



# A COVID-19 Message From Capital One Canada

At Capital One®, the health and well-being of our customers, associates and communities are our top priority. We understand the concern and uncertainty many Canadians are experiencing as a result of the coronavirus (COVID-19) and are committed to being as responsive as possible to your needs as the situation evolves. Capital One is here to help, and we want to take this opportunity to update you on our efforts during this challenging time.

## We're Committed to Helping Our Customers Weather the Storm

We know that many of our customers are facing financial challenges and that no two situations are alike. That's why we're working with our customers one-on-one – just as we always have – to deliver individualized solutions based on each customer's personal and financial needs.

Although call wait times are longer than usual, we're committed to providing you with the best service, and we appreciate your patience at this time. We strongly encourage you to [use the Capital One mobile app](#) or [sign in to online banking](#) to manage your account. From there, you can see the most up-to-date account information, including your balance, available credit and statements.

## We've Transformed How We Work and Serve Our Customers

In early March, Capital One quickly implemented steps to help slow the transmission of the virus in our communities. We shifted to a work-from-home model for Canadian associates to achieve social distancing. This included transforming our customer operations and enabling our Canadian call centre associates to work at home – a critical move that allowed us to continue serving our customers, while keeping our associates and communities healthy.

Effective March 29 through April 30, 2020, we introduced a temporary pay premium of an additional \$5 per hour to help associates in roles instrumental to maintaining essential customer support –

such as call centre agents – transition to their new work-from-home environment. To help these associates with this change, we've provided them with continued support and an additional five personal days that can be used anytime in 2020.

[Learn more about our enterprise COVID-19 response here.](#)

## We're Committed to Supporting Our Communities

The crisis is impacting every community where our customers and associates live and work, and we know that non-profits are the foundation of strong communities. We continue to work closely with our long-time community partner [Credit Canada Debt Solutions](#) as they support Canadians' financial security, education and well-being during this difficult time. They're providing valuable resources on government benefits, money management and counselling to help Canadians with changing circumstances.

This environment has brought new challenges to the forefront for many members of our community, such as food insecurity, and access to supplies for seniors and immunocompromised individuals. To provide our support, we've contributed to vital community organizations including [United Way](#) and [Food Banks Canada](#) to help accelerate their efforts to provide essential services to those in need. These organizations have had to adapt quickly to address the significant impacts of the pandemic, and we're here to help ensure they have the support they need to rise to this challenge.

The needs of our communities are evolving quickly, and we'll continue to provide relief efforts where they are needed most. We also provided a corporate matching program for our associates who chose to donate personal funds to select non-profits focused on COVID-19 relief efforts.

## We're Ready to Take on This Challenge

It's impossible to fully plan for adversity like this. But from Capital One's founding moment, we've been focused on resilience. We're here to work with you to develop financial solutions that make the most sense for you. Please [contact us](#) if you need our support.