



CAPITAL ONE® APPLICATION TERMS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases at Bass Pro Shops and Cabela's	7.99% .
APR for Other Purchases and Transfers	15.24%, 18.24% or 26.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	26.99% . This APR will vary with the market based on the Prime Rate.
Penalty APR and When It Applies	29.4% . This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you make a late payment.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances and transfers on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .

Fees	
Annual Fee	None.
Transaction Fees	<ul style="list-style-type: none"> • Transfer: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you. None for balances transferred at the Transfer APR. • Cash Advance: Either \$10 or 4% of the amount of each cash advance, whichever is greater.
Penalty Fees	<ul style="list-style-type: none"> • Late Payment: Up to \$40.

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How Do You Calculate My Balance? We use a method called “average daily balance (including new transactions).” See “How Do You Calculate The Interest Charge?” section below.

What Should I Put For Total Annual Income? You may include personal income, which is income you have earned, including full-time, part-time, or seasonal jobs, self-employment, interest or dividends, retirement, and public assistance. You may also include shared income, which is money from somebody else that is regularly deposited into your individual account or into a joint account that person shares with you. If you are 21 or over, you may also include somebody else’s income that is regularly used to pay your expenses.

What Purchases Qualify At Bass Pro Shops And Cabela's? Purchases made at the following locations: Bass Pro Shops and Cabela's retail locations and restaurants; through Bass Pro Shops and Cabela's catalogs; online at www.basspro.com, www.cabelas.com, and www.cabelas.ca; Bass Pro Shops resorts (e.g., Big Cedar Lodge, Big Cypress Lodge, and Dogwood Canyon); Tracker Marine Boat Centers; Metro Rod and Reel Repair; Wildlife Creations Taxidermy; Angler's Inn; Bass Pro Fitness Festival; Wonders of Wildlife Museum and Aquarium; and Worldwide Trophy Adventures.

Will I Still Receive The In-Store APR, Promotions, Enhanced Rewards Earn Rate, Or Be Able To Redeem Rewards If I Pay Through A Third-Party Payment Account Or Digital Wallet? No, you will not receive these on otherwise eligible purchases when you pay through third-party payment accounts, mobile or wireless card readers, mobile or digital wallets or similar technology. You'll receive the out-of-store APR and base rewards rate on those purchases.

What Will My APR Be If I Transfer A Balance? Any balances you transfer will receive a Transfer APR and post to your account's Other Purchases and Transfers segment, unless the transfer is made in connection with a promotional offer from us.

Can You Change My APRs? If your payment is received late (3 or more days after your payment due date) twice within any 12 billing periods, we may increase your APRs to the Penalty APR disclosed above. If we increase your APRs for late payments, we may return you to your prior APRs if you make at least the minimum payment on time for 12 consecutive billing periods. In the future, we may increase your APRs if market conditions change. If we increase your APRs for any reason other than an increase in the Prime Rate or if you paid late as disclosed above, we will notify you in writing of your options in advance, including the right to opt out.

What About Any Other Terms Of My Account? We may change any other terms of your account, other than APRs, at any time. If we change any of these terms, we will notify you in writing of your options in advance, including the right to opt out of certain changes.

How Do You Calculate My Variable Rates? Your variable rates may change when the Prime Rate changes. We calculate variable rates by adding a percentage to the Prime Rate published in *The Wall Street Journal* on the 25th day of December, March, June and September. If the *Journal* is not published on that day, then see the immediately preceding edition. Variable rates on the following segment(s) will be updated quarterly and will take effect on the first day of your January, April, July and October billing periods: Other Purchases and Transfer APR: Prime plus 11.99%, 14.99% or 23.74%; Cash Advance APR: Prime plus 23.74%; Penalty APR: Prime plus 26.15%. Any increase in the Prime Rate may increase your Interest Charges and your Minimum Payment.

How Do You Determine My Credit Line? We will determine your credit line after a review of your application and your ability to pay. If your application is approved, the minimum credit line you will receive is \$10,000.

What Are The Daily Periodic Rates Used To Calculate My Interest? The daily periodic rate for your Bass Pro Shops and Cabela's Purchases APR is 0.02189%, Other Purchases and Transfer APR is 0.04175%, 0.04997% or 0.07395%, Cash Advance APR is 0.07395%, and Penalty APR is 0.08055%. See "How Do You Calculate The Interest Charge?" section below.

How Do You Calculate My Minimum Payment? If your balance is less than \$27, your minimum payment will be equal to your balance. Otherwise, your minimum payment will be the greater of:

- \$27, or
- 1% of your statement's "New Balance" (which does not include Credit Plans with special repayment terms), plus billed Interest Charges, late payment fees and any payment required under a promotional Credit Plan with previously disclosed special repayment terms, rounded down to the nearest dollar.

