



Make your career 💔 good thing

as you make finance more human.



01. Things We Care About

02. Benefits & Perks

03. Diversity & Inclusion

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THINGS WE CARE ABOUT.

LOOKING AFTER OUR COLLEAGUES

Our people work hard, and we believe they need to be looked after. Join us and you'll be able to take advantage of a wide range of tailored benefits designed to support your physical, mental, financial and social wellbeing.

GREAT PLACES TO WORK

Nottingham or London – whichever office you join us in, you'll find an inclusive and welcoming space, designed to help you and your team be as productive as possible.

WORKING FLEXIBLY

We have a hybrid working model which gives you flexibility to work from our offices and from home. We're big on collaboration and connection, so you'll be based in our Nottingham office 3 days a week on Tuesdays, Wednesdays and Thursdays. Many of our associates have flexible working arrangements, and we're open to talking about an arrangement that works for you.

SIVING BACK

We give back to local communities in a number of ways. One example is our strategic partnership with National Numeracy – a charity helping children and adults in the UK to feel more confident with everyday maths.

OUR ENVIRONMENT

As a responsible, transparent and forward-thinking business, we're actively limiting our impact on the environment by being responsible with resources and helping employees, suppliers and customers make greener choices.



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PACKED WITH BENEFITS & PERKS.

We don't have space to cover all the benefits and perks here, but we can give you a taste:

PHYSICAL

Whether you're keeping fit with our free, fully-equipped on-site gym in Nottingham or enjoying the view from our unique London rooftop running track, we've got your physical wellbeing covered. You can also access gym discounts and our Aviva Private Medical Insurance.

MENTAL

If you need a longer break, you can top up your 25 days' holiday by buying up to five more, and with dedicated care days you don't need to worry about taking time off to care for those you love. Further support is provided in the form of Aviva's Mental Health Pathway service and the Yumatter employee assistance programme, which includes remote, face-to-face and selfdirected therapy. We even give you access to a premium meditation app.

FINANCIAL

Cut your costs with an interest-free travel ticket loan and get discounts at lots of high street stores. You can also take advantage of our cycleto-work scheme, and interest-free travel ticket loans. Start preparing for your future (it's never too early), with our pension and investment schemes.

SOCIAL

You can dance the night away at our annual Capital One summer festival, get to know your team at our office fun days, and get involved in the wide range of corporate social responsibility initiatives where we give back to our local communities.



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EVERYONE BELONGS.

We're interested in hiring the best people, not the same people. So whoever you are, wherever you come from, and wherever your journey is taking you, you'll be welcome here. As much as we champion diversity as a company, it's our people that make our culture the way it is, and you'll play a part in that too!

- We're on Stonewall's Top 100 list for leading LGBTQ+ inclusive employers.
- We're a proud sponsor of Nottinghamshire Pride.
- We're supporters of Code First Girls a community on a mission to transform the tech industry by providing the skills, confidence and inspiration for women and non-binary people to become developers.
- We also partner with 'Women in Banking & Finance', 'Race At Work Charter', 'upReach', 'Inclusive Companies' and many more.





QUICK LINKS ${}^{<}$

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BUSINESS RESOURCE GROUPS (BRGs).

Here at Capital One we encourage you to seek out groups to help you build your awareness and allyship, and support vital channels for creating opportunities for inclusion and growth.

BRGs are the Capital One version of employee groups. There's a huge range of them, including:

empowHER

to attract and develop women leaders of tomorrow

REACH

a place to celebrate race, equality and cultural heritage

OutFront

to champion LGBTQ+ inclusion and bringing your whole self to work

Equality Allies

for everyone with an interest in diversity, inclusion and belonging

Womenintech

promoting an inclusive environment in technology

UK Green Team

where we champion everything sustainable

Mind Your Mind

our mental health network



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FROM GRAD TO CEO.

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.**



Lucy Hagues, 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.



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STRATEGY ANALYSTS AT CAPITAL ONE.

THIS IS WHERE THE MAGIC HAPPENS.

Make a **meaningful impact** on one of our **Strategy Analyst Programmes**. The best Strategy Analysts are **problem solvers**. They're big picture thinkers. They're unapologetically bursting with ideas, always ready to right wrongs and tackle issues head-on.

Strategy Analysts combine **critical judgement and sound data analysis** to make the best decisions and work with others **to drive real change**. If that's you, here is a place where your ambitions will thrive.





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CORE STRATEGY ANALYST AREAS.

There's a lot to learn and experience. Depending on the length of your programme, you'll rotate around our core teams.

MARKETING STRATEGY

We need to get the right messages across in the right places (jargon-free, naturally). That's where our Marketing Strategy team comes in.

LENDING STRATEGY

It's also important that we give people applying for our cards the right products and credit limits for their needs — that task falls to our Lending Strategy team.

CUSTOMER MANAGEMENT

Then there are all the tools we create and maintain to help customers stay on top of their finances – our Customer Management team looks after that side of things.

VALUATIONS

It's important we understand the financial risks and rewards for our different strategies and how confident we can be in their effectiveness; this charge is led by our Valuations Teams.



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EXPOSURE MANAGEMENT

Our Exposure Management strategy helps us strike the right balance between increasing customer credit limits and minimising our risk.

FINANCIAL SUPPORT

If a customer falls behind with their payments, our Financial Support team offer support and innovative recovery tools to help them get back on track.

FRAUD

Our team in Fraud helps us to keep the cybercriminals at bay – away from our business and away from our customers.

CREDIT RISK MANAGEMENT

Our Credit Risk Management team protects us from losses. They understand the economy and how it fluctuates, and how that impacts us as a business.

