



Cardholder Agreement

Effective December 31, 2024

Thank you for opening a Capital One Mastercard® Account. This Agreement contains important information about your Account. Please read it and keep it for future reference.

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Our records indicate that you gave express consent to receive your Card as part of the application process. If you feel you did not provide express consent, please call us immediately at 1-800-481-3239.

1. Glossary

Meanings of terms we use in this Agreement:

Account: Your Capital One Mastercard® account.

Agreement: This Cardholder agreement (sometimes referred to as a Customer agreement), as well as your application, the Disclosure statement, the Privacy Policy, and any amendments, replacements or updates we may provide from time to time.

Authorized user: A person who has been issued a Card on your Account at your request.

Balance transfer: A type of funds advance that allows you to transfer to your Account all or part of a balance you owe elsewhere. Balance transfers include both Standard balance transfers and Special balance transfers.

Card: A Capital One Mastercard that we issue on your Account to you or an Authorized user (including any renewal or replacement cards). This includes any software application we provide that permits you to charge amounts to your Account.

Cardholder agreement or Customer agreement: This cardholder Agreement.

Cash advance: Any of the following:

- a) An advance of money obtained using your Card at an automated banking machine (ABM). The ABM must bear one of the logos shown on your Card or any other logo we designate; or
- b) A Cash-like transaction.

Cash-like transaction: Any Transaction involving the Purchase of items directly convertible into cash, including wire transfers, money orders, bets, lottery tickets, gambling or casino gaming chips.

Disclosure statement: A document provided to you that sets out key information relevant to the use of your Account, including the annual interest rates, fees and other charges that apply, and any amendments, replacements or updates we may provide from time to time.

Good standing: Your Account is in good standing if it's not past due, over the credit limit, fraudulent, restricted, part of a consumer credit counselling program or bankruptcy, and not in violation of this Agreement.

Grace period: The period for which you will not be charged interest on New purchases and New standard balance transfers if you pay your New balance in full by the Payment due date.

Minimum payment: As shown on your monthly statement, the lowest amount of money that you're required to pay by the Payment due date each month to keep your Account from going past due.

New balance: As shown on your monthly statement, the total amount you owe on your Account as of the date your statement was prepared. It does not include the amount of any pending Transactions that did not post to your Account by the date your statement was prepared.

New purchase: A new Purchase appearing on your monthly statement for the first time.

New standard balance transfer: A new Standard balance transfer appearing on your monthly statement for the first time.

Payment due date: As shown on your monthly statement, the date when at least the Minimum payment is due to be paid on your Account. It may not fall on the same date each month.

Purchase: An amount charged to your Account for goods and services at any merchant or business, other than a Balance transfer or Cash advance.

Security funds: Funds you've provided to us, which we hold as collateral for payment towards amounts you owe to us under this Agreement, if applicable.

Special balance transfer: An offer to make a Balance transfer at a promotional annual interest rate. The promotional rate will be disclosed to you at the time the offer is made.

Standard balance transfer: A Balance transfer which you can make at the standard annual interest rate for Balance transfers set out in the Disclosure statement.

Transaction: Any Purchase, Cash advance, Balance transfer, fee, interest charge, or any other charge on your Account.

we/our/us/Capital One: Capital One Bank (Canada Branch).

you/your: The person(s) who signed or submitted the application for an Account. This doesn't include an Authorized user.

2. Your Agreement with us

This Agreement applies to your Account and replaces any earlier agreements for your Account. If you or an Authorized user do any of the following, you are acknowledging you have received, understood and agreed to this Agreement:

- Sign your Card
- Use your Card
- Have a balance
- Activate a Card
- Access or make a payment on your Account

This Agreement applies to your Account and any Cards that we may issue for the Account. You are responsible for ensuring that any Authorized users understand and comply with this Agreement.