We will also add any past due amount to your minimum payment. If your Account charges off, the entire balance is due immediately.

The table below details promotional financing plans that Cabela's and Bass Pro Shops CLUB and Capital One may offer periodically throughout the year. To find out if a plan is available, ask a store associate when you shop.

Cabela's and Bass Pro Shop Promotional Financing Terms

After the expiration of the promotional rate period described below, your in-store APR of 7.99% will apply to your promotional purchases.

Credit Plan Description	Required Minimum Payment	Credit Plan Terms
Reduced Rate at 0%	Standard Minimum payments will apply	No interest charges on the promotional item(s) for the specified plan duration. Beginning after the specified plan duration, the rate attributed to the promotional item(s) will increase to the referenced rate described above
Reduced Rate Plan Duration Options in Number of Months:		
6 12 18 24		
Equal Payments at 0%	Equal Minimum payments required as stated on your monthly billing statement	No interest charges on the promotional item(s) for the specified plan duration. Beginning after the specified plan duration, the rate attributed to the promotional item(s) will increase to the referenced rate described above
Equal Payment Plan Duration Options in Number of Months:		
6 12 18 24		

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THINGS YOU SHOULD KNOW ABOUT THIS REWARDS PROGRAM

HOW CLUB BUSINESS POINTS ARE EARNED Bass Pro Shops and Cabela's are responsible for the operation and administration of the Bass Pro Shops and Cabela's CLUB Business Rewards Program ("Program").

- 1) CLUB Business accounts are eligible to receive Bass Pro Shops and Cabela's CLUB Points ("Points") for Net Purchases (defined below).
 - You will earn one and a half (1.5) Points for every one dollar (\$1.00) of Net Purchases made using your Account.
 - You will earn an additional three and a half (3.5) Points (for a total of five (5) Points) for every dollar (\$1.00) of Net Purchases made at Bass Pro Shops stores and its merchandising subsidiaries (U.S and Canada locations), through Bass Pro Shops catalogs, or online at www.basspro.com (collectively, "Bass Pro Shops Locations") and at Cabela's stores and its merchandising subsidiaries (U.S and Canada locations), through Cabela's catalogs, or online at www.cabelas.com and www.cabelas.ca (collectively, "Cabela's Locations").
 - From time to time, you will earn additional Points for Net Purchases of other goods and services provided by third parties nominated by us ("Participating Stores"). We may change the Participating Stores from time to time and at any time. We may also change the Points earned from Net Purchases from Participating Stores from time to time and at any time, or impose other terms and conditions regarding Points from Net Purchases at Participating Stores.
 - You will not receive the enhanced rewards earn rate, promotions or be able to redeem rewards on otherwise eligible purchases when you pay through third-party payment accounts, mobile or wireless card readers, mobile or digital wallets or similar technology. You'll receive the base rewards rate on those purchases.
 - You will not receive the enhanced rewards earn rate, promotions or be able to redeem rewards on otherwise eligible purchases when you pay through third-party payment accounts, mobile or wireless card readers, mobile or digital wallets or similar technology. You'll receive the base rewards rate on those purchases.

"Net Purchases" are new purchases posted to your Account in a billing cycle, less any returns, credits or adjustments that are not payments. You do not earn Points on cash advances, balance transfers, interest charges, fees of any kind, or unauthorized or fraudulent transactions. In addition, you do not earn Points on redeemed Points.

- 1) You may see Points advertised as a percentage back on purchases (e.g., on purchases at Bass Pro Shops and Cabela's Locations, CLUB Business cardholders earn 5%), which is the same calculation of Points described in Section 1 above but expressed differently. You may also see Points advertised as a dollar amount (e.g., earn \$20 in CLUB Points: \$20 in CLUB Points equals 2,000 CLUB Points).
- 2) Points are calculated separately each day, with the exception of non-processing days and holidays, by purchase type (Bass Pro Shops and Cabela's purchases, purchases at Participating Stores, other purchases) using the total amount of Net Purchases from the previous day. If any calculation results in a fractional Point, it will be rounded down to the nearest whole Point.
- 3) Points will be deducted for returns which can result in a negative Points balance. If your Account has a negative Points balance, any newly accumulated Points will be used to offset such negative Points balance until such balance has been brought to zero.

- 4) Your Account must be open, in good standing, and not in default under the terms of your Customer Agreement in order to earn and redeem Points. Your Account will be in default and/or considered not in good standing: (a) if you do not make a required payment when due; (b) if you fail to comply with the terms of the Customer Agreement or any other agreement or obligation with Capital One; (c) in the event of your fraud or misrepresentation in connection with the application, issuance, or use of the Account; (d) if you use the Account in excess of your credit limit; or (e) if you become bankrupt or insolvent.
- 5) Points generally post to your Account the day after the purchase is posted to your Account. Non-processing days or holidays could delay the posting of your Points. Points for certain promotional offers may take several billing cycles to post to your Account. We will not be liable for any failure to issue Points in a timely manner and we not liable for Points that you lose due to fraudulent, unauthorized, or other unacceptable use of the Program.

