



Andres
Product Manager

Get more out of work—and life

Benefits summary for Capital One Mexico associates effective 2024

Working at Capital One Mexico is more than just a career. We want every associate to feel valued and supported, so we offer comprehensive, competitive benefits that prioritize your total well-being—in work and in life—along with your family.

When you join Capital One Mexico, you will have access to benefits that help you thrive. It's about helping you be your authentic best self physically, emotionally, financially and socially.



HEALTH BENEFITS

Support for **your** health

All associates and eligible dependents (spouses/domestic partners and children under 25 years of age) are covered under the Capital One Mexico medical plan. The plan offers services including outpatient coverage, dental, vision and emergency abroad coverage.



Major medical

With access to a national network of diverse providers, includes coverage for diagnostic treatments and services, as well as hospitalization and surgical procedures. Includes **Dental** with no deductible or copayments. Includes **Vision** with no copayments.



Minor medical

Provides coverage for primary care medical visits including consultations for general physicians, pediatrics, gynecology and internal medicine. This also covers check-ups for associates and dependents—and prescriptions.



Mental health

Offers phone and telemedicine consultations with qualified professionals including guidance on diagnoses, treatments and medical services to assist with psychological, medical and nutritional needs. Also includes up to 30 consultations for traumatic events or with certain diagnoses such as anxiety, stress or depression, with no waiting period.



WEALTH BENEFITS

Support for **your wealth**

Defined contribution pension plan*

You can contribute up to 10% of your salary annually, and Capital One Mexico matches contributions up to 5%. As an associate, you are always fully vested in personal contributions. Capital One Mexico's contributions are subject to a 7-year graded vesting schedule.

Associate stock purchase plan*

Subject to plan setup in Mexico, you can elect to allocate a percentage of your base pay to purchase Capital One stock, free of fees.

Fondo de ahorro/savings fund*

With this short-term investment account, you will contribute 13% of your salary, up to 1.3x the monthly unidad de medida y actualización/unit of measure and update (UMA) cap,** and Capital One Mexico will match this amount.

Aguinaldo

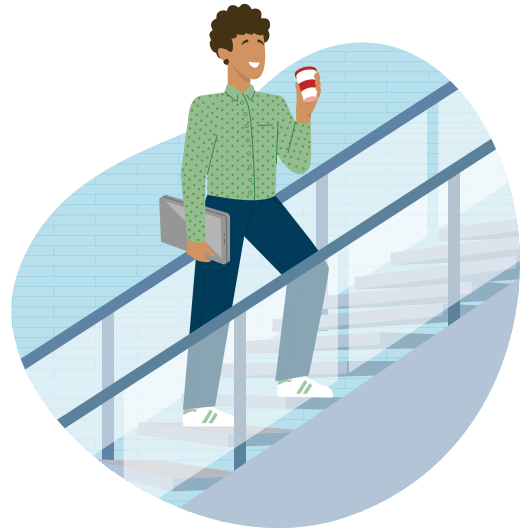
Enjoy an annual Aguinaldo Bonus equal to 30 days of your base salary.

Vales de despensa/food vouchers*

Enjoy food voucher contributions on a monthly basis equal to 10% of your base salary, up to one-monthly UMA.***

Life and accidental death and dismemberment (AD&D) insurance

Provides protection in the event of death or an injury resulting from a covered accident. We provide standard life and loss protection and total permanent disability (equal to 36 months of base salary)****, as well as double compensation for accidental death.



*These plans will be effective starting April 1, 2024.

** The UMA as of February 1, 2024 is equal to MXN\$108.57 daily, or MXN\$3,300.53 monthly (approximately USD\$193 monthly)

*** In the event a vendor is not able to be secured, an equivalent payment may be made through payroll in lieu of the food voucher.

****Associates above monthly base salary of MXN 263,888.88 will be required to do a health check to get coverage above this free cover limit.

Luisa
Customer Care





LIFE BENEFITS

Support for **your** life

Holidays

Enjoy 15 holidays annually. This includes 7 mandatory public holidays and an additional 8 holiday days.

Vacation days

As an associate, you are granted vacation days based on years of service. On your first anniversary, you will be able to use 15 vacation days per year, increasing to 20 days when you complete three years of service—and 26 days when you reach your sixth work anniversary. After 20 years, vacation time will increase by two days every five years of service. Any accrued vacation is paid out at termination.

Prima vacacional/vacation premium

Enjoy a vacation premium equal to 50% of the vacation days you are granted annually.

Sick days

You can take up to 3 days of sick leave per illness.

Short-term disability

In addition to standard Instituto Mexicano del Seguro Social/Mexican Institute of Social Security coverage, we offer supplemental short-term disability if you are sick or injured and cannot work for an extended period of time (subject to a 3-day waiting period).

Flexible days

Upon hire, receive up to 15 days to use in your first year for pre-planned vacations or to care for yourself or family members. Beginning on your first anniversary and each year after, receive up to 5 days to use to care for yourself or family members.

Care leave

If you need to care for children undergoing treatment for cancer, you can receive leave of up to 28 calendar days.

Funeral leave

Receive up to 5 days of funeral leave each calendar year in the event of the death of immediate family members, relatives or someone you consider to be family.

Parental leave

While working at Capital One Mexico, you can receive time off with 100% pay for the birth or adoption of a child as follows:

Maternity: 84 days off for the birth of a child

Paternity: 45 days off for the birth of a child

Adoption: 45 days off for the adoption of a child

Flexibility in work schedules

As an associate you are encouraged to make the most of our flexible work schedules, using time in the office to foster collaboration and professional relationships with teammates—and working from home when life requires it.



Richard
Lead Software Engineer