For Quebec Residents: This Agreement is available in both French and English language versions. You hereby confirm that you have requested that this Agreement and all related documents be drafted in English, that you have been provided with a French language version of this Agreement and that you have agreed to be bound by the English language version of this Agreement. *La présente Convention est disponible en français et en anglais. Vous confirmez par la présente que vous avez demandé que la présente Convention et tous les documents y étant afférents soient rédigés en anglais, que vous avez reçu une version française de la présente Convention et que vous avez accepté d'être lié par la version anglaise de la présente Convention.*

3. Your responsibility for the total debt

You are liable under this Agreement for all amounts owing on your Account, including any indebtedness incurred by an Authorized user. The total debt that you owe consists of the amounts of all Transactions charged to your Account.

You can incur a debt even if:

- Your credit limit is exceeded;
- Your Card is used after its expiry date; or
- Your Account is used after it has been blocked, restricted or closed.

4. Using your Account and Cards

You can charge amounts to your Account by using your Card along with your personal identification number (PIN) or your signature on a sales receipt. We may also allow you to charge amounts in other ways, such as internet, mobile and/or contactless payments. Your Card may be used at any merchant that accepts Mastercard. We aren't responsible if your Card is not honoured by a merchant or your Account can't be used for any reason.

You can't use your Account at any merchant or business located in the Crimea region of Ukraine, The Democratic People's Republic of Korea, Sudan, Iran, Syria or Cuba. We may update this list in the future without giving you notice.

You agree that you will use your Card and Account for personal, family or household purposes only and not for any other purposes, including for business or commercial purposes. You may not use your Account for any illegal, unauthorized or fraudulent purpose.

If your Card requires a signature, you must sign your Card as soon as you receive it. You must not use your Card after the expiry date shown on your Card. We own all Cards issued on your Account and you can't transfer them to anyone else. You and an Authorized user are the only people permitted to use Cards issued on your Account.

5. Authorized users

You may add or remove Authorized users by contacting us. Each request to add an Authorized user is subject to our approval and we may limit the number of Authorized users on your Account.

An Authorized user may make Purchases and obtain Cash advances in the same manner as you but isn't liable for any debt incurred on the Account. You are responsible for repaying any charges an Authorized user makes on your Account, including any associated interest and fees.

We may provide information to an Authorized user regarding Transactions made on the Account and the available credit limit, but an Authorized user isn't able to:

- Make any other transactions;
- Give any instructions to us with respect to the Account;
- Update Account information; or
- Have online access to the Account.

We also do not send legal notices or disclosures to an Authorized user.

6. Your credit limit

Your credit limit is the maximum amount you (together with your Authorized users) can charge to your Account. Your current credit limit appears on each monthly statement. Each monthly statement also shows your current Cash advance limit. Your Cash advance limit is part of your total credit limit – it's not additional credit over and above the credit limit for your Account. We may lower your credit limit at any time without telling you in advance, but we need your express consent to raise your credit limit.

We may allow you to exceed your credit limit, but we don't have to, even if we have before. If your Account is subject to an over limit fee for exceeding your credit limit, details of the fee are set out in the Disclosure statement.

7. Foreign currency Transactions

We bill you in Canadian dollars when you use your Card to make a Transaction in a foreign currency. The Transaction amount will be converted to Canadian dollars using the Mastercard rate of exchange applicable at the time the Transaction is processed. If your Account is subject to a foreign currency conversion charge, details of the charge are set out in the Disclosure statement.

If a foreign currency Transaction is refunded to your Account, the exchange rate for the refund may not be the same as the rate used when the original Purchase was processed. As a result, the amount of the Purchase and the refund may differ. If the amount of the refund is less than the amount of the Purchase, you will be responsible for the difference.

8. Other services, benefits and plans

We may make non-financial benefits and services associated with your Card available to you. These benefits and services are subject to the terms set by the companies that provide them and may be changed or cancelled with or without notice. We aren't liable for these benefits and services.

We may offer you payment plan and payment relief offers with related terms that provide different interest rate(s) on eligible Transactions or apply to certain amounts owing on your Account for a limited time. These offers may be subject to separate terms and conditions that we provide to you, which will not alter or amend this Agreement unless we specify otherwise.