PROMOTIONAL POINT OFFERS

- 1) We may periodically, and at our discretion, offer you the opportunity to earn bonus Points on select purchases. For example, specified account holders may earn ten (10) Points for every dollar (\$1.00) spent on a qualifying purchase. The details of these promotional opportunities, including any limitations, will be provided with the offer. Unless the offer expressly states otherwise, if you are an employee of Bass Pro Shops, Cabela's, Capital One, or their affiliates, you are not eligible for the promotional offer.
- 2) If you use multiple Accounts for a promotional offer, only one account will receive the promotional offer (i.e., the bonus Points).
- 3) In order to receive the full benefit associated with a promotional offer, you must place the entire promotional purchase and other items charged in the same transaction on your Account. You will not receive bonus Points on taxes associated with a promotional purchase.

REDEMPTION OF CLUB POINTS One hundred (100) Points equates to one dollar that can be used toward purchases at Bass Pro Shops and Cabela's and their merchandising subsidiaries located in the United States. Points can be redeemed by applying them toward purchases made through Bass Pro Shops and Cabela's stores located in the United States, Bass Pro Shops and Cabela's catalogs issued in the United States, or online at basspro.com or cabelas.com. Points can also be redeemed at: Bass Pro Shops and Cabela's in-store boat centers, or on the purchase of new White River Marine Group boats or Tracker ATV/UTVs at affiliated independent dealers. Cardholders can also enroll in Pay with CLUB Points via the Bass Pro Shops or Cabela's mobile app in order to redeem points at Bass Pro Shops hospitality locations, including: Big Cedar Lodge, Big Cedar Golf, Big Cedar Restaurants, Bass Pro Shops Restaurants, Bass Pro Shops Angler's Lodge, Big Cypress Lodge, Wonders of Wildlife, World Wide Trophy Adventures. There is no minimum number of Points required for redemption. You may not redeem Points for cash or to make payments on your Account. Redemption of Points is the sole obligation of Bass Pro Shops and Cabela's and their merchandising subsidiaries. Capital One has no obligation to redeem Points. Points may be earned but not redeemed through Bass Pro Shops and Cabela's Canada retail stores, Cabela's Canadian website (www.cabelas.ca), or Bass Pro Shops and Cabela's catalogs issued outside the United States.

Points earned are not available for redemption until posted to your account.

OTHER REWARDS RULES Points do not have a scheduled expiration date and there is no maximum number of Points that can be earned in the Program. Your Account must be open, in good standing, and not in default under the terms of your Customer Agreement in order to earn and redeem Points. All Points will be cancelled and permanently forfeited if your Account is closed, by you or Capital One, for any reason. Cancelled Points cannot be reinstated to your Account. All earnings and redemptions are subject to The Rewards Program Terms and Conditions. These terms and conditions will be provided to you after you become a cardholder. Bass Pro Shops and Cabela's reserve the right to change or terminate the Program and its rules or benefits at any time.

ADDITIONAL DISCLOSURES & TERMS AND CONDITIONS

I, as the Business Signer, understand that I am not eligible for this offer if:

- My application is received after the offer expires, is incomplete, unreadable, inaccurate or cannot be verified.
- My address is not in one of the following locations: the 50 United States, Washington, D.C., or a U.S. military location.
- My address is a correctional institution.
- I am under 18 years of age or do not have a valid Social Security Number or Individual Taxpayer Identification Number.
- I have applied for a Capital One credit card 2 or more times in the last 30 days.
- I have 5 or more open credit card accounts with Capital One.
- I have a past due Capital One credit card account.
- I am over my credit line on a Capital One credit card.
- I have had a Capital One credit card that charged off within the past year.
- I have a non-discharged bankruptcy (one that is still unresolved).
- My current or past business credit card accounts exhibit(ed) high transaction costs.

The Authorizing Signatory and the Business, through the Authorizing Signatory, hereafter collectively referred to as "we", hereby:

- i. Acknowledge we are not obligated to accept this account or pay any fee or charge unless this card is used.

