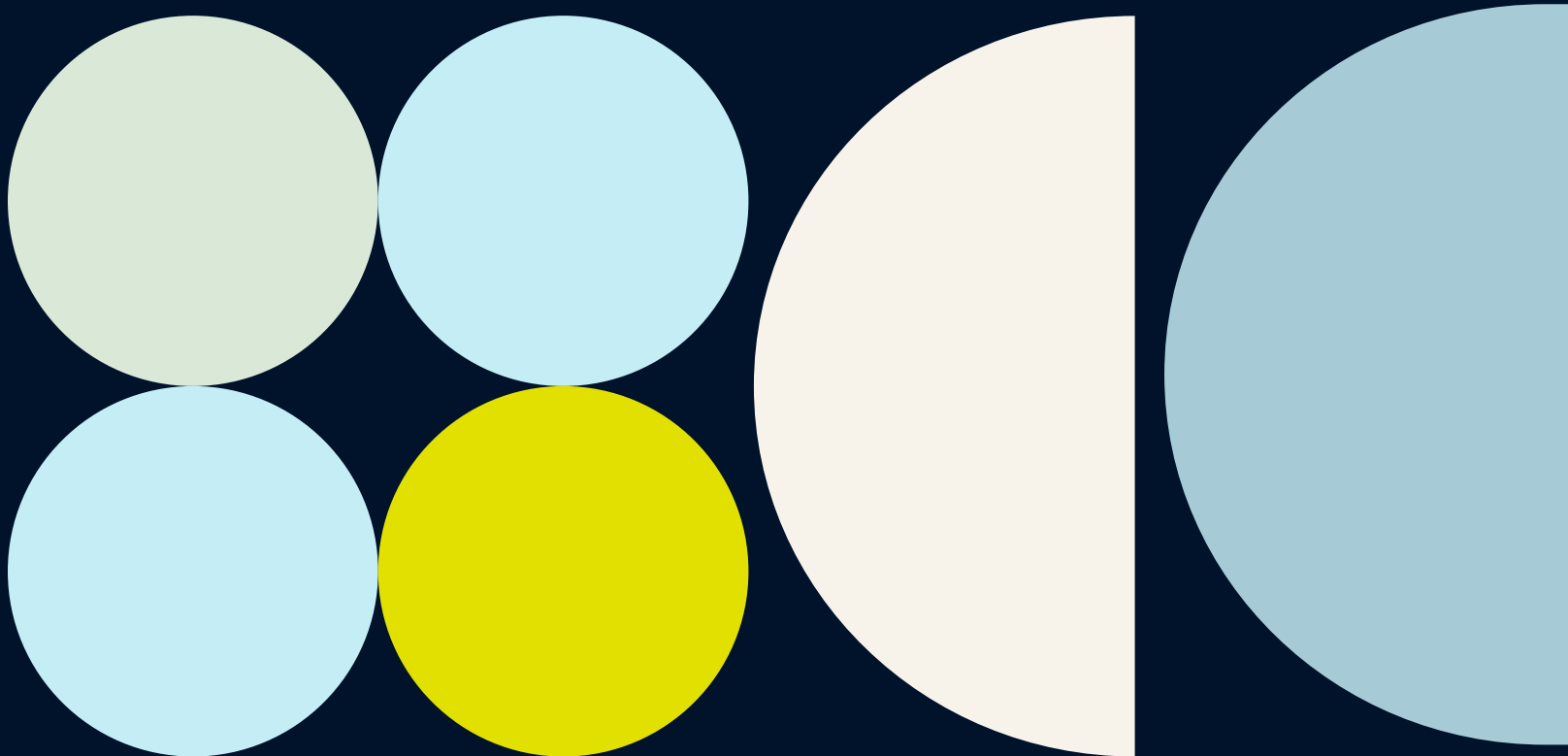




REWARDS AND REDEMPTION



EFFECTIVE AS OF SEPTEMBER 1, 2026

These terms and conditions apply to the rewards program of your **Account** offered by **Capital One** at the time of your application or as of the date we communicate this rewards program applies to your Account ("**Program**"). When you accepted your Cardholder Agreement, you also agreed to these Program terms and conditions, and any amendments we make to them ("**Terms and Conditions**").

Unless defined below, all capitalized terms are defined in the Cardholder Agreement. You should read these Terms and Conditions together with your Cardholder Agreement and any other documents that apply to your Account.

Rewards means the amount of rewards you earn on your Account and can redeem from your Rewards Account.

Rewards Account means the rewards account linked to your Account that records the Rewards that you earn and redeem. If you have multiple Accounts that earn Rewards, the Cards connected to each Account will be linked to a different Rewards Account. You cannot link multiple Rewards Accounts or transfer Rewards from one rewards account to another even if in the same Program.

How to Earn Rewards: You will earn unlimited:

- 3% cash Rewards on the amount of Purchases made at eligible grocery stores excluding superstores like Walmart and Costco.
- 3% cash Rewards on the amount of Purchases made at eligible gas stations and EV charging stations.
- 1% cash Rewards on the amount of all other Purchases.

Rewards are only earned on net Purchases (Purchases minus any credits, refunds or returns) when the Purchase posts to your Account. Cash advances and balance transfers are not considered Purchases and will not earn Rewards. Rewards will be rounded up or down to the nearest first two decimal places after the decimal point of the amount you earn per Purchase. Rewards have no cash value and cannot be exchanged for cash, sold or traded in any other way. There is no cap on the total amount of Rewards you can earn.

