

BECOME A PRODUCT MANAGER

Credit where credit's due,
our **Product Managers** make
finance a bit more human.

Join them today.



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- 10. AN INFORMAL, FLEXIBLE PLACE TO WORK
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WE GET AHEAD WITH A HEAD FOR BUSINESS

One of the UK's Top 10
Credit Card Providers

A Fortune
200 Company

Over 50,000
employees worldwide

19th in The Best 100
Student Employers
2022 - 2023,
4th in Banking

45 million
customers globally

25% of UK adults
have used our
QuickCheck
eligibility tool

The only credit
card provider with
a 4-star rating from
the Fairbanking
Foundation

Over 3 million
people have
downloaded our app

Founded over 25
years ago by Richard
Fairbank, who is still
our CEO

You probably think of Capital One as a credit card provider. But we make finance human by channeling our business acumen into technology, products and tools. That's how we help customers find the right products for them.

We're driven by making finance simpler and more human for customers from all walks of life, which makes Capital One an exciting and inclusive place to work.

(Plus the competitive starting salaries and other perks are pretty exciting too.)

We make Capital One an award-winning place to work because we want the best people. And that starts with our graduate and intern programmes.





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LET'S GET SPECIFIC

Product Manager Graduate Programme



Many of the products and services that make a positive difference to our customers will be down to you to both deeply understand and look to improve. This makes Capital One a very rewarding place to start your career.

Life with us means working at pace, being collaborative and sharing ideas about where we go next.

SO WHAT EXACTLY DOES THIS ROLE INVOLVE?

Our Product Managers create visions and strategies for our products and lead the cross-functional teams who deliver on them. The products you work with can cover a wide range of areas including: Marketing, Analytics, Data and Operations. You will work closely with our Tech and Design teams to identify, develop and enable new opportunities.

You will put together a variety of options and approaches to problems, invite different opinions, look at things from every angle and make decisions to help us succeed. Part of your work will involve GAP and trend analysis whilst working collaboratively with people across the business to develop innovative new solutions. You can expect to get involved in technical, business and design issues as you take end-to-end ownership of your products, seeing initial ideas through to delivery.

DIVE INTO YOUR NEW CAREER, WHILE YOU LEARN

You will be responsible for everything from the way something looks and feels right through to deep-reaching analysis of the strategic value and customer impact.

OUR GRADUATE SALARIES START AT £40,000 (WITH PLENTY OF PERKS)

Money matters – there's no point burying it in the small print. Our graduate salaries start at **£40,000** and all our graduates get an extra **£5,000** as a joining bonus, plus there are performance bonuses too. London graduates receive an additional 5k. Making their starting salary 45k.

On page 8, you can read about all the perks – including private health and 25 days of paid holiday.

BE PREPARED FOR A CHALLENGE

We expect big things from our graduates. We'll empower you from day one to take ownership of all your work. And we'll give you all the support you need to thrive in your role.

It's hard work, but rewarding. We won't put ridiculous demands or impossible deadlines on you, but we expect you to be proactive and results-driven – day in, day out.



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WE'VE COVERED WHAT IT'S ABOUT

So where can we take you?

You want to take control of your career and be proud of your achievements. Our Product Manager programme will propel you straight into the action.



HERE'S A LITTLE TASTER OF THE KIND OF WORK YOU COULD GET INVOLVED IN:

- ✓ We need to get the right messages across at the right time. That's where our Marketing Strategy Teams align with Digital Product Management.
- ✓ We can't make finance more human without creating products that have customers front of mind. That'll be your focus in **Product Strategy**.
- ✓ Our **Acquisition Team** attracts new customer finds them the best product for them.
- ✓ Our **Credit Line Management Strategy** helps us strike the right balance between increasing customer credit limits and minimising our risk.
- ✓ And in **Digital Servicing**, we make sure our digital experiences don't just make it easy for customers to use their accounts, but also lead the way for the industry.
- ✓ Should a customer face financial difficulty, our **Customer Outcomes Team** support with getting finances back on track.
- ✓ Our Innovation Team ensures we're at the cutting edge of **lending technology**.
- ✓ The **Modernisation Team** works to ensure our mobile app is market leading and accessible.

