

## GAP INC. LAUNCHES ENCORE, A NEW AND MORE REWARDING LOYALTY EXPERIENCE FOR LOVERS OF FASHION & ENTERTAINMENT

2026-02-24

Encore goes beyond points and discounts by introducing new fashion, entertainment, and cultural moments for members

New Encore credit card sets a higher standard in apparel retail loyalty by rewarding customers even when they shop outside the Gap Inc. portfolio

SAN FRANCISCO, Feb. 24, 2026 /PRNewswire/ -- **Gap Inc.** (NYSE: GAP) today announced the launch of Encore, a new membership program that creates new ways for customers to connect with its iconic brands—Old Navy, Gap, Banana Republic and Athleta.

Gap Inc.'s rebranded loyalty program is among one of the largest programs in U.S. apparel retail, with a house file of nearly 40 million active members across its brands. Encore builds on that foundation, informed by insights from Gap Inc.'s customer research showing that shoppers want earlier access, meaningful moments, and savings that feel intentional and easy to understand.

Encore brings together access, style and savings through moments inspired by fashion and entertainment, building on Gap Inc.'s previous cross-brand rewards program by introducing exclusive opportunities, content and experiences that will expand over time alongside traditional rewards.

"Fashion is entertainment, and today's customers aren't just buying apparel, they're buying into brands that shape culture and tell compelling stories," said Richard Dickson, President and Chief Executive Officer of Gap Inc. "Encore

connects our brands and partnerships in new ways to meet that demand and change how customers engage with our brands. By bringing fashion, entertainment and access together, we are building momentum, deepening relationships and creating long-term value across our portfolio."

"Encore is a powerful new tool to bring our Fashiontainment platform to life," said Pam Kaufman, Chief Entertainment Officer of Gap Inc. "Through partners like Disney, NBCUniversal and AMC Theatres, we can translate what people love on screens and stages into experiences they can actually access – from early drops and exclusives to cultural moments you can't get anywhere else. It's a new way to participate in entertainment through style, and to feel closer to our brands."

"Fans no longer just watch culture unfold – they live it, celebrate it, and want to be part of it. Encore unlocks the power of Universal's iconic stories, transforming unforgettable entertainment moments into new experiences," says Vince Klaseus, President, Universal Products & Experiences. "Through our partnership with Gap Inc., we're extending the reach of our beloved franchises in ways that feel authentic and exciting for fans."

## Encore Member Benefits

Encore will continue to offer clear, intentional savings that complement everyday value. Points, rewards and benefits remain simple and easy to use, while higher tiers unlock enhanced value over time, rewarding both engagement and long-term relationships.

But Encore members will also begin to receive early access to select products and exclusive drops, and access to brand moments and partner offerings across fashion, entertainment and culture. This includes launches, collaborations, and exclusive brand experiences that extend fashion into moments beyond retail, with new offerings rolling out over time. As the membership experience evolves Encore will offer curated content that brings customers closer to the brands, from behind-the-scenes views into how products are designed and made to styling advice and original storytelling tied to real moments in culture.

Encore benefits come together across each brand's app and website experience, making it easy for members to explore rewards, discover exclusive content, unlock access and redeem points. The new Encore Market builds on that experience with a rotating mix of members-only offerings from Gap Inc. brands and partners, many created specifically for Encore and not available anywhere else. At launch, this includes never-before-sold items, limited-run products, and signed pieces, alongside partner and brand experiences, such as a chance to fly to New York City and visit Zac Posen's studio to hear first-hand about his inspiration behind his designs.

Members can also use the Encore Market to donate rewards to select charitable organizations, turning everyday

engagement into collective impact.

With the launch of Encore's three tiers – Core, Premier, and All-Access – members will see updates to how they earn, redeem, and access benefits. These changes include lower spend thresholds for Premier members, new points flexibility, extended return benefits, and birthday bonuses. Existing loyalty members are automatically transitioned into Encore, with any previously earned points carried forward under the new point system.

## Encore Credit Card Member Benefits

"The Encore credit card represents a new standard for loyalty in fashion retail," said Denny Nealon, Chief Executive Officer of Barclays US Consumer Bank. "By rewarding customers not only at Gap Inc. brands, but also on apparel purchases across the broader market, the program puts customers who truly love fashion and style at the center and supports the long-term view of loyalty built on engagement that's truly unique in the market."

The Encore credit card unlocks the All-Access tier, which provides cardmembers with priority access to select experiences and enhanced benefits made possible through Gap Inc.'s long-standing partnerships with Barclays and Mastercard®.

Designed as the best card for apparel shopping in the market, Encore Mastercard cardmembers receive the most expansive earning opportunities. Encore Mastercard members earn 5x the points at Gap Inc. brands and 3x the points on eligible apparel purchases everywhere else.

Encore is now live in the U.S., with enrollment available online and in stores across Old Navy, Gap, Banana Republic and Athleta. For more information about membership tiers, rewards, credit card benefits, and FAQs, visit [Old Navy](#), [Gap](#), [Banana Republic](#) or [Athleta](#)'s loyalty pages.

## About Gap Inc.

Gap Inc., a purpose driven house of iconic brands, is the largest specialty apparel company in America. Its [Old Navy](#), [Gap](#), [Banana Republic](#), and [Athleta](#) brands offer clothing, accessories, and lifestyle products for men, women, and children worldwide through company operated and franchise stores and e commerce sites. Since 1969, Gap Inc. has created products and experiences that shape culture while doing right by employees, communities, and the planet. For more information, please visit [www.gapinc.com](http://www.gapinc.com).

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