9. Rewards

If your Account is eligible for rewards, the features and terms of the rewards program will be described in the Rewards and Redemption insert that's provided to you. By accepting this Agreement, you agree to the terms and conditions of the rewards program, where applicable.

10. Fees we charge

All the fees that we charge in connection with your Account are set out in the Disclosure statement. On one or more occasions, we may refund or not charge all or a portion of any fees and/or finance charges at our discretion without waiving our rights to charge them in the future.

11. Interest we charge

The annual interest rates we charge are:

- The interest rates applicable to Purchases, Standard balance transfers, and Cash advances as shown on the Disclosure statement; or
- Any promotional interest rates we may provide to you.

We don't charge interest on New purchases and New standard balance transfers if you pay your New balance in full within the Grace period. For each New purchase and New standard balance transfer, the Grace period is the period between the Transaction date and the Payment due date shown on the monthly statement on which the Transaction first appears. If we don't receive payment of your entire New balance by the Payment due date, you will be charged interest on each New purchase and New standard balance transfer, starting from the Transaction date. Interest on Purchases and Standard balance transfers is charged until they are paid off. If you reside in Quebec, we will not charge interest on any Purchases and Standard balance transfers for a billing period where you pay your New balance in full by the Payment due date.

We will always charge interest on Cash advances, Special balance transfers and interest charges. Interest on a Cash advance, Special balance transfer or interest charge is charged from the Transaction date until it's paid off. There is no Grace period on Cash advances, Special balance transfers and interest charges. For the purpose of interest calculation, fees for Cash advances are treated as Cash advances, fees for Standard balance transfers are treated as Standard balance transfers, and fees for Special balance transfers are treated as Special balance transfers. All other fees are treated as Purchases.

12. How we calculate interest

The amount of interest we charge on your monthly statement is calculated as follows:

- First, we add the amount you owe on each day during the billing period and divide that total by the number of days in the billing period. This is your average daily balance.
- Then we multiply the average daily balance by the applicable monthly interest rate (obtained by taking the annual interest rate and dividing by **12**).

When more than one interest rate applies to your Account, we calculate the interest charge based on the average daily balance that is applicable to each interest rate. Your monthly statement shows the interest rates applicable to your Account and any associated interest charges.

13. Your monthly statements

We will provide you with a monthly statement for your Account for each billing period, unless there's been no activity on your Account during that period, and:

- There's no balance owing;
- You've been notified that your Account has been suspended or closed and we have demanded payment of the outstanding balance; or
- Your Account has a credit balance and you have not been charged any interest or fees (in which case we will provide you with a statement at least once every **3** billing periods).

Other than for one of the reasons set out above, if you do not receive a monthly statement for any billing period, you must contact us or check your Account balance through online banking. You are required to meet your payment obligations each billing period, even if you don't receive a statement due to a change in your contact information, a postal disruption, an internet failure or for any other reason beyond our control.

14. Telling us about statement errors

You are responsible for informing us of any errors on your monthly statement. If you don't notify us of an error within **30** days of receiving your statement, you accept the monthly statement and our records as accurate and complete.

15. Making payments to us

You must make at least the Minimum payment indicated on your monthly statement by the Payment due date shown on that monthly statement. The method of calculating your Minimum payment is set out in the Disclosure statement.

Payments must be made in Canadian dollars. You can make payments on your Account at any time using the following methods:

- By telephone or online banking through your financial institution
- By any pre-authorized debit service we may offer

All payments must be made in a form acceptable to us. Depending on the payment method you choose, your payment may take several days to reach us and may be credited to your Account after the Payment due date. Keep this in mind when considering how and when to make your payment. We can accept late payments or partial payments marked "payment in full" or other similar language, without losing any of our rights under this Agreement.

If a payment through your financial institution doesn't clear, we will reverse the Account credit and you will still owe us the amount of the payment, which will continue to incur interest, if applicable, until paid.

