CAPITAL ONE® APPLICATION TERMS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Transfers	**0%** introductory APR for the first 15 months that your account is open. After that, your APR will be **19.24%**, **25.24%** or **29.24%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**29.24%**. This APR will vary with the market based on the Prime Rate.
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	
• Transfer	Introductory fee of **3%** of the amount of each transferred balance that posts to your account during the first 15 months that your account is open. After that, 4% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you at any other time. **None** for transferred balances at the Purchase APR after the first 15 months that your account has been open.
• Cash Advance	Either **$5** or **5%** of the amount of each cash advance, whichever is greater.
Penalty Fees	
• 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 Are My Billing Rights? Information on your rights to dispute transactions and how to exercise those rights is provided in the “Your Billing Rights” section in the enclosed Additional Disclosures.

Are There Any Other Penalty Fees Associated With This Card That Are Not Listed In The Box Above? No. There are no additional Penalty Fees associated with this card.

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 Will My Transfer Fee Be If I Transfer A Balance? Any transferred balance that posts to your account at your introductory APR during the first 15 months that your account is open will incur an introductory 3% Transfer Fee. Transfers at a promotional APR that we may offer you after that will incur a 4% fee. If you make a Transfer at the Purchase APR, that transfer will not incur a Transfer Fee.

Can You Change My Account Terms? We can change the terms of your account as permitted by law. When required, we will send you notice before doing so.

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: Non-Introductory Purchase APR: Prime plus 11.74%, 17.74% or 21.74%; Non-Introductory Transfer APR: Prime plus 11.74%, 17.74% or 21.74%; Cash Advance APR: Prime plus 21.74%. 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.

What Are The Daily Periodic Rates Used To Calculate My Interest? The daily periodic rate for your Introductory Purchase APR is 0.00000%, Non-Introductory Purchase APR is 0.05271%, 0.06915% or 0.08011%, Introductory Transfer APR is 0.00000%, Non-Introductory Transfer APR is 0.05271%, 0.06915% or 0.08011%, and Cash Advance APR is 0.08011%. See “How Do You Calculate The Interest Charge?” section in the enclosed Additional Disclosures.

How Do You Calculate My Minimum Payment? If your balance is less than $25, your minimum payment will be equal to your balance. Otherwise, your minimum payment will be the greater of $25 or 1% of your balance plus new interest and late payment fees. We will also add any past due amount to your minimum payment. If your Account charges off, the entire balance is due immediately.

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THINGS YOU SHOULD KNOW ABOUT THIS REWARDS PROGRAM

How do I earn rewards? You will earn 1.25 miles per dollar on net purchases (purchases minus any credits or returns) only. Cash advances, balance transfers, and checks used to access your account are not considered purchases and will not earn rewards.

How does my spend bonus work? You will earn 20,000 bonus miles if you spend at least $500 within 3 months of your rewards membership enrollment date. Once you qualify for this bonus, we will apply it to your rewards balance within two billing cycles. Existing or previous cardmembers are not eligible for this product if they have received a new cardmember bonus for this product in the past 48 months.

How do I earn my rewards on purchases made on Capital One Entertainment? Through 12/31/25, you will earn 5 miles per dollar spent on Capital One Entertainment purchases. Qualifying purchases include tickets purchased on the Capital One Entertainment ticketing platform only, paid for with an eligible Capital One miles rewards card. Tickets purchased through the Capital One cardholder exclusive pre-sales page (www.capitalone.com/pre-sales); tickets purchased directly through the Capital One Hall or Capital One Arena ticketing services; and dining reservations or purchases through Capital One Dining are excluded. Rewards earned will be reclaimed if you cancel or return an eligible purchase.

Will my rewards ever expire? Your rewards are yours for the life of the account—they will not expire. But if your account is closed, you may lose any rewards you have not redeemed.

Is there a limit to the amount of rewards I can earn? There is no cap to the amount of rewards you can earn on purchases.

How do I earn my rewards for purchases made through Capital One Travel? You will earn 5 miles per dollar for purchases (hotel and car rental only) made through Capital One Travel using this Rewards card account. Earnings will apply to net purchases (purchases minus any credits or returns) only. Purchases made outside of Capital One Travel, such as hotel incidentals, upgrades or other expenses, will not earn 5 miles per dollar, but will receive the standard purchase earn rate.

How do I redeem my rewards for travel? You have two ways to redeem your miles for travel:

1) Redeem for past travel purchases

Simply book your travel through your preferred travel website, travel agent, or other travel resource using your Capital One Rewards card. Then, sign in to your account at capitalone.com, go to Rewards and select Cover Your Travel Purchases or call our Rewards Center to redeem your miles and receive an account credit for the cost of your travel purchase.

These redemptions must be made within 90 days from the date your travel purchase posts to your account. Your account credit is usually applied to your balance within 2 to 3 business days, but may take up to 60 days after the redemption. Redemptions for a portion of a purchase amount (partial redemptions) are available.

