early cancellation, bundled factoring, and personal guarantees.

RED FLAG Cancellation, renewal, or guarantee language is missing.

8 Who carries fraud and dispute risk?

Require card controls, PIN rules, unauthorized-use terms, dispute window, replacement process, chargebacks, and response time.

RED FLAG The agreement shifts all loss to the carrier without a clear dispute process.

Written-terms gate: All eight answered / Missing terms / Sales explanation only

Do not apply until every material answer is tied to a written document.

Side-by-Side Provider Quote Worksheet

Put the same written terms beside each other before the provider application.

Provider A: ______________________ **Provider B:** ______________________

Use the actual written offer - not the website headline or verbal sales summary.

WRITTEN TERM	PROVIDER A	PROVIDER B
Discount formula / pricing method		
Expected route-relevant discount		
Monthly and account fees		
Transaction / decline / replacement fees		
Discounted locations on actual lanes		
Out-of-network price and fee		
Funding method and settlement timing		
Credit hold / minimum balance rules		
Term length and auto-renewal		
Cancellation fee / personal guarantee		
Fraud controls and dispute window		
Estimated monthly net savings		

Final Contract Decision

- ☐ **PROCEED - Written economics, network, funding, control, and exit terms support the decision.**
- ☐ **PAUSE - Material terms are missing, inconsistent, or still verbal.**
- ☐ **DECLINE - Fees, network, funding, lock-in, fraud risk, or cancellation terms erase the benefit.**

Missing written terms or follow-up questions: ______________________