

E a n l e f T e r m s & C o n d i t i o n s S a e n e

APR i a i e e a a e
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 APR
 APR 0% (J 2023)
 P O N L !

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

If a fe b a l a c e h i
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 H e e
 () APR 0%
 3%
 APR

D a i l P e i d i c R a e e f e
 d a i l c a d i e e

CAPITAL ONE® ACCOUNT TERMS	
Interest Rate, Balance and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0% introductory APR through your 1st/2023 billing period. After that, your APR will be 23.99%. This APR will vary with the market based on the Prime Rate.
APR for Transfers	23.99%. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	23.99%. This APR will vary with the market based on the Prime Rate.
Payment Interest	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.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for consumer credit, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov .
Fees	
Annual Fee	None.
Transaction Fees	<ul style="list-style-type: none"> Transfer: 3% of the amount of each transferred balance that posts to your account at a promotional APR that we may offer you. None for balances transferred to the Transfer APR. Cash Advance: Either \$10 or 3% of the amount of each cash advance, whichever is greater.
Penalty Fees	<ul style="list-style-type: none"> Late Payment: Up to \$40.

25
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 called GRACE PERIOD.
 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.

Be ca e f i l ,
 A P

Are There Any Other Penalty Fees Associated With This Card That Are Not Listed in The Box Above? No. There are no additional penalty fees associated with this card.

What Will My Transfer Fee Be If I Transfer A Balance? If you transfer a balance to your account at a promotional APR that we may offer you, the transferred balance that posts to your account at a promotional APR that we may offer you will incur a 3% Transfer Fee.

Can You Change My APRs? While a late payment won't cause your APR to increase, in the future, we may increase your APRs if market conditions change. If we increase your APRs for any reason other than an increase in the Prime Rate, the new APRs will apply only to new transactions you make after we notify you of the change in writing.

Can You Change My Account Terms? We can change the terms of your account as permitted by law. We will send you notice before doing so.

How Do You Calculate My Variable Rates? Our variable rates may change when the Prime Rate changes. We calculate variable rates by adding a percentage to the Prime Rate published in The Wall Street Journal on the 25th of January, February, March, June and September. If the Journal is not published on that day, then see the immediately preceding edition. Variable rates on the following dates will take effect on the 1st day of your billing cycle: 1/25, 2/25, 3/25, 6/1 and 9/1. Non-Introductory Purchase APR: Prime plus 20.74%; Transfer APR: Prime plus 20.74%; Cash Advance APR: Prime plus 20.74%. Any increase in the Prime Rate may increase your Interest Charges for your minimum payment.

How Do You Determine My Credit Limit? We will determine your credit limit after a review of your application and your ability to pay.

What Are The Daily Periodic Rates Used To Calculate The Interest Charge? The daily periodic rate for your Introductory Purchase APR is 0.0000%. Non-Introductory Purchase APR is 0.06573%, Transfer APR is 0.06573% and Cash Advance APR is 0.06573%. See How Do You Calculate The Interest Charge? section in the enclosed Additional Disclosures.

How Do You Calculate My Minimum Payment? If your balance is less than \$25, your minimum payment will be equal to your balance. Otherwise, your minimum payment will be the greater of \$25 or 1% of your balance plus new interest and late payment fees. We will also add any past due amount to your minimum payment. If your Account charges off, the entire balance is due immediately.

P i e R a e i h e l e a f
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 APR
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 7% 11/03/2022
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