16. Applying your payments

Any payments we receive up to and including the amount of your Minimum payment will be applied in the following order:

- First, to any interest charges shown on your monthly statement;
- Second, to any fees shown on your monthly statement;
- Third, to any fees which have been charged to your Account but have not yet been shown on a monthly statement; and
- Fourth, to any remaining balances shown on your monthly statement.

Within each of the above categories, if there are different annual interest rates that apply, the payment will be applied first to the balance with the lowest annual interest rate, and then to the other balances in ascending order, based on their applicable annual interest rates.

If you pay more than your Minimum payment, your excess payment will be applied to the remaining balance on your monthly statement as follows:

- First, we divide all the unpaid Transactions shown on your monthly statement into groups. Transactions that share the same interest rate are placed into the same group.
- Second, we pro-rate your excess payment to those different interest rate groups. This means that the percent of your excess payment we apply to a group is the same percent that the balance in that group represents of the total remaining New balance. For example, if the balance in an interest rate group represents **60%** of your total remaining New balance, we will apply **60%** of your excess payment to that group.

If you pay more than your New balance, your excess payment will be applied to Transactions that have not yet appeared on a monthly statement, using the same payment allocation method described above.

17. Telling us about changes to your contact information

You must tell us if the email, mailing, and/or residential address or phone numbers we have on file for you change. As set out in this Agreement, different terms may apply to your Account depending on your province of residence. If you change your province of residence, you agree that we may take up to **90** days after you notify us of the change to apply any different terms to your Account. You further agree that any different terms that apply as a result of the change to your province of residence will not apply retroactively.

If we send a statement or a notice to you that's returned because of an invalid address, we won't issue further statements or notices to you until we receive a correct address. We may choose to restrict the use of your Account, including access to online banking, until we've received the updated information. There are certain items, like Cards, which we may refuse to mail to an address that isn't in Canada.

18. Resolving disputes about Transactions

If you have problems with anything you buy using your Card or Account number, you must pay the amount owing on your Account and settle the problem directly with the merchant. You may not stop payment on any Transaction. In some circumstances, we may be able to provide assistance in resolving disputed Transactions. If you wish to discuss a dispute, you may contact us at 1-800-481-3239. You must contact us within **30** days of receiving your statement.

If a merchant gives you a refund and we receive a credit note from the merchant, we'll credit it to the Account on the day we receive it. A merchant refund does not count towards your Minimum payment. If you have outstanding balances on your Account accruing interest at different rates, the merchant credit may not necessarily be applied against the item for which you received the credit. If we have charged you any interest on a Purchase that was returned and for which a merchant credit was applied to your Account, we may not refund this interest to you.

19. Lost/stolen Cards and unauthorized use of your Account

You have no liability if your Card, Account information or personal authentication information created or adopted in relation to your Card or Account ("Card and account information") is used in an unauthorized manner ("Unauthorized use"), unless you have demonstrated gross negligence or, in Quebec, gross fault in safeguarding your Card and account information. Additionally, if you report to us that your Card and account information has been lost or stolen or that there is a risk of Unauthorized use, you will not be liable for any Unauthorized use following our receipt of that report.

Unauthorized use doesn't include use of your Card and account information by someone you've identified as an Authorized user or someone you permitted to use your Card and account information.

You should take reasonable care to safeguard your Card and account information. If any part of your Card and account information is lost or stolen, or if someone discovers or attempts to use your Card and account information in an unauthorized manner, you should notify us immediately.

You agree to cooperate and help with any investigation that we initiate into Unauthorized use before we'll consider reimbursing you for any losses. If our investigation establishes that there was no Unauthorized use, you'll be fully liable for all amounts charged to the Account before you notified us.

20. Security funds

In some cases, you may be asked to provide us with Security funds, which we hold as collateral for payment towards amounts you owe to us under this Agreement. By providing us with Security funds and accepting the terms of this Agreement, you agree that if you're in default under this Agreement, you authorize Capital One to set off (and affect compensation, if you're a resident of the province of Quebec) and apply those funds against your obligations under this Agreement (whether or not then immediately due and payable). We can do all of this without notifying you or sending you a demand for payment. You also agree to the following:

- The Security funds do not constitute a deposit with Capital One, and will be held in an Account at a depository institution we select;
- You'll have no right to access or withdraw the Security funds, except when you close your Account as described below, or if there are any adjustments to your Account such that we no longer require some or all the Security funds in which case we will return or credit any applicable amount to you; and
- Any interest earned on the Security funds will become our sole property.

