NOTICE OF SETTLEMENT APPROVAL

PLEASE READ THIS NOTICE CAREFULLY AS IT MAY AFFECT YOUR LEGAL RIGHTS.

NOTICE TO ALL CLASS MEMBERS: If you are a Canadian resident outside of Québec who applied for or was issued a Capital One credit card and you received a letter from Capital One notifying you that your information may have been subject to unauthorized access in the 2019 Data Breach (described below), you are a "**Class Member**".

The settlement arises from an incident in 2019 involving unauthorized access by an outside individual to certain types of personal and other information of Capital One credit card applicants and Capital One customers located in Canada (the "**Data Breach**").

This notice concerns the settlement (the "**Settlement**") of a class action lawsuit against Capital One Financial Corporation, Capital One Bank (USA), National Association and Capital One Bank (Canada Branch) (collectively, "**Capital One**"). The Settlement has now been approved and **the period to submit claims will run from November 23, 2026 through May 23, 2027**.

IF YOU ARE A CLASS MEMBER, YOU CAN MAKE A CLAIM FOR COMPENSATION FROM NOVEMBER 23, 2026 UNTIL MAY 23, 2027, BY VISITING WWW.CAPITALