

CAPITAL ONE® ACCOUNT TERMS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases and Transfers	28.99%. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	28.99%. 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 balance 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	
• Balance Transfer	Either 3% of the amount of each transferred balance or \$3 minimum, whichever is greater. 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	
• Late Payment	Up to \$40.

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 below 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.

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 will be updated quarterly and will take effect on the first day of your billing cycles which end in February, May, August, and November: Purchase APR: Prime plus 21.74%; Balance Transfer APR: Prime plus 21.74%; Cash Advance APR: Prime plus 21.74%. Any increase in the Prime Rate may increase your interest charges and your minimum payment.

What Are The Daily Periodic Rates Used To Calculate My Interest?

The daily periodic rate for your Purchase APR is 0.07942%, Balance Transfer APR is 0.07942%, and Cash Advance APR is 0.07942%. See “How Do You Calculate The Interest Charge?” section in the below Additional Disclosures.

How Do You Calculate My Minimum Payment?

If your balance is less than \$29, your minimum payment will be equal to your balance. Otherwise, your minimum payment will be the greater of \$29 or 1% of your “New Balance” (which does not include Credit Plans with special repayment terms), plus billed interest charges, late payment fees and any payment required under a promotional Credit Plan with previously disclosed special repayment terms, rounded to the next highest dollar. We will also add any past due amount.

VISA is a registered trademark of VISA International Service Association and used under license.

THINGS YOU SHOULD KNOW ABOUT THIS REWARDS PROGRAM

How T-Mobile Rewards are earned:

When you pay with your T-Mobile Visa, you will earn 5% back in T-Mobile Rewards on net Qualifying Purchases (purchases minus any credits or returns) made online at T-Mobile.com and in the T-Life app, and at T-Mobile stores and Authorized Retailers (<https://www.t-mobile.com/stores/locator>). Qualifying Purchases include phones, devices, and accessories. Cash advances and balance transfers are not considered purchases and will not earn T-Mobile Rewards. Qualifying Purchases exclude payments for device equipment installment plan (EIP), wireless service, fees, and prepaid wireless service, T-Mobile for Business, and other services. You may not accrue enhanced earning on purchases made using 3rd party digital wallets. You will earn 2% back in T-Mobile Rewards on all other purchases. Earnings will apply to net purchases (purchases minus any credits or returns) only. There is no cap to the amount of T-Mobile Rewards you can earn on purchases and your T-Mobile Rewards are yours for the life of the Card Account—they will not expire. But if your Card Account is closed, you may lose any T-Mobile Rewards you have not redeemed.

How T-Mobile Rewards are redeemed:

Accumulated T-Mobile Rewards may only be redeemed to pay your T-Mobile wireless bill or for purchases of phones, devices, or accessories at T-Mobile.com or through the T-Life app at T-Mobile retail locations and

Authorized Retailers via the T-Life app. Your T-Mobile Rewards balance will be decreased at the time T-Mobile Rewards are redeemed. When redeeming T-Mobile Rewards, your T-Mobile Visa must be used to pay any portion of the transaction not covered by T-Mobile Rewards. T-Mobile Rewards may not be redeemed for backorder purchases. Redemptions may not be available when using 3rd party digital wallets. Returns, exchanges, and refunds are subject to T-Mobile's return policy.

Other Rewards Rules:

Your Card Account must be in good standing, and not in default under the terms of your Customer Agreement in order to earn and redeem T-Mobile Rewards. All T-Mobile Rewards may be cancelled and permanently forfeited if your Card Account is closed, by you or Capital One, for any reason. Cancelled T-Mobile Rewards cannot be reinstated. All earnings and redemptions are subject to the T-Mobile Rewards Program Terms and Conditions. In order to redeem your T-Mobile Rewards your T-Mobile wireless service cannot be suspended, and your ability to use a credit or debit card at T-Mobile has not been revoked. These terms and conditions will be provided to you after you become a cardholder. T-Mobile reserves the right to alter, change, or terminate this rewards program at any time without notice.

THINGS YOU SHOULD KNOW ABOUT THIS CARD

When Can I Request A Balance Transfer?

You may call customer service to inquire whether balance transfers are available. 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 generally 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 standard 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 balance transfers, we will start charging interest on the transaction date. From time to time, we may offer balance transfers or promotional purchase financing that do allow you to pay less than the statement "New Balance" and still avoid interest on any new transactions that post to the standard purchase balance. However, in these cases you must pay in full transactions that are posted to the standard purchase and balance transfer balances and any cash advance balance, plus any minimum payment due appearing on your Statement. We may also display an interest saver payment amount on your statement, if applicable, for your convenience.

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 Credit Plan 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 Credit Plan, we 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 Credit Plan as of that day. The result is the daily balance for each Credit Plan. However, if you paid your previous month's non-promotional purchases balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase Credit Plans 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 we: 1) add the daily balances together for each Credit Plan, 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 each Credit Plan and 2) multiply the result by the number of days in the billing period. We add the interest charges for all Credit Plans together. The result is your total interest charge for the billing cycle.

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.

REGIONAL DISCLOSURE INFORMATION

NOTICE FOR 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.

NOTICE FOR NEW YORK AND VERMONT RESIDENTS: Capital One may obtain at any time 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>.

NOTICE FOR WISCONSIN RESIDENTS: No provision of any marital 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 you are married, by submitting your credit card application you are confirming that this credit card obligation is being incurred in the interest of your marriage and your family. 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.

NOTICE FOR RESIDENTS OF PUERTO RICO: Puerto Rico Residents may request a copy of these disclosures in Spanish.

AVISO PARA RESIDENTES DE PUERTO RICO: Pueden solicitar una copia de este documento en Español.

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.

IMPORTANT INFORMATION ABOUT CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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 30285, Salt Lake City, UT 84130-0285

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 30285, Salt Lake City, UT 84130-0285 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 30285, Salt Lake City, UT 84130-0285

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.

©2025 Capital One. Capital One is a federally registered service mark. Products and services offered by Capital One, N.A. Capital One supports information privacy protection: see our Web site at www.capitalone.com.