- ii. Apply to Capital One Bank (USA), N.A. (Capital One®) and request that Capital One establish a CLUB Business Credit Card account ("Account") and issue a credit card on the Account to the Authorizing Signatory whose signature appears on this application and to all "Authorized Users" or "Account Managers" for whom additional cards are requested.
- iii. Agree to be bound by the terms and conditions of the Customer Agreement, and future revisions thereof that will be sent to us after the account is opened, including the provision therein that the Customer Agreement and the Account will be governed by Virginia and federal law.
- iv. Acknowledge and agree that all cards and convenience checks will be used solely for business or commercial purposes and not for personal, family or household purposes.
- v. Agree that the Business and the Business Signer will be liable for all transactions made with all cards and convenience checks on the Account.
- vi. Acknowledge that each Authorized User is duly employed by the Business as of the date a card is requested for such Authorized User.
- vii. Agree to be individually, jointly and severally liable for all charges to the card(s) issued to the above Authorized Users.
- viii. Agree that the Business Signer and the Business, including all Authorized Users, may be contacted by Capital One regarding all cards and the account as described in the Customer Agreement. For example, providing a mobile telephone number in connection with this account expressly permits Capital One to use that number to contact the relevant party. Contact includes receiving messages from Capital One and their authorized agents, including prerecorded and text messages, and calls with an automatic telephone dialer (autodialer).
- ix. Authorize the receipt and exchange of credit information on both the Business Signer and the Business, including the exchange of information between Capital One and affiliates. Our agreement terms (for example, rates and fees) are subject to change. Everything that is stated in this application is true to the best of our knowledge. We understand that the Business Signer and each Authorized User must be 18 years or older and a U.S. citizen or permanent resident alien and that the Business must be a U.S. business with an address inside of the 50 United States, Washington, D.C., or a U.S. military location to qualify for this offer. In addition, we understand that the Business Signer must hold a position, such as owner or president, having the authority to legally bind the Business. We understand that approval is based upon satisfying Capital One's credit standards. Any delinquencies and default history may be considered in determining creditworthiness.
- x. Authorize Capital One to check the Business's credit record and the Business Signer's credit record and employment history. Capital One may contact the Business Signer to obtain or confirm application information. Capital One's decision to contact the Business Signer may be based on creditworthiness. This offer is nontransferable.

THINGS YOU SHOULD KNOW ABOUT THIS CARD

When Can I Request A Transfer? You may request a transfer 10 days after your account is opened. Your account may not always be eligible for Transfers. Transfer eligibility is determined by Capital One at our discretion. Transfers between Capital One accounts are not permitted. That means balances cannot be transferred to this account from any other credit card issued by Capital One including, but not limited to cards branded with, Bass Pro Shops CLUB, Cabela's, Kohl's, Sony, GM, BuyPower Card, Union Plus, Walmart and Teamster Privilege.

How Do You Apply My Payment? We will apply payments up to your minimum payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your minimum payment to the balance with the highest APR, and then to balances with lower APRs.

How Can I Avoid Paying Interest Charges? If you pay your statement's "New Balance" in full by the due date each month, we will not charge interest on any new transactions that post to the purchase balance. If you have been paying your account in full without interest charges, but fail to pay your next "New Balance" in full, we will charge interest on the unpaid balance. For cash advances and transfers, we will start charging interest on the transaction date. From time to time, we may give you offers that allow you to pay less than the total balance and avoid interest charges to new transactions that post to your purchase balance. If we do, we will provide details in the specific offer.

How Is The Interest Charge Determined? Interest charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your Account at the end of the billing period and will appear on your next Statement. This means you may owe Interest Charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next Statement. Once you start accruing Interest Charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest Charges are added to the proper segment of your account. However, we reserve the right to not assess Interest Charges.

How Do You Calculate The Interest Charge? We use a method called Average Daily Balance (including new transactions). Under this method, we first calculate your daily balance; for each segment, 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if you paid your previous month's balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase segments are not added to the daily balances. Also, transactions subject to a grace period are not added to the daily balances.

Next, to find your Average Daily Balance: 1) add the daily balances together for each segment, and 2) divide the sum by the number of days in the billing cycle.

At the end of each billing cycle, we determine your Interest Charge as follows: 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for that segment, and 2) multiply the result by the number of days in the billing period. NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the interest charge actually assessed.

Are Unauthorized Use Or \$0 Fraud Liability Claims Subject To Investigation And Verification? Yes.

How Do I Get A Quarterly or Year-End Summary? Your CLUB Business Card account must be open and in good standing (not overlimit or past due) and must have had at least one transaction in the last calendar year to receive a Quarterly or Year-End Summary.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. **What this means for you:** When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

STATE-SPECIFIC INFORMATION

Ohio Residents: Ohio anti-discrimination laws require creditors to make credit equally available to all creditworthy customers and that credit reporting agencies maintain separate credit histories on individuals upon request. The Ohio Civil Rights Commission administers these laws.

New York and Vermont Residents: Capital One may obtain your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-877-226-5697 or <http://www.dfs.ny.gov>.

Wisconsin Residents: No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless, prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision. If the credit card for which you are applying is granted, you will notify the Bank if you have a spouse who needs to receive notification that credit has been extended to you.