

What information does Capital One® require when I apply for a credit card?

You'll need to provide personal information, including your:

- Full name
- Social Security number
- Date of birth
- Physical address (No P.O. Boxes)
- Estimated gross annual income
- Checking and/or savings account information

Can I add an authorized user to my card?

Yes. You can add authorized users online after you [sign in](#), or you can call the number on the back of your card. Please note that to add an authorized user to your account, you must be the primary cardholder, secondary cardholder, power of attorney, or small business account manager.

Adding a user can be done only if you've already been approved—not during the application process. We do not offer the option for co-applicants at this time, but you may add an authorized user after your account is opened.

Find out the [difference between a co-signer and authorized user](#).

How can I find out the status of my credit card application?

If you apply by phone or online, you will often get a response in 60 seconds. However, in some cases we need to collect additional information to make a decision.

You can check the status of your application anytime by calling 1-800-903-9177. We will notify you in writing of our decision within 7 to 10 days of your application.

When will I receive my new credit card?

If you're approved, you'll receive your Capital One card, credit limit information, and welcome materials by mail within 7 to 10 business days. However, customers approved for a Secured MasterCard card will need to pay the deposit in full before the card ships—then it will be 7 to 10 business days.

How do you apply my payments?

We generally apply payments up to your minimum payment first to the balance with the lowest 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.

What should I do if I've been declined and can't access my secure letter online?

If you've been notified online that you were declined for a credit card from Capital One, we want to make sure we help you understand why. If you are unable to access your secure letter online containing further details, please call us at 1-800-903-9177 to request that a paper copy be mailed to you.

How can I report a lost or stolen credit card?

[Reporting your lost or stolen card online](#) is the fastest way to start the process of getting a replacement card. When you do that, we'll deactivate your old card so no one else can use it, and you can tell us if there are purchases on your account you didn't make. If you can't complete the process online, call 1-800-955-7070. If you are a small business customer, call 1-800-867-0904. From outside the United States, call our collect number at (804) 934-2001.

If my card is lost or stolen, how can I make sure that I don't get stuck with fraudulent purchases on my bill?

Your card comes with \$0 Fraud Liability if your card is ever lost or stolen and used without your authorization. Read more about our commitment to [fraud prevention](#).

Will Capital One charge me a fee if I use my credit card overseas?

Capital One does not charge a fee for using your credit card for foreign currency transactions. Foreign purchases will be converted at the foreign exchange rate in effect at the time of processing the charge. Read more about [foreign transaction and currency conversion fees](#).

Do I need to contact Capital One before using my card out of the country?

No. You do not need set a travel alert of any type before using your card outside of the United States. Because Capital One cards now use EMV chip technology, you can make secure transactions abroad without notifying us in advance.

If you encounter any problems with your account while traveling within the United States, please call the phone number on the back of your card. If you encounter any problems with your account while traveling outside of the United States, please contact us at our international collect telephone number, 1-800-955-7070.

Please note, be sure to follow the policies for outbound dialing in the country where you are traveling; you will need to place a collect call through an operator, and Capital One will accept the charges.

What's a credit report and what information does it include?

A credit report shows your credit history, including:

- How often you make payments on time
- How much credit you have
- How much credit you have available
- How much credit you're using

Credit bureaus compile credit reports from lenders' updated information. Reviewing credit reports helps lenders decide if they'll loan money to you and what interest rates they'll offer.

Credit reports contain:

- Personal information may include things like your name, Social Security and driver's license numbers, date of birth, current and previous addresses, and employers.
- Public information includes information like tax liens, judgments, and bankruptcy filings, which is reported by the courts.
- Credit inquiry section lists parties who have accessed your credit report within the past two years.
- Credit history shows the number and types of accounts you have, how much you owe to your lenders, and whether you've made payments on time. The credit bureaus get this type of information from banks, creditors, department stores, and other lenders.

When does Capital One update an account to the credit bureaus?

We typically share credit card account information with credit bureaus once a month. A credit report will show the date we sent the updated information.

How long does negative information stay on a credit report?

Credit bureaus are required by law to remove negative information after 7 to 10 years. Visit the Consumer Financial Protection Bureau – consumerfinance.gov – for details.

How do I contact the credit bureaus?

- [Equifax.com](https://www.equifax.com) 1-800-685-1111
- [TransUnion.com](https://www.transunion.com) 1-800-888-4213
- [Experian.com](https://www.experian.com) 1-888-397-3742
- [Innovis.com](https://www.innovis.com) 1-800-540-2505

This contact info is current as of November 2016.

How do I get a copy of my credit report?

You can get a free copy of your credit report once a year from each credit bureau shown above or at [AnnualCreditReport.com](https://www.annualcreditreport.com). Learn more about [how to check your credit report](#).

What should I do if I find a mistake in my credit report?

You can file a dispute with the credit bureaus or directly with a lender. If you dispute through the credit bureaus, they'll let you know about anything that's updated. If you contact us directly to dispute something on your Capital One account, we'll conduct an investigation and respond to you when we have the facts.

If you sold my account, why is Capital One still appearing on my credit report?

You'll see Capital One still listed on a sold account because, even after the sale, it will remain part of your credit history showing you had that Capital One account.

When my account status changed after Capital One sold it, why does Capital One still show the old status on my credit report?

When we sell an account, the status that will remain on the credit report under Capital One's name is the status as of the date it was sold. We're not able to share new information about an account after we sell it. However, we can make changes if any of our previous updates were inaccurate.

I opened a credit card with a retailer. Why is Capital One showing up on my credit report?

We partner with retailers or other companies to provide credit to their customers. Even though a credit card might have a different brand name on it, Capital One provides credit and manages credit reporting of the account.

What is the Prime Rate?

The [Prime Rate](#) is a benchmark interest rate used by Capital One and most other banks to set rates on consumer loan products, such as credit cards. The Prime Rate is based upon, and generally changes with, the Federal Reserve's Fed Funds Rate. You can find the current Prime Rate in the money rates column of The Wall Street Journal. If your credit card or any other loan has a variable APR based on the Prime Rate, whenever the Prime Rate changes, the variable APR on your account will likely change with it.

What is the current APR for my account?

To find the current APR for your account, check the "Interest Charge Calculation" section of your monthly credit card statement, either online or on the statement you receive in the mail.

How do you calculate my variable APR?

We calculate a variable APR by adding a margin to the Prime Rate published in The Wall Street Journal. Please check your account details for more information.

How will I know if my account is affected by a Prime Rate change?

If your account has a variable APR based on the Prime Rate, please refer to your monthly account statement for the date of when these changes take effect.

Will my APR ever go back down?

If the Federal Reserve's actions lower the Fed Funds Rate, both the Prime Rate and your credit card account's APR are likely to go down as well.

How can I reduce the amount of interest that I pay?

Doing the following can help you minimize interest charges:

- If possible, pay your balance in full to avoid interest charges.
- Making on-time payments of more than your minimum payment each month will reduce the overall amount of interest you pay.

How will a Prime Rate change affect my minimum payment?

Your minimum payment includes billed interest charges. So, if the Prime Rate changes, your variable APR changes, and by extension your interest charges and your minimum payment may also change with it.