2) Book new travel reservations

Go online to travel.capitalone.com to book your flight, car rental or hotel and use your miles to pay for your travel.
The number of miles needed for travel redemption varies and is based upon the cost of the travel purchase. Here is how it works:

Simply multiply the cost of your travel purchase by 100. For example, if your travel purchase costs $200, you would multiply that by 100 to determine you need 20,000 miles to redeem.

If your travel transaction includes taxes, surcharges, and fees, these expenses will be included in the overall calculation to determine how many miles are required for redemption. Separately itemized travel transactions on your statement cannot be combined for a single redemption. Please note that Capital One has no control over how merchants itemize and charge related transactions.

What types of travel purchases are eligible for Cover your Previous Travel Purchases? Purchases made from airlines, hotels, rail lines, car rental agencies, limousine services, bus lines, cruise lines, taxi cabs, travel agents and time shares are generally considered to be travel purchases and availability for redemption is based on the merchant category code assigned to them by the merchant. Capital One is not responsible for how merchants assign these codes.

Can I redeem my rewards for something other than travel? You can also redeem your miles for cash in the form of a check or account credit, gift cards and more. Rates for these other redemption options vary and can change in the sole discretion of Capital One. As an Accountholder, you can enroll in online servicing at capitalone.com to see a complete description of current redemption offers.

Is my account eligible to transfer rewards? Your account may be eligible to transfer rewards. You may be able to transfer your rewards between certain Capital One rewards accounts, and to select external Travel Loyalty Programs. Not all rewards products are eligible for transfer.

Full terms and details of the rewards program will be available in your Welcome Package upon approval.

ADDITIONAL DISCLOSURES & TERMS AND CONDITIONS

I understand that I am not eligible for this offer if:

- My application is received after this 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., Puerto Rico or a U.S. military location.
- My address is a correctional institution.
- My monthly income (my disclosed total annual income divided by 12) doesn't exceed my monthly rent/mortgage payment by at least $425. Or, Capital One otherwise determines that I am unable to make my monthly payments.
- I am under 18 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 received a new cardmember bonus for this product in the past 48 months.
- 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).
- I have implemented a credit security freeze or credit lock with one or more of the credit bureaus, which prevents Capital One from accessing my credit report.

With respect to this account, I understand that:

- I am not obligated to accept the card or pay any fee or charge unless I use this card.
- Even if I am otherwise eligible for this offer, approval is based upon satisfying Capital One's credit standards.
- Capital One may contact me to obtain or confirm application information.
- I am providing my application information to Capital One, N.A. and its affiliates.
- I am authorizing Capital One to check my consumer report information and my Demand Deposit Account data, such as checking account information, and to verify my employment, income, and/or other application information with third parties.
- I am authorizing Capital One to use consumer report information that it collects for analysis and to otherwise improve the products and services it offers.
- I am authorizing Capital One to verify education-related information in my application and am authorizing my school to release enrollment information for that purpose.
- If I am approved, I am requesting that Capital One send me a physical credit card in the mail and make a virtual card number available to me when I log into the Capital One mobile app or website.
- I may not be eligible to access a virtual card. If I am eligible, I understand I must verify my identity before accessing my virtual card. In some cases, I will not be able to access my virtual card until approximately 30 days after account opening, and I may not have access to my full credit line until my physical card is activated. Web access is needed to manage my virtual card number online or in the Mobile app. Virtual cards may not be accepted by all stores. Virtual cards are not available for debit cards and some credit cards.
- If I am approved, Capital One may contact me regarding my Card and Account as described in my Capital One Customer Agreement. For example, when I give Capital One my mobile telephone number, I agree to receive messages from Capital One and their authorized agents, including prerecorded and text messages. I also consent to receive calls through an automatic telephone dialer (autodialer).

- I will receive the Capital One Customer Agreement. I am bound by its terms and all future revisions.
- This offer is nontransferable.
- I understand that, unless the offer discloses a specific credit line, the exact amount of my credit line will be determined by Capital One after review of my application and other information.
- An applicant, if married, may apply for a separate account.
- Everything I have stated in this application is correct.
- This card is intended primarily for consumer use.

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.

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.

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.

MILITARY LENDING ACT NOTICE

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

To hear this same disclosure and a general description of your payment obligations for this credit card account, please call us toll-free at: 844-788-8999.

During any period in which the Military Lending Act ("the Act") applies to you, no provision of your Cardholder Agreement that is inconsistent with the Act shall apply and your Cardholder Agreement shall be interpreted to comply with the Act.

REGIONAL DISCLOSURE 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.

Puerto Rico Residents: Puerto Rico Residents may request a copy of these disclosures in Spanish.

Residentes de Puerto Rico: Pueden solicitar una copia de este documento en Español.

YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement:

If you think there is an error on your statement, write to us at:

Capital One, P. O. Box 30279, Salt Lake City, UT 84130-0279

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors **in writing**. You may call us or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter.

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us at Capital One, P.O. Box 30279, Salt Lake City, UT 84130-0279 within **10 days** telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first $50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
2. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Capital One, P. O. Box 30279, Salt Lake City, UT 84130-0279

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

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Capital One supports information privacy protection: see our Web site at www.capitalone.com.