



## **HESS, Chase offer new credit card with high octane rewards**

### **Cardmembers earn 10 percent on all HESS purchases for first 90 days, 5 percent thereafter Reward Dollars Automatically Credited Towards Future HESS Purchases**

NEW YORK and WILMINGTON, Del. -Oct. 28, 2004 - Relief from high gasoline prices is on the way! Today, Amerada Hess [NYSE: AHC] and Chase [NYSE: JPM] launched the HESS® Visa® Platinum card, which puts money back into consumers' wallets by giving them an opportunity to earn reward dollars every time they fill up or make a convenience store purchase.

HESS Visa Platinum cardmembers earn a full 10 percent rebate on every card purchase of HESS gas, food or convenience store merchandise for the first 90 days their account is open and five percent thereafter. Additionally, cardmembers earn a one percent rebate on all other card purchases made anywhere Visa credit cards are accepted.

With the HESS Visa Platinum card, redeeming rewards is as easy as paying at the pump! Each time cardmembers use their card, the reward dollars are automatically credited toward future purchases at HESS, so cardmembers don't need to worry about calling to redeem their rewards or using a certificate. It's quick and easy, with unlimited reward-earning capabilities, no spending thresholds to meet before accumulating rebates and no annual fee for participating in the rewards program.

"More and more of our most loyal customers are asking for a HESS credit card and with gasoline prices at near all-time highs, using the HESS Visa Platinum card makes great economic sense," said Borden Walker, Amerada Hess executive vice president and president of Refining and Marketing. "In addition to our already competitive prices, consumers can save an additional 10 to 20 cents per gallon, or get a further discount at our HESS EXPRESS convenience stores."

"With over 1,250 HESS locations in 14 states on the East Coast, consumers can fill up their tanks and watch their rewards fill up too," said Tom Kerwin, executive vice president for JPMorgan Chase & Co.'s card services division. "The HESS Visa Platinum card offers consumers a great opportunity to accumulate valuable savings with each purchase, which is particularly valuable in today's fuel market."

HESS retail sites are located in New Hampshire, Massachusetts, Rhode Island, Connecticut, New York, Pennsylvania, New Jersey, Delaware, Maryland, Virginia, North Carolina, South Carolina, Georgia, and Florida.

Consumers may apply for the HESS Visa Platinum card by calling 877-HESS-VISA or by visiting [www.hesscard.com/hess](http://www.hesscard.com/hess).

Amerada Hess Corporation (NYSE: AHC), headquartered in New York, is a global integrated energy company engaged in the exploration for and the production, purchase, transportation and sale of crude oil and natural gas, as well as the production and sale of refined petroleum products. With over 1,250 stations on the U.S. East Coast, HESS is also a leading independent convenience retailer. Information about the firm is available at [www.hess.com](http://www.hess.com).

JPMorgan Chase & Co. (NYSE: JPM) is a leading global financial services firm with assets of \$1.1 trillion and operations in more than 50 countries. The company has approximately 96 million credit cards issued. Under the JPMorgan, Chase and Bank One brands, the firm serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients. Information about the firm is available at [www.jpmorganchase.com](http://www.jpmorganchase.com).