You represent that there are no lawsuits or bankruptcy proceedings that might affect our ability to withdraw and apply the Security funds you provide, and you agree that you haven't and won't transfer or offer any interest in the funds to anybody other than Capital One.

If you close your Account, we'll return or credit any remaining Security funds to you within **150** days of closing your Account, and the payment in full of your obligations under this Agreement, whichever comes last.

21. Default and forfeiture of benefit of the term

Your Account will be in default under this Agreement if you:

- Fail to meet the terms of this Agreement;
- Become the subject of a bankruptcy or insolvency proceeding;
- Provide any false or misleading information; or
- Have legal action taken against your property.

If you're in default, we may:

- Terminate, modify or restrict your rights under this Agreement, which could include closing your Account;
- Demand that you immediately pay the balance of your Account in full with interest at the applicable rate(s); or
- Apply any balance that you have in any other Account with us against the amount that you owe us under this Agreement (whether or not then immediately due and payable), including any Security funds in the security account, if applicable.

Except if you are a Quebec resident, if you're in default, you must also pay all legal fees reasonably incurred to collect or attempt to collect your debt.

The following provision applies only if you reside in Quebec and are a consumer as defined by the Quebec *Consumer Protection Act*, chapter P-40.1.

Clause required under the Quebec *Consumer Protection Act* (Clause of forfeiture of benefit of the term).

Before availing himself of this clause, the merchant must forward the consumer a notice in writing and unless the merchant is exempted in accordance with section 69 of the General Regulation, he must forward him a statement of account.

Within **30** days following the receipt by the consumer of the notice and, where necessary, of the statement of account, the consumer may:

- a) either remedy the fact that he is in default;
- b) or present an application to the court to have the terms and conditions of payment prescribed in this contract changed.

It is in the consumer's interest to refer to sections 104 to 110 of the Quebec *Consumer Protection Act* (chapter P-40.1) as well as to section 69 of the General Regulation made under that Act and, where necessary, to communicate with the Office de la protection du consommateur.

22. Restricting or closing your Account

We may block, suspend or restrict the use of your Card and Account, reduce your credit limit or close your Account at any time for any reason without notifying you first, even if you're not in default. Under no circumstances are we liable to you if you cannot use your Card.

You can close your Account at any time by contacting us. If you close your Account or we do, you must pay all amounts owing on your Account, stop using your Card and destroy all Cards issued on the Account. The terms and conditions in this Agreement remain in effect until you pay the entire balance owing on your Account or we notify you otherwise.

If you've provided us with Security funds, restricting or closing your Account doesn't affect our rights to those funds.

23. Changes to this Agreement

At our sole discretion, we can change any section in this Agreement, including changes:

- a) to any disclosures found in the Disclosure statement;
- b) to any of the features and to the use of the Account and Card;
- c) to Authorized users and their use of the Card;
- d) to remote Transactions and the availability and conversion process of foreign currency Transactions;
- e) to services, benefits and plans;
- f) to interest and non-interest fees (calculation of interest, Grace period, etc.);
- g) to the manner in which we provide you with your monthly statements;
- h) to the management of our billing error;
- i) to payments and allocation of payments;
- j) to loss or theft of your Card;
- k) to events that may trigger default and the reasons for which we may block, suspend or restrict your Account;
- l) to your liability;
- m) to the amendment or termination of this Agreement;
- n) to the settlement of disputes with merchants;

- o) to the assignment of this Agreement;
- p) to the management of complaints or other administrative processes.

Where required by law, we'll 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.

Any change to this Agreement applies to both your outstanding and future debt. Your continued use of your Card 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.

