

Electronic Communications Disclosure & Authorization

Applying Online for Employment with Capital One

When you apply online for employment with Capital One, we will be delivering electronically certain disclosures required by law. We will also ask you to complete and sign a number of documents electronically. This section is intended to help you understand what we will be asking you to do and what your rights are with respect to receiving electronic disclosures and electronically signing our application and employment documents. By completing the application and providing your contact information, including your phone number, you consent to receive from Capital One and its agents emails and/or autodialed and prerecorded/artificial calls, including text messages, for purposes of exploring employment opportunities as well as delivering certain disclosures required by law and delivering documents electronically.

What we will be asking you to do:

As part of the online application and hiring process, among other things, you will be asked to electronically receive, complete, and sign various disclosures and documents, including:

1. Capital One Employment Application form.
2. Voluntary Self-Identification Form.
3. Offer letter.

If you receive an offer of employment, you will be asked to electronically receive, complete, and/or sign various new hire forms, disclosures and documents, including:

1. Disclosures required under the Fair Credit Reporting Act.
2. A Summary of Your Rights under the Fair Credit Reporting Act.
3. State Law Disclosures required by state and local law to obtain consumer reports and/or criminal history information.
4. Authorization to obtain consumer reports, including criminal history and credit history reports.
5. Voluntary Invitation to Veterans and Disabled Persons.
6. Code of Business Ethics and Conduct, Notice of Privacy Practices, Equal Employment Opportunity Policy Statement and Access Badge Policy.

After you read this disclosure, we will be asking you to certify that you are able and willing to accept disclosures and/or documents electronically using the hardware and software requirements we set forth below and consent to us sending you all required disclosures to your electronically.

Prior to consenting to electronic delivery of disclosures and/or documents, you should verify that you have the required hardware and software to access and retain them. You will need a:

1. Computer with an internet browser. For optimal performance, your computer should have at least 350MB of RAM and a minimum of 1.5GHZ processor. You should use Version 8.0 of Microsoft Internet Explorer as your browser. Please note that Safari 5.0.x is not supported with this application unless you are using MAC OS X 10.5 or greater as your operating system. We recommend you temporarily disable your pop-up blockers when accessing our system. T1/DSL with at least 1 Mbps is also recommended for optimal performance. Connections at 384 kbps

(e.g. satellite) and other slower speeds may work but will deliver sub-optimal user experience and response times in certain areas of the application.

2. Printer or storage medium for retention of the disclosures and/or documents, such as a hard drive. Retention may be electronic so long as the electronic record accurately reflects the information set forth in the disclosures and/or documents.

If you change your electronic contact information, you need to update your candidate profile after logging into our online application system.

Your rights

We will not be providing any disclosures in paper if you apply online. However, you can print copies of these forms from the system at any time. You also have the right to receive any of the required disclosures in paper format without any additional cost. To receive any disclosure in paper format, please send a request to careers@capitalone.com. Before submitting your request, be sure your contact information is accurate on your profile.

You can withdraw your consent to electronic delivery at any time without any additional cost. However, if you do so, your application with Capital One may no longer be considered. To withdraw your consent to electronic delivery, please send a request to careers@capitalone.com. Before submitting your request, be sure your contact information is accurate on your profile.

If we revise our hardware and software requirements to access and retain electronic disclosures in a way that could materially impact you, we will notify you of these changes and provide you a notice of your right to withdraw consent to electronic disclosure without the imposition of any fees.

You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act ("Act"), and that you and Capital One both intend that this Act apply to the fullest extent possible to validate our ability to engage by electronic means in such transactions affecting your consideration for or actual employment with Capital One.

By clicking the "I Agree" box, you agree that you have been presented with and read these disclosures and agree to all terms and conditions described in these disclosures. You also consent to receive by electronic means only all future disclosures through Capital One's application and hiring process system and agree that your electronic signature is as valid as your signature on paper.

Required Terms and Conditions to Pursue a Job at Capital One

Please read these required terms and conditions. You will be asked at the end of this notice to confirm that you understand and accept all terms and conditions.

1. Equal Opportunity Employer: You understand that Capital One is an Equal Opportunity Employer. Capital One and its affiliated companies recruit and hire qualified candidates without regard to race, religion, color, sex, sexual orientation, age, national origin, citizenship and veteran or disability status, or any factors prohibited by law. Its policies and practices support and promote concepts of equal employment opportunity and affirmative action, in accordance with all applicable laws. Capital One is governed equally by its firm belief that the company's success depends upon the full and effective use of the abilities of all employees, regardless of race, color, sex, sexual orientation, age, religion, national origin, veteran or disability status.

2. Candidates with Disabilities: You understand that Capital One is committed to providing candidates and employees with disabilities with reasonable accommodations needed to complete

the application process and perform essential job duties. You understand that you may request an accommodation if you need one to complete the application process, and you agree that you will direct any questions about the accommodation process and any request for an accommodation to Capital One Recruiting at **1-800-304-9102**.

3. Massachusetts Applicants: You understand that Massachusetts laws prohibit employers from requiring or administering lie detector tests as conditions for employment or continued employment. Employers that violate this law are subject to criminal penalties and civil liability.

4. Maryland Applicants: You understand that Maryland laws prohibit employers from requiring lie detector or similar tests for prospective or continued employment. Employers who violate this law may be found guilty of a misdemeanor and subject to a fine not to exceed \$100.

5. Indiana Applicants: Effective July 1, 2014, under Indiana House Enrolled Act (HEA) 1242, it is against public policy of the State of Indiana and a discriminatory practice for an employer to discriminate against a prospective employee on the basis of status as a veteran by refusing to employ an applicant on the basis that they are a veteran of the armed forces of the United States, a member of the Indiana National Guard or a member of a reserve component.

Acceptance of Capital One's Terms and Conditions

- 1. I certify that all information that I have provided or will provide as part of my online application or consideration for employment with Capital One is true, accurate, and complete to the best of my knowledge and that I have withheld nothing that would, if disclosed, affect consideration of my employment with Capital One unfavorably. I understand that giving false, incorrect or intentionally misleading information may be cause for refusal of employment or immediate discharge if hired.**
- 2. I authorize the professional/peer reference(s) provided in my online profile to release information about my employment to a Capital One representative.**
- 3. I authorize the colleges/universities listed on my online application to release my academic records to a Capital One representative.**
- 4. I release Capital One and/or its agents from any and all liability, claims or lawsuits relating to Capital One's and/or its agents' use of any information obtained from any or all of the above-mentioned reference sources.**