Throughout this programme, you'll work alongside our strategy analysts and tech designers. Focusing on enhancing customer experiences. And stand-ups, retros and demos will become second nature.



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WHAT'S IN IT FOR YOU?

You're going to face your fair share of challenges in this role. But then, that's exactly what you're looking for. And we'll always have realistic expectations (we're not fans of 12-hour days). We're flexible and we want you to manage your own time and control your working hours.

This role is also incredibly rewarding. You'll help to shape what we do and how we do it, to make finance more human for every customer. You'll be getting buy-in for your ideas from senior leaders. It could even be that our next big innovation comes from you.

We couldn't do what we do without you, so we'll give you everything you need to thrive. And if you work hard and show us what you can do, we'll open all sorts of doors for you.

Then there's the salary - you'll start on **£40,000** or **£45,000** (dependent on location) with an extra **£5,000** as a joining bonus and performance bonuses along the way. Not to mention a whole host of other benefits.

Our offices are in the heart of London and Nottingham, both upbeat, bustling cities. And from your very first day with us, we'll help you find your feet fast with everything from a buddy to tech training.





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"WE'RE ABSOLUTELY COMMITTED TO BOTH EXCELLENCE AND DOING THE RIGHT THING FOR OUR CUSTOMERS."

Lucy

UK CEO

Joined the graduate programme in 2005
Studied Manufacturing Engineering Tripos at Cambridge University



When I first got chatting to a Senior Executive from Capital One at a recruitment evening 17 years ago, I had very little idea of what I wanted from a career. I could never have predicted that I'd become CEO of Capital One UK.

From that first conversation, I got a real sense of how Capital One doesn't expect you to know everything about your career path. In fact, I've taken on a wide variety of different roles here. I progressed from Project Manager to Operations Analyst before managing a team of Data Analysts within my first three years. Each role has demanded new skills, and I've learned so much through the challenges and feedback along the way.

It's a privilege to lead this exceptional team who are so dedicated to making credit simple for our customers. We look to drive real change in our market.

The QuickCheck tool is a good example. It's been a game-changer, especially for customers who are anxious about whether they'll be accepted for credit.

As a graduate joining a large company you can be sceptical about the culture and values. I know I was. It took me a while to realise that it was really true – we're absolutely committed to both excellence and doing the right thing for our customers.

Learn more about Lucy's journey.



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LOTS OF PERKS BEYOND THE PAY-CHEQUE



PHYSICAL WELLBEING

Keep fit with our free, fully-equipped on-site gym in Nottingham or enjoy the view from our unique London rooftop running track. Alternatively you can access gym discounts through our Aviva Private medical insurance. You can also help look after the environment with our cycle-to-work scheme.

Re-fuel with healthy snacks from our subsidised on-site restaurant in Nottingham.

Take advantage of the YuLife app where you can earn highstreet vouchers for staying active.



MENTAL WELLBEING

Fully unwind with 25 days' paid holiday (plus Bank Holidays) – and five more if you buy them.

Lean into Aviva's Mental Health Pathway service and Yumatter employee assistance programme for robust mental health support, including remote, face-to-face and self-directed therapy.

Take time to relax with access to a premium meditation app as part of YuLife.



FINANCIAL WELLBEING

Cut costs with an interest-free travel ticket loan and get discounts at lots of high street stores.



SOCIAL WELLBEING

You can help support our local communities by getting involved in various social impact opportunities and events.

Dance the night away at our annual Capital One summer festival.

Let your hair down and socialise with your teams on office fun days, four times a year!

WE GIVE BACK

We're making finance more human. And not just for our customers.