24. Assigning your Account

At any time, we may sell, transfer or assign any, or all of our rights and obligations under this Agreement or your Account without telling you in advance. You may not sell, transfer or assign any of your rights or obligations under this Agreement, or your Account.

25. Governing law

This Agreement will be interpreted in accordance with the applicable laws of the province or territory in which you reside (or the applicable laws of Ontario if you reside outside of Canada) and the applicable laws of Canada. In the event of a dispute, you agree that the courts in the province or territory where you reside are competent to hear such dispute and you agree to be bound by any judgment of that court.

26. Waiver

From time to time, we may temporarily waive, delay the exercise of, or choose not to enforce any of our rights under this Agreement. Any such action will not affect our right to require that you fulfill your obligations at another time, nor will it preclude any other or further exercise of any other right under this Agreement. Any time we permanently give up one of our rights, we will do so in writing.

27. Severability

If any part of this Agreement is determined by a court of competent jurisdiction to be invalid, illegal or unenforceable, that provision will be severed from this Agreement and the remaining provisions will continue in full force and effect.

28. Quebec residents only – clauses required under the Quebec *Consumer Protection Act*

The following provisions apply only if you reside in Quebec and are a consumer as defined by the Quebec *Consumer Protection Act*, chapter P-40.1.

Clause required under the Quebec *Consumer Protection Act*:

Open credit contract for the use of a credit card

(1) If the consumer uses all or part of the credit extended to make full or partial payment for the purchase or the lease of goods or for a service, the consumer may, if the open credit contract was entered into on the making of and in relation to the sale, lease or service contract, and if the merchant and the open credit merchant collaborated with a view to granting credit, plead against the lender any ground of defence urgeable against the merchant who is the vendor, lessor, contractor or service provider.

The consumer may also, in the circumstances described in the first paragraph, exercise against the open credit merchant, or against the merchant's assignee, any right exercisable against the merchant who is the vendor, lessor, contractor or service provider if that merchant is no longer active or has no assets in Quebec, is insolvent or is declared bankrupt. The open credit merchant or the merchant's assignee is then responsible for the performance of the obligations of the merchant who is the vendor, lessor, contractor or service provider up to the amount of, as the case may be, the debt owed to the open credit merchant at the time the contract is entered into, the debt owed to the assignee at the time it was assigned to him or the payment the open credit merchant received if he assigned the debt.

(2) A consumer who is solidarily liable with another consumer for the obligations arising from an open credit contract is released from the obligations resulting from any use of the open credit account after notifying the merchant in writing that he will no longer use the credit extended and no longer intends to be solidarily liable for the other consumer's future use of the credit extended in advance, and after providing proof to the merchant, on that occasion, that he informed the other consumer by sending him a written notice to that effect at his last known address or technological address. Any subsequent payment made by the consumer must be applied to the debts contracted before the notice was sent to the merchant.

(3) A consumer who has entered into a pre-authorized payment agreement with a merchant under which payments are made out of credit obtained under a credit card contract may end the agreement at any time by sending a notice to the merchant. On receipt of the notice, the merchant must cease to collect the pre-authorized payments. On receipt of a copy of the notice, the card issuer must cease debiting the consumer's account to make payments to the merchant.

(4) The consumer is not liable for debts resulting from the use of a credit card by a third person after the card issuer has been notified, by any means, of the loss, theft or fraudulent use of the card or of any other use of the card not authorized by the consumer. Even if no notice was given, consumer liability for the unauthorized use of a credit card is limited to **\$50**. The consumer is held liable for the losses incurred by the card issuer if the latter proves that the consumer committed a gross fault as regards the protection of the related personal identification number.

(5) Without delay at the end of each period, the merchant must send the consumer a statement of account. The merchant is not required to send a statement of account to the consumer at the end of any period if there have been no advances or payments during the period and the outstanding balance at the end of the period is zero.

(6) If the consumer makes a payment at least equal to the outstanding balance at the end of the preceding period within **21** days after the date of the end of the period, no credit charges may be required from the consumer on that outstanding balance, except as regards money advances. In the case of a money advance, charges may accrue as of the date of the advance until the date of payment.

