



CAPITAL ONE® ACCOUNT TERMS	
<b>Interest Rate and Interest Charges</b>	
<b>Annual Percentage Rate (APR) Purchases</b>	0% introductory APR through your 1st billing period. After that, your APR will be 23.99%. This APR will vary with the market based on the Prime Rate.
<b>APR for Transfers</b>	23.99%. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	23.99%. This APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	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 transfers on the transaction date.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov">http://www.consumerfinance.gov</a> .
<b>Fees</b>	
<b>Annual Fee</b>	None.
<b>Transaction Fees</b>	<ul style="list-style-type: none"> <li>• Transfer: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we pay for you. None for balances transferred to the Transfer APR.</li> <li>• Cash Advance: Either \$10 or 3% of the amount of each cash advance, whichever is greater.</li> </ul>
<b>Penalty Fees</b>	
<b>Late Payment</b>	Up to \$40.

This rate is subject to change (=Variable Rate) based on the Prime Rate. To learn more about Prime Rate, see "How Do You Calculate My Variable Rates?".

On this example the APR is the same for Purchases, Transfers, and Cash Advances, however, other credit cards may have different APR for each.

The promotional (introductory) APR is 0% until January 2023 for Purchases ONLY!

Please note: APR is quoted as a simple interest rate!

This part states that if you pay 0 new purchases at least 25 days after the close of each billing cycle, you will not be charged interest on those purchases if paid in full.

E.G., your billing cycle is 3/10-4/10. Since your statement date (end of the billing cycle) is April 10th, you have until May 5th (due date) to pay your balance. If you pay the new balance in full before the due date, there will be no interest nor late fees on this balance.

some cards might not