HELPING OUR LOCAL COMMUNITIES

Over 60% of our associates took part in community activities in 2020 & 2021 – everything from delivering employability and careers sessions to buddying with the older generation to help them get to grips with digital technology. And we don't just give up our time over the same period, we donated £1.7 million to charitable causes which benefitted 29,405 individuals.

PROTECTING THE ENVIRONMENT

Our Capital One Green Team makes sure we're always being as kind as possible to the environment. For example, we're committed to reducing Scope 1 and 3 greenhouse gas emissions by 50% by 2030, and as a member of RE100, we're committed to 100% renewable electricity.





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A WORKPLACE WHERE EVERYONE BELONGS

At Capital One, we have an inclusive environment where everyone belongs.

We pride ourselves on hiring the best people, not the same people.

We know building diverse teams is not only the right thing to do, but the smart thing to do. Because success is about what you do, not just what you say. That's why we make our recruitment process fair and accessible, as well as offering benefits that attract people at all ages and stages of their careers.

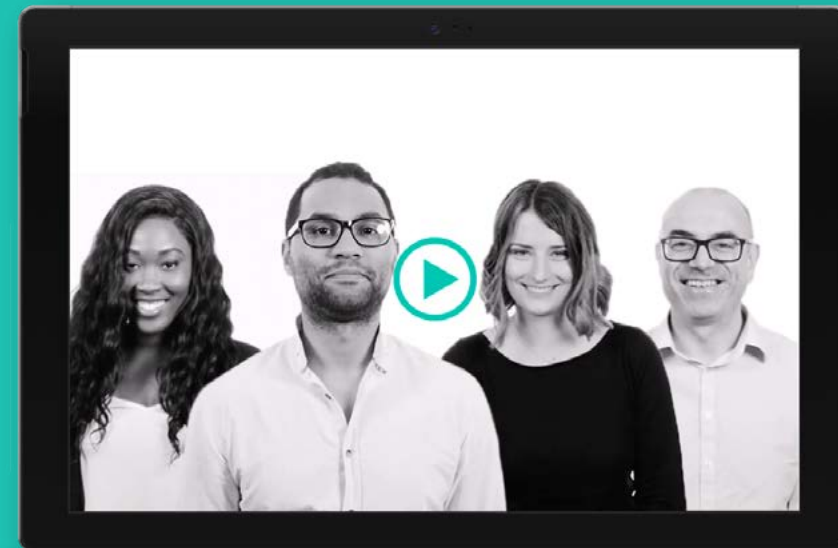
Our Diversity, Inclusion and Belonging partners

To help us find people from every walk of life and ensure they can thrive with us, we partner with organisations including 'Women in Banking & Finance', 'Race At Work Charter', 'Stonewall', 'upReach', 'Inclusive Companies' and many more.

Our BRGs

We have a whole host of Business Resource Groups (BRGs or Employee Networks) you could be involved in too. Our BRGs continually shape our associates' experiences by building awareness and allyship. They create opportunities for inclusion and growth. And they support our diverse business objectives. They include:

- **empowher** – attracting and developing women leaders of tomorrow
- **REACH** – a place to celebrate race, equality and cultural heritage
- **OutFront** – championing LGBTQ+ inclusion and bringing your whole self to work
- **MIND YOUR MIND** – the mental health network at Capital One
- **Womenintech** – promoting an inclusive environment in technology
- **UK GREEN TEAM** – the home of everything sustainable at Capital One
- **EQUALITY ALLIES** – for associates with an interest in diversity, inclusion and belonging



CLICK TO VIEW VIDEO



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OFFICES IN PRIME LOCATIONS

We have offices in both Nottingham and London. And we're also set up for flexible hybrid working, so you can choose the best environment that suits the work you and your team are doing. Both offices are welcoming and inclusive. They support collaborative working and are open whenever you want to use them.

NOTTINGHAM HAS BEEN OUR MAIN BASE FOR OVER 20 YEARS

It's a classic student city – lively, cultured and affordable.

