

**AMENDMENT (37213)
TO
THIRD REVISED AND RESTATED SOW (14368)**

This Amendment ("**Amendment**"), effective as of November 23, 2020 ("**Amendment Effective Date**"), is made and entered into by and between Capital One Bank (Canada Branch) ("**Capital One**") and Concentrix Technologies Services (Canada) Limited ("**Supplier**"), together known as the "**Parties**."

WHEREAS, Capital One and Supplier entered into Master Services Agreement numbered MIN-13326 effective February 28, 2005 as previously amended ("**Agreement**") and Third Revised and Restated Statement of Work numbered CW80384, effective January 1, 2019 as previously amended ("**SOW**"), and

WHEREAS, Capital One and Supplier now desire to further amend the SOW solely and expressly as stated herein.

NOW, THEREFORE, in consideration of the foregoing and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree as follows:

1. Exhibit 1, Section 2.1 (Definitions), Subsection (h) ("Citadel") of the SOW is deleted in its entirety and replaced with the following:

(h) [Intentionally Left Blank].

2. Exhibit 1, Section 7.4 (Fraud Back Office), Subsection (c) shall be amended to read as follows:

(c) Manage the referrals mailbox, which is the means by which CSPs may send requests for the fraud back office team to investigate certain Customer accounts including, but not limited to, those concerning failed merchant verifications.

Except to the extent expressly modified herein, all of the terms and provisions of the SOW are hereby ratified and confirmed and remain in full force and effect.

IN WITNESS WHEREOF, the Parties have each caused this Amendment to be signed and delivered by its duly authorized representative.

**Concentrix Technologies Services (Canada)
Limited**

By: 
14DC1243A4824CF...

Printed Name: wendy wilson

Title: Corporate Counsel

Capital One Bank (Canada Branch)

By: 
8DD23AF44AB9491...

Printed Name: Mark Snyder

Title: VP, Risk Operations and Data Science