### Example of Terms & Conditions Statement

#### Capital One® Account Terms

**Interest Rates and Interest Charges**

<table>
<thead>
<tr>
<th>Type</th>
<th>Rate</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Percentage Rate (APR) for Purchases</td>
<td>0% introductory APR through your 01/2023 billing period. After that, your APR will be 23.99%. This APR will vary with the market based on the Prime Rate.</td>
<td></td>
</tr>
<tr>
<td>APR for Transfers</td>
<td>23.99%</td>
<td>This APR will vary with the market based on the Prime Rate.</td>
</tr>
<tr>
<td>APR for Cash Advances</td>
<td>23.99%</td>
<td>This APR will vary with the market based on the Prime Rate.</td>
</tr>
</tbody>
</table>

**Paying 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 or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinancial.gov/learnmore.

**Fees**

<table>
<thead>
<tr>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>None.</td>
</tr>
<tr>
<td>Transaction Fees</td>
<td>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 at the Transfer APR.</td>
</tr>
<tr>
<td>Penalty Fees</td>
<td>Either $10 or 3% of the amount of each cash advance, whichever is greater.</td>
</tr>
<tr>
<td>Late Payment</td>
<td>Up to $40.</td>
</tr>
</tbody>
</table>

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### APR

APR is an interest rate you pay per year to borrow this money. 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!

If you transfer balance to this credit card you will not be charged transactional fee.

However, if there is a promotion (introductory) APR of 0% for Transfers, you will be charged 3% of the transferred balance. This example does not have any promotional APR for transfer.

Daily Periodic Rates refers to daily compound interest. It is important to pay attention on what is the compounding period, as it can add up quickly!

This part states that if you pay off 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. This 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 careful, some cards might not have grace period at all.

Also, in this example the grace period is only for Purchases!

If you transfer balance to this credit card you will not be charged transactional fee.

However, if there is a promotion (introductory) APR of 0% for Transfers, you will be charged 3% of the transferred balance.

This example does not have any promotional APR for transfer.

If you transfer balance to this credit card you will not be charged transactional fee.

However, if there is a promotion (introductory) APR of 0% for Transfers, you will be charged 3% of the transferred balance.

This example does not have any promotional APR for transfer.

Prime Rate is the lowest rate of interest at which money may be borrowed commercially. This rate is set by individual banks. (Usually close to the rate that Federal Reserve set). If the Prime Rate increase, your APR will increase as well.

The current Prime Rate in the U.S. is 7% as of 11/03/2022 according to the WSJ.