There's loads to do and see and we're right in the heart of the city, just across the road from Nottingham station. Working in our Nottingham office gives you a couple of extra perks too. You can seriously unwind with our on-site massage therapists, canteen and gym.

Take a tour of our office

OUR LONDON HOME IS A TECH HAVEN

Our London home is a tech hotspot, set up at the White Collar Factory at Silicon Roundabout.

Here, we rub shoulders with Apple, Google, Facebook and Adobe. As well as all the latest startups.

Slap bang in the middle of the capital's cultural scene, with a beautiful skyline view from our rooftop running track.

AN INFORMAL, FLEXIBLE PLACE TO WORK

FLEXIBLE HYBRID WORKING

Our hybrid working model offers you the flexibility to work from our offices and from home, when you need to.

We're big on collaboration and connection, and so generally encourage our associates to use our offices on Tuesdays, Wednesdays and Thursdays.

The number of days you spend in the office will usually be led by the type of work you're doing, and the hybrid working patterns of the people you partner most closely with.

WE'RE INTERESTED IN YOUR SKILLS AND IDEAS, NOT WHAT YOU'RE WEARING

You won't need to roll up in a suit every day to make a good impression. Smart casual is fine by us.

EXPECT HARD WORK, BUT NOT RIDICULOUS HOURS

We'll give you sensible hours, with a reasonable amount of flexibility. You're free to take control of your own time – so time management skills are key.

STEP OUT THE OFFICE WHEN YOU NEED TO

We care about how good your work is, not how much time you spend at your desk. So you're free to recharge and rethink in our chill-out areas, with snacks, games and pool tables.



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APPLYING FOR PRODUCT MANAGER ROLES

Our selection process is designed to bring out the best in you, and discover if you have what it takes to perform in this particular role. Each of the five stages offers a chance for you to shine.



01 INITIAL APPLICATION

Go to jobs.capitalone.co.uk/earlycareers, click 'apply' and take it from there.

02 ONLINE ASSESSMENTS

Show us how you deal with different situations and use numbers and information to make good decisions.

03 VIDEO INTERVIEW

Record yourself answering a series of questions – some technical, others about why you want the role.

04 PRODUCT INTERVIEW

You'll meet us on zoom to complete your product interview and depending on the outcome, you'll be invited to a virtual assessment centre.

05 ASSESSMENT CENTRE

At the assessment centre, you'll complete a case study, individual and group interview.

06 OFFER

We're usually able to let you know the outcome of your assessment centre pretty quickly and we'll always give you feedback on your performance. If you've demonstrated the skills that will make you a great addition to our team, we'll make you an offer – simple.

PREP HINTS AND TIPS

Visit jobs.capitalone.co.uk/earlycareers for a handy tool to help you prepare for the **case study** and take a look at our **hints and tips video**. You'll also find a series of videos featuring people who've already been through the selection process. The table to the right gives a few pointers to help you show yourself at your best.



[JOBS.CAPITALONE.CO.UK/EARLYCAREERS](https://jobs.capitalone.co.uk/earlycareers)



PRACTICE

Familiarise yourself with the structure of competency interviews. We're here to support you and offer weekly case study preparation workshops.



THINK ABOUT YOUR DELIVERY

Presenting ideas in a compelling way is key. So practice structuring your answers to deliver a convincing argument.



STAY FOCUSED

Stay calm and think about your answers – we don't expect them to be perfect. We're interested in you and your potential.



KEEP AN OPEN MIND

We look for creative and lateral thinkers, so don't be afraid to think outside the box.



ASK QUESTIONS AND DOUBLE CHECK

If you don't understand the question, would like something clarified, or hear an unfamiliar term, don't be afraid to ask.



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If you've got questions, we'd love to hear from you. Email us at ukgraduaterecruitment@capitalone.com

And there's plenty more to read about us at jobs.capitalone.co.uk/earlycareers - which is also where you can get the ball rolling with your application.