

CAPITAL ONE® APPLICATION TERMS

DI-76806-091

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases	0% introductory APR through your 08/2025 billing period. After that, your APR will be 28.74% . This APR will vary with the market based on the Prime Rate.
APR for Transfers	28.74% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	28.74% . 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 paid at least the 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 4% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you.• Cash Advance None for balances transferred at the Transfer APR.• Cash Advance Either \$5 or 5% of the amount of each cash advance, whichever is greater.
Penalty Fees	<ul style="list-style-type: none">• Late Payment Up to \$40.

How Do You Calculate My Balance? We use a method called "average daily balance (including new transactions)."

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.

When Can I Request a Transfer? Transfer eligibility is determined by Capital One at our discretion. Transfers between Capital One accounts, including branded partner accounts, are not available.

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 Determine My Credit Line? We will determine your credit line after a review of your application and your ability to pay.

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.

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

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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 was recently approved for 1 or more credit card accounts with Capital One.
- I have another credit card application with Capital One that's currently in process.
- I have 2 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).
- 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.

Continued on reverse

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.
- 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.
- 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.
- I understand that if I don't qualify, Capital One may consider me for other cards. Capital One will only check my credit once, and it will not affect my application. I will be able to accept or decline the offer.

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.

PRESCREEN & OPT-OUT NOTICE:

This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll free, 1-888-5-OPT-OUT (1-888-567-8688); or write them individually at: Experian Marketing Services, Attn: Opt-out Services, P.O. Box 80128, Lincoln, NE 68521; Equifax Information Services LLC, P.O. Box 740123, Atlanta, GA 30374-0123; TransUnion Opt Out Request, P.O. Box 505, Woodlyn, PA 19094.

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.

FOR MORE INFORMATION ABOUT BENEFITS AND TERMS, VISIT
WWW.CAPITALONE.COM/CREDIT-CARDS/

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