(7) The consumer may demand that the merchant send, without charge, a copy of the vouchers for each of the transactions charged to the account during the period covered by the statement. The merchant must send the copy of the vouchers requested within **60** days after the date the consumer's request was sent.

(8) Until the consumer receives a statement of account at his address or technological address if expressly authorized by the consumer, the merchant must not claim credit charges on the unpaid balance, except as regards money advances.

It is in the consumer's interest to refer to sections 103.1, 122.1, 123, 123.1, 124, 126, 126.2, 126.3, 127 and 127.1 of the *Quebec Consumer Protection Act* (chapter P-40.1) and, if further information is necessary, to contact the Office de la protection du consommateur.

Table of examples of interest charges for a 30-day billing period

Annual interest rate	Average daily balance		
	\$100	\$500	\$1,000
19.8%	\$1.65	\$8.25	\$16.50
21.9%	\$1.83	\$9.13	\$18.25
25.9%	\$2.16	\$10.79	\$21.58
29.9%	\$2.49	\$12.46	\$24.92

If you have a customer service inquiry or concern, call Capital One at 1-800-481-3239 or write to us at P.O. Box 503, Stn. D, Scarborough, ON M1R 5L1. For more information, see section 31: “Addressing your concerns” below, or visit capitalone.ca/concerns for our current complaints handling process.

29. Capital One Privacy Policy

Personal information is information about an identifiable individual. Personal information about you is managed in accordance with the Capital One Privacy Policy (“Policy”).

Please visit us online at capitalone.ca/privacy for the most up-to-date version of our complete Policy.

A summary of our privacy practices, including how we collect, use and disclose your personal information, is below.

Accountability

Our Privacy Officer is responsible for ensuring that we comply with our Policy and applicable laws.

Identifying purposes

We identify the purposes for which personal information is collected, used or disclosed prior to, or at the time of collection.

Information we collect

Information we collect about our customers includes, but is not limited to:

- Publicly available information, such as information from telephone or other public directories;
- The information you provided to us before you became a customer;
- Information about your Transactions, including Purchases, Account balances, fees, payment history, parties to Transactions and credit card usage;
- Information from credit reporting agencies and other outside sources to verify financial information about you, such as your employment and credit history;
- Information from surveys that customers participate in, or from third parties that customers engage with;
- Information from customers’ mobile and online activity (for example, IP address, mobile device ID, application and website use, and history); and
- Information required by law.

Use of Information

Purposes that we use your information for include, but are not limited to:

- Contacting and authenticating you;
- Assessing your creditworthiness;
- Making improvements to products and services;
- Preventing fraud;
- Serving you offers, advertising and marketing;
- Maintaining, servicing, processing, analyzing, auditing and collecting on your Account(s); and

- Sharing information with consumer reporting agencies and other parties who have financial, employment or business dealings with you for the purposes specified in the Policy.

Consent

If you apply for a credit product, communicate with us or provide information to us in any way, you acknowledge your consent for personal information collection, use and disclosure as set out in our Policy, applicable laws and/or industry standards. You can withdraw your consent for use and disclosure of your personal information, other than that which is required for us to maintain and service your Account, subject to legal and contractual restrictions, with reasonable notice to us.

Limiting collection

We only collect personal information that's necessary for the purposes we identify, and as required by applicable laws.

Limiting use, disclosure and retention

We limit use, disclosure and retention of personal information to the purposes we identify, and as required by applicable laws. We may share your personal information with service providers who perform services on our behalf. Our contracts with third parties include obligations to protect your personal information. Your personal information may be stored and processed at our corporate offices in the U.S. or with approved third parties within the U.S. or elsewhere. If a third party processes or stores information outside of Canada, foreign governments, courts or regulatory agencies may be able to obtain such personal information through the laws of the foreign jurisdiction.

Accuracy and safeguards

We ensure personal information is as accurate, complete and up to date as is necessary for the purposes for which it is to be used. We also use procedures and practices appropriate to the sensitivity of personal information to protect against loss, theft and unauthorized access. Access to your information is restricted to individuals and parties who require access.