Across these areas you'll learn new skills and develop a sense of confidence, building a solid foundation to the start of your career. Throughout the programme, you'll work side-by-side with product managers and designers to create ever-better customer experiences. Stand-ups, retros and demos will all become second nature.



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OUR EARLY CAREERS STRATEGY ANALYST PROGRAMME

All of our programmes are designed to achieve one thing:

CREATING A BRIGHTER FUTURE IN STRATEGY





When you join, there are many opportunities for fast progression, and you'll be offered great training to support your development in two main areas:

SKILLS DEVELOPMENT

We want to give you the very best start. We'll focus on your development as you settle in to the workplace, take on responsibilities, and learn new skills.

PERSONAL & PROFESSIONAL DEVELOPMENT

Here we encourage you to be self-aware, exploring your strengths, preferences, and career ambitions.





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GET TO KNOW YOUR SUPPORT NETWORK.

A career with us will be challenging and you'll need to work hard to succeed. But, in our business, you'll have a network to support you from day one.

VOUR MANAGER

...will be there as you take your first steps in your career. They'll help you to set your goals, highlight opportunities and celebrate your successes.

\neq YOUR MENTOR

...will help you get settled, then unlock your potential. They'll share their knowledge and experience with you, and introduce you to our various systems and ways of working.

YOUR BUDDY

...will be the first of many connections you make. Any questions, problems, concerns? Ask your buddy – and if they don't have the answer, they'll be able to point you to someone who does.

GRADCOMM

...will empower your personal development, help you grow your network and ensure you have a good time doing it through inclusive and fun events and activities.

GRADCONNECT

... is a group created for female and non-binary graduates, and their allies. Events are informal and a chance to connect with people you might not otherwise meetin your day-to-day work.

19th overall in **THE BEST 100** STUDENT EMPLOYERS









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CAN YOU SEE YOURSELF HERE?

MEET SOME OF OUR CURRENT EARLY CAREERS STARS AND GET A SENSE OF WHAT YOU COULD ACHIEVE.



ZAHRA...

IS NOW A GRADUATE ON THE STRATEGY ANALYST PROGRAMME AFTER COMPLETING A SUMMER INTERNSHIP.

As a Strategy Analyst, I

appreciate how we can enhance customers' experiences with us.

My responsibilities see me getting into granular details so I can pull and analyse key data to support as many customers as possible.

Training and development have been key for my growth. It helps me embody the **One Good Thing mindset**.

REBECCA...

IS A PASSIONATE STRATEGY ANALYST GRADUATE STAR WHO IS EXCELLING WHILE SHE IMPROVES CUSTOMER BENEFITS.



My main focus was finding a job in the financial sector with a good/work life balance, and I found it with Capital One.



I always wanted to work in the finance industry.

When the time came to look for graduate roles, I researched consultancy, banks, wealth management and other forms of financial services, and Capital One stood out to me, and I haven't looked back since.



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JAEHO...

WAS ONE OF OUR FORMER SUMMER INTERNS, HAVING JOINED US AFTER LEARNING ABOUT OUR GRADUATE PROGRAMMES FROM BRIGHT NETWORK.

Projects I'm working on can have a direct impact in improving customers' credit card experience.

When I was ready to start my career, I looked more into strategy-led opportunities. **Bright Network contacted me about a future at Capital One, and the rest is history.**

I analyse data to understand patterns and to try and predict how a new customer might engage. These projects tend to have a more **visible impact on the business**, and I get to work collaboratively.

Onefest (our annual summer festival) was a great evening **to have fun with colleagues I work with day to day** and also colleagues in the wider business.



HAS RECENTLY BEEN PROMOTED TO STRATEGY & ANALYTICS MANAGER AT CAPITAL ONE, SEEING THE REWARDS OF INTERNAL TRAINING AND DEVELOPMENT.

I was drawn to Capital One due to the type of exciting work that the role and company offered.

I immediately got a sense of **the great culture and people** here when beginning the interview process.

Even though I joined as an experienced hire, the learning curve never stops.

At Capital One, you're given a large amount of responsibility to own analytical and interesting projects that have a positive impact on our customers.

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WHAT YOU'LL NEED.

Because you'll be working across multiple teams, we'll want to see a **flexibility and aptitude** for learning, development and problem-solving. Analysis requires the ability to see many different points of view and mindsets, so this is a great trait to start with.

During the recruitment process we will be looking to assess your quantitative and analytical skill set, and your judgement in making decisions, but most importantly we want to see your **potential and strengths.** We understand this may be your first role, or that you might not have experience within the sector. And that's okay, we don't expect you to be knowledgeable about the ins and outs of the industry – just **enthusiastic and a quick learner.**

THE PROCESS.

To ensure a flexible and accessible process, every stage will be conducted virtually. You'll also have a dedicated recruiter to support you throughout and answer any questions you might have.



SUBMIT YOUR APPLICATION ONLINE ASSESSMENTS VIDEO INTERVIEW

CASE STUDY INTERVIEW

ASSESSMENT DAY

OFFER!



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HANDY HINTS FOR ACING YOUR APPLICATION.

? BE CURIOUS

Always ask questions. That's the best way to understand if this is the right programme and the right company for you.

BE YOURSELF

At Capital One, you're valued as an individual for who you are and what you can bring. So don't ever feel you have to put on a front, or that you can't be your true self

DO YOUR RESEARCH

We're not really interested in hearing you regurgitate our FIRM's history. Instead, we want to know what interests you about Capital One. Why have you applied?

USE YOUR RECRUITER

Your recruiter is your doorway into the business. They are there to advise and support you through the process and beyond, so make use of this opportunity.

TIME TO APPLY. Start your application here:







THAT'S GOOD THING.