

Capital One® Visa® Business Platinum Card with No Hassle MilesSM

Features and Pricing

Annual Fee	\$0
Credit Line	Your exact credit line (up to \$20,000 and no less than \$5,000) will be determined based on our review of your application and credit information.
Introductory APR for purchases	0% through February 2008 billing period.
Non-introductory APR for purchases	A variable rate currently equal to 9.9%, 14.9%, 17.9% or 19.8% (LIBOR plus 4.58%, 9.58%, 12.58% or 14.48%). Your APR will be determined based on our review of your application and credit information. Rates in effect as of 12/1/06.
Introductory APR for Transfers	An introductory rate of 4.9% through February 2008 billing period.▼
Non-introductory Transfer APR	A variable rate currently equal to 9.9%, 14.9%, 17.9% or 19.8% (LIBOR plus 4.58%, 9.58%, 12.58% or 14.48%). Your APR will be determined based on our review of your application and credit information. Rates in effect as of 12/1/06.▼ Please see below for more information.
APR for cash advances	A variable rate currently equal to 19.8% (LIBOR plus 14.48%). Rate in effect as of 12/1/06.
Grace period on new purchases	25 days from the date of the periodic statement on new purchases (provided you have paid your previous balance in full by the due date).
Default APR	A variable rate of Prime plus 19.9%, currently equal to 28.15%. Rate in effect as of 11/1/06.

• Returned payment fee: \$29.

How Your Actions Could Affect Your APRs: If your account is 3 or more days past due twice within any 12 billing periods, we may increase your APRs immediately to the Default APR disclosed above. If we increase your APRs for this reason, we will return you to your prior APRs if you make at least the minimum payment on time for 12 consecutive billing periods. If you have an introductory APR that has expired, we will not return you to that APR. Unlike some other credit card companies, we will not increase your APRs because you exceed your credit limit.

Other Reasons Your Terms Could Change: Variable rates will go up or down when the index on which they are based (for example LIBOR or Prime) changes. We reserve the right to change the terms of your account, including APRs and fees, at any time for other reasons, including changes to competitive or general economic conditions. If we change your terms for reasons other than when the index changes or you paid late as disclosed above, we will notify you in writing of your options in advance, including your right to opt out of certain changes.

How Your Credit History Could Affect Your APRs: We do not engage in a practice known as "universal default." Universal default permits a credit card company to increase your APRs solely because you fail to make a payment on a loan with another lender or your credit history contains other negative information. If we increase your APRs for any of the reasons disclosed above, we may review your credit history to determine (a) that we should not increase your APR, or (b) to set the level of the increase, if any.

How Your Variable Rate is Calculated: Your Purchase, Transferred Balance and Cash Advance APR(s) are based on an index, specifically the (1) month London Interbank Offered Rate (LIBOR) that appears in the "Money Rates" section of *The Wall Street Journal* on the 5th day of each month or, if not published on that date, then the immediately preceding publication date.

Your Default APR is based on another index, specifically the Prime Rate of interest that appears in the "Money Rates" section of *The Wall Street Journal* on the 25th day of each month, or if not published on that date, then the immediately preceding publication date.

Minimum Payment: Your minimum payment will be the greater of 3% of your outstanding balance or \$10. If your balance is less than \$10, your minimum payment will equal your balance. Please remember that APR increases and fees, including late, overlimit and returned payment fees, may increase your minimum payment.

How We Apply Payments: We will apply your payment to pay off lower rate balances before paying off higher rate balances.

▼ Unless otherwise notified, all balances transferred on or before March 1, 2008, will receive the Transfer APR described above and will be posted to the Special Transfer segment of your account. Transfers that post to your account after March 1, 2008, will be treated as Balance Transfers, will receive the same rate as purchases and will be posted to the Purchase segment of your account.

▲ Cardholder will earn 1 mile per dollar on all purchases. Reward applies to total net purchases only (purchases minus credit and returns). It does not include cash advances, transferred balances, purchase checks, access checks, convenience checks or traveler's checks. Rewards do not accumulate for fees of any kind, such as finance charges, late payment fees, annual fees, and related service charges, unauthorized charges, and ATM transactions. Rewards will be calculated as specified above and then rounded to the nearest whole increment. If a late fee is charged to the account, the customer will forfeit any earnings applied to the rewards balance during the billing cycle containing the fee. The account must be open and in good standing (not past due, overlimit, fraudulent, restricted, or part of a consumer credit counseling program or bankruptcy settlement) to redeem rewards. Capital One has the right to change or cancel this rewards program at any time.

The following bonuses also apply to the account:

First Purchase Bonus: 5,000 bonus miles will be applied to the rewards balance within two billing cycles after the first qualifying purchase is posted to the account.

Anniversary Bonus: In order to receive the 5,000 bonus miles each year, a minimum purchase level of \$5,000.00 in net purchases must post to the account each year by the anniversary date. Bonus will be applied to the rewards balance within two billing cycles of the anniversary.

The number of miles required by the Cardholder for travel redemption will depend on the cost of the itinerary chosen by the Cardholder at the time of redemption. The mileage requirement is as follows: 15,000 miles are required for tickets up to \$150.00; 35,000 miles are required for tickets from \$150.01 up to \$350.00; 60,000 miles are required for tickets from \$350.01 up to \$600.00. For tickets over \$600.00 in value, the required number of miles will be determined by multiplying the cost of the ticket by 100 (ex. \$768 ticket requires 76,800 miles). The number of miles required to redeem for non-air travel redemptions will vary by rewards product and are subject to change at any time without notice. Once approved, the cardholder can visit www.capitalone.com/milesrewards to register the account and see a complete description of current redemption offers. Cardholder will have a maximum of 90 days from the date an airline reservation posts to their account to call the Rewards Redemption Center to be reimbursed for the cost using the appropriate number of miles, if available. Cardholder is responsible for all associated taxes, airport security charges, fuel surcharges and other usage fees required for travel. These charges will be included in the overall calculation to determine the appropriate number of miles required for redemption.

**Your Capital One Visa Business Card account must be open and in good standing (not overlimit or past due) and must have had at least one transaction in the last calendar year to receive a Year-End Summary.

TERMS OF OFFER

The Authorizing Signatory and the Company, through the Authorizing Signatory, hereby:

- apply to Capital One, F.S.B., (Capital One) and request that Capital One establish a Capital One Visa Business Card account and issue a credit card on the account to the Authorizing Signatory whose signature appears on this application and to all Authorized Users for whom additional cards are requested;
- agree to be bound by the terms and conditions of the Customer Agreement and Addendum, and future revisions thereof that will be

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