How to Redeem Rewards: Rewards can only be redeemed by you through online banking, the mobile app or by contacting Customer Service. 1 cash Reward equals \$1.00 CAD. You can only redeem your Rewards as a credit to your Account statement balance. Statement credits cannot be used on another account. All Rewards redemptions are final. Once you submit a request to redeem your Rewards, it cannot be cancelled, reversed, refunded or replaced. Credits usually post to your Account within 2 to 3 business days after your redemption request but could take up to 60 days. Account credits lower your Account balance but do not count towards your minimum monthly payment obligation. You are still required to pay the minimum payment as indicated on your monthly statement.

Other Conditions: Transactions that qualify for Rewards are determined at our sole discretion. You will not earn Rewards: (a) if your Rewards Account is closed or suspended; (b) on any security funds provided to us; or (c) on payments made towards optional services. In order to redeem Rewards: (a) your Account must be open and in Good Standing, including with these Terms and Conditions; and (b) you must have Rewards in your Rewards Account.

Promotional Offers: We may offer bonus or special Rewards offers from time to time, which may be time limited and include other terms and conditions that we provide to you ("**Promotional Offers**"). These Program Terms and Conditions will continue to apply to any Promotional Offers.

Merchant Category Codes: Merchant category codes or merchant codes ("**MCC**") are used by the payment networks to identify a business by the type of product or service they provide or the actual business itself. 3% cash Rewards are earned on Purchases at eligible grocery stores, gas stations and EV charging stations with MCC disclosed on your online banking Rewards Account or by calling Customer Support. The MCC may be changed by the payment network associated with your Card, the payment network operator at point of sale and the merchant at any time. We do not monitor the MCCs assigned by the payment networks or how merchants categorize themselves and their transactions. Some merchants may sell their products and services on the premises of another merchant and might be classified differently by their payment network.

Errors: If we award you Rewards or credit Rewards to your Account in error, we will be entitled to deduct them from your Rewards Account or debit your Account. We reserve the right to verify and adjust the balance in your Rewards Account at any time.

Negative Balance: Your transactions might result in a negative balance on your Rewards Account if, for example, you redeemed all of your Rewards and later received a statement credit due to a Purchase refund.

Account Closure: Closure of your Account will lead to an automatic closure of your Rewards Account. If your Account is suspended, restricted or not in Good Standing, we may close your Rewards Account without any prior notice. Upon your death, the Rewards Account will be closed. Closure of your Rewards Account (for any reason) will result in loss of any unredeemed Rewards. Rewards lost due to closure of your Rewards Account cannot be retrieved.

Expiration of Rewards: Your Rewards will not expire as long as your Account remains open and in Good Standing. When your Account is closed, whether you close it or we do, you will lose any Rewards you have not redeemed as of the date and time of Account closure.

Disqualification: We reserve the right to, without notice, disqualify you from participation in this Program in the event of fraud, abuse of Program privileges, or violation of these Terms and Conditions, as determined in our sole discretion. Such termination may result in, among other things, the closure of your Rewards Account, loss of any unredeemed Rewards, reversal of redeemed Rewards, and damages equal to the amount of Rewards improperly earned.

Changes and Termination: We may change or terminate this Program and any of these Terms and Conditions (including earn rate, redemption values, rewards, imposing caps) at any time. Where required by law, we will provide you with notice of any change in writing at least 30 days before the change takes effect. Our notice will specify the date the change takes effect and will provide the old section and the newly amended section or just the newly amended section. Your continued use of your Account after we make the change(s) means that you understand and agree to such change(s). You can always refuse to accept a change by closing your Account before the change takes effect. Where required by law, our notice will indicate that you can close your Account without cost and penalty and refuse the change up to 30 days after the change takes effect. However, the change(s) will apply during that 30-day period.

Tax: Determination and payment of any tax liability related to Rewards and this Program is your sole responsibility. You are also solely responsible for any tax reporting obligations.

Waiver: We reserve the right to delay or not enforce any of our rights under these Terms and Conditions or relating to this Program, without waiving or losing our right to enforce them later.

Liability and Indemnity: You release us and our agents from any and all liability to you or any other person, arising in any manner whatsoever, in relation to this Program. We are not responsible for any lost or stolen Rewards.

Assignment or Transfer: At any time, we may sell, transfer or assign any, or all of our rights and obligations under these Terms and Conditions or your Rewards Account, without telling you in advance. You may not sell, assign or transfer any of your rights or obligations under these Terms and Conditions, or your Rewards Account.

Severability: If any part of these Terms and Conditions is considered invalid or unenforceable under applicable law or by a court, the rest of these Terms and Conditions will still continue to be valid and enforceable. This Program is void to the extent where prohibited by federal, provincial, territorial or local law.

Governing law: These terms are interpreted in accordance with the applicable laws of the province or territory in which you reside and the applicable laws of Canada.

Language: It is the express wish of the parties that this agreement and any directly or indirectly related documents be in English. Les parties ont exprimé la volonté expresse que cette convention et tous les documents s'y rattachant directement ou indirectement soient rédigés en anglais.

For Residents of Quebec: You acknowledge that you were provided with the French version of this agreement and that, after first having had the opportunity to examine the French version, you have expressly requested to be bound only by the English version of the Cardholder Agreement and that all documents directly or indirectly related to it be drawn up in English only.

Vous reconnaissez qu'une version française de cette entente vous a été remise et qu'après avoir eu la possibilité de prendre connaissance de la version française, vous avez expressément demandé d'être lié uniquement par la version anglaise de cette entente et que tous les documents s'y rattachant directement ou indirectement soient rédigés exclusivement en anglais.



Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.
All trademarks used herein are owned by the respective entities. © 2026 Capital One. All rights reserved.