

**AMENDMENT 40171
TO
THIRD REVISED AND RESTATED STATEMENT OF
WORK NO. 80384 (Capital One No. 14368)**

This Amendment ("**Amendment**"), effective as of March 11, 2021 ("**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 No. MIN-13326 effective February 28 2005, as previously amended ("**Agreement**") and Third Revised and Restated Statement of Work No. 80384 (Capital One No. 14368), effective January 1, 2019, as previously amended ("**SOW**"), and

WHEREAS, Capital One and Supplier now desire further to amend the Statement of Work 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 7.5 ("Fraud Dispute Recoveries") is hereby added to the SOW:

7.5. Fraud Dispute Recoveries

Supplier shall be responsible for providing the Services in accordance with Capital One Procedures for Branded and Costco. Responsibilities include, but are not limited to:

- (a) Processing first chargebacks pursuant to Capital One Procedures;
- (b) Making outbound calls to Customers to resolve Recoveries and Dispute cases where the system could not process an auto-charge back;
- (c) Responding to Customer inquiries, elevations, and comments regarding open cases.

2. Exhibit 1, Section 8.2 ("Elevations") is hereby deleted and replaced with the following:

8.2. Elevations and Executive Risk Committee (ERC)

The Elevations and Executive Risk Committee Queue shall consist of senior expert CSPs who are responsible for responding to Complaints as outlined in the Complaints Handling Process. Responsibilities include, but are not limited to:

- (a) Supplier shall be responsible for handling all Tier One escalations for inbound and outbound calls
- (b) Supplier shall manage all Tier Two escalation case work including investigation, call listening; capturing all data elements for complaints reporting, reviews with business; customer correspondence and outbound calls.
- (c) Supplier needs to manage the record keeping of all Tier Two complaint documentation in the designated storage repositories.

3. Exhibit 1, Section 14 ("Money Movement (Back Office)") is hereby added to the SOW:

14. Money Movement (Back Office)

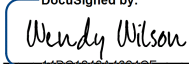
Supplier shall perform certain back office administration on customer accounts in the manner set forth herein, including but not limited to the following:

- (a) Manage payment investigations to ensure correct payment has been posted to correct customer accounts in a timely manner, in some cases this may include refunding customer payments or moving funds to unclaimed properties.
- (b) Manage disbursements investigations (including credit balance refunds, secured card refunds, balance transfers, cash rewards). Part of this investigation may include referring accounts to other teams such as Fraud to meet regulatory requirements. Upon investigation of disbursed funds that have not been cashed (e.g. returned mail, stale-dated check), the supplier will initiate the unclaimed balances process per Capital One procedures.
- (c) Manage escheatments processing; as escheatment response letters are received, Supplier will review the letters and initiate disbursements of previously unclaimed funds to customer.
- (d) Manage Secured Card investigations, the supplier will initiate the refund of security funds, transfer of security funds, movement of funds to unclaimed properties, or adjustment of customer credit limit. Part of this investigation may include referring accounts to other teams such as Fraud or AML to meet regulatory requirements.
- (e) Supplier will receive data to be processed via Citrix connection.

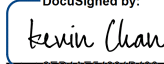
Except to the extent expressly modified herein, all of the terms and provisions of the SOW are hereby ratified and confirmed and remain in full force and effect.

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: 
14DC1243A44824CF...
Printed Name: wendy wilson
Title: Corporate Counsel
Date: March 11, 2021

Capital One Bank (Canada Branch)

By: 
6ED1AE34801B400...
Printed Name: Kevin Chan
Title: Vice President
Date: March 12, 2021