



Rewards and Redemption

Your Rewards Program FAQs

How do I earn cash rewards? You will earn 1% cash rewards on net purchases (purchases minus any credits or returns) only. Cash advances and balance transfers are not considered purchases and will not earn rewards.

Will my cash rewards ever expire? Your cash rewards are yours for the life of the account – they will not expire. But if your account is closed, you will lose any cash rewards you have not redeemed.

Is there a limit to the amount of cash rewards I can earn? There is no cap to the amount of cash rewards you can earn on purchases.

How do I redeem my cash rewards? You can get your cash rewards upon request in the form of a statement credit. Just visit online banking or contact Customer Service.

Your Rewards Program Terms & Conditions

- This program is sponsored by Capital One (“we”, “us”, “our”).
- Participation is restricted to Canadian Accountholders only.
- Cash rewards will be earned and calculated as specified in your Rewards Program FAQs.
- Cash rewards will be rounded to the nearest whole increment.
- Transactions that qualify for rewards are determined at our sole discretion; we reserve the right to verify and adjust the rewards balance at any time.
- Cash rewards are not earned for pending transactions; cash rewards will be earned when the transaction posts to your credit card account. Please visit online banking for your most up-to-date rewards balance.
- Cash rewards are earned after we enrol your account in this program; no cash rewards will be provided retroactively.
- Cash rewards cannot be used to meet minimum payment obligations to Capital One or its affiliates. Account credits lower your account balance but do not count toward your minimum monthly payment obligation.
- Determination and payment of tax liability related to rewards are the sole responsibility of the Accountholder.
- To the extent required by law, certain rewards transactions may be included in year-end tax reporting.
- All redemptions are final.
- To redeem cash rewards, account must be in good standing. In good standing means not past due, fraudulent, restricted, or part of a consumer credit counselling program or bankruptcy.

- This program is void where prohibited by federal, provincial, or local law.
- Account closure or suspension may result in the loss of any unredeemed cash rewards.
- We reserve the right to disqualify any Accountholder from participation in this rewards program in the event of fraud, abuse of program privileges, or violation of the Terms as determined by the sole judgment of Capital One. Such termination may result in the forfeiture of any accumulated cash rewards.
- We reserve the right to delay or not enforce any of our rights under this rewards program without waiving or losing our right to enforce them later.
- Upon account closing, cash rewards will not be available for redemption. Upon the death of all responsible parties, the account will terminate and be closed, and the rewards balance will not be available for redemption.
- Subject to applicable laws, we reserve the right to alter, change or terminate this Program and/or any of these Terms and Conditions (including Earn Rate, redemption values, rewards, imposing caps), at any time without notice. When required by law, we'll provide you necessary notice within the timelines stipulated by law. In the event we are required to provide you notice or choose to provide you notice, subject to applicable laws, we may do so electronically or through any other means we deem appropriate (including by posting one on our website). All notices and other communications will be sent only to the primary accountholder.
- The following provisions only apply where the primary accountholder is a Quebec resident: We will provide the primary accountholder with a notice at least 60 days prior to making changes that we consider to be an essential element of these Terms and Conditions, in our absolute discretion. Where we consider the change to be non-essential, we'll provide the primary accountholder with notice 30 days prior to making the change. This notice will be drawn up clearly and legibly, setting out the new clause and the date the amendment comes into effect. If the change we make increases your obligations or reduces ours, the primary accountholder may refuse the change(s) by cancelling their credit card by providing us a notice within 30 days after the effective date of the amendment, without any cost or penalty.

Your Redemption Terms & Conditions

- Account credits lower the account balance but may not count toward your minimum monthly payment. Your minimum monthly payment may still be required.
- Account credits usually post within 2 to 3 business days after redemption.