Openness, individual access and challenging compliance

You can contact Customer Service for general privacy inquiries or concerns:

- To speak to a Customer Service Representative, call us at 1-800-481-3239.
- Persons with disabilities impacting speech or hearing can communicate with us by dialing 7-1-1 and connecting with the relay service offered through their telecommunications provider.

You can write to our Privacy Office to request access to the personal information we have on file for you or to raise a privacy concern. We will provide you with the personal information we have, subject to certain considerations specified by law.

Canada Privacy Officer
Capital One Bank (Canada Branch)
P.O. Box 508, Stn. D
Scarborough, ON M1R 5L6

30. Credit alert

We will enrol your Account in our Close to Limit Alert. This is an electronic alert that will be sent to you when your available credit falls below **\$100** or any other amount that you customize in online banking. You will not receive alerts if we don't have your contact information required to send an electronic alert or if you have opted out of receiving alerts.

31. Addressing your concerns

If you have a complaint, we can help resolve it. We'd like to handle your complaint in an efficient and professional manner. As such, we encourage you to collect all the relevant information before you reach out.

Information that may be handy:

- If you're a current Capital One customer, your Account-related information; and
- Any documents or information that might be relevant to your complaint.

Contact Capital One

You may contact our Customer Service Representatives through any of the following channels:

Toll-Free Phone	1-800-481-3239
Outside of Canada/U.S. (call us collect)	1-804-934-2010
Hearing Impaired	Persons with disabilities impacting speech or hearing can communicate with us by dialing 7-1-1 and connecting with the relay service offered through their telecommunications provider.
Mail	Capital One Customer Service P.O. Box 503, Stn. D Scarborough, ON M1R 5L1

Capital One complaints handling process

Our Customer Service Representatives are your first point of contact and are often able to resolve your complaint quickly and effectively. Depending on the nature of your complaint, you may be referred to a specialized department. In situations where you don't feel satisfied with the response you've received, please let our Customer Service Representative know and you'll be referred to a Customer Care Manager (CCM).

If you aren't satisfied with the outcome of the review performed by the CCM, please let them know. Your complaint will then be forwarded to the **Capital One Complaints Resolution Office (CRO)**. The CRO is the most senior designated office appointed to address escalated complaints within Capital One.

The CRO will review your complaint and all available evidence in order to arrive at a fair and reasonable conclusion. The CRO will then provide you with a written response detailing the outcome of its review and any recommendations.

External complaint body

You may submit your unresolved concern directly to the **Ombudsman for Banking Services and Investments (OBSI)** if:

- Capital One has exceeded the prescribed period for dealing with your complaint. The prescribed period is 56 calendar days from the time you first communicated your complaint with the Customer Service Representative; or
- You aren't satisfied with the resolution offered by the CRO.

Contact information:

Email	ombudsman@obsi.ca
Toll-Free Phone	1-888-451-4519
Hearing Impaired	1-844-358-3442
Fax	1-888-422-2865
Mail	Ombudsman for Banking Services and Investments 20 Queen Street West Suite 2400, P.O. Box 8 Toronto, ON M5H 3R3
Website	obsi.ca

Financial Consumer Agency of Canada

If you believe that your complaint relates to a violation of federal consumer protection law, public commitments, or industry codes of conduct, you may contact the Financial Consumer Agency of Canada.

Toll-Free Phone (English)	1-866-461-FCAC (3222) Monday to Friday, 8:30 a.m. to 5:00 p.m. ET
Toll-Free Phone (French)	1-866-461-ACFC (2232) Monday to Friday, 8:30 a.m. to 5:00 p.m. ET
Phone (from outside Canada)	1-613-960-4666 Monday to Friday, 8:30 a.m. to 5:00 p.m. ET
Hearing Impaired	1-866-914-6097 / 1-613-947-7771
Mail	Financial Consumer Agency of Canada 427 Laurier Avenue West, 6 th Floor Ottawa, ON K1R 1B9
Website	fcac-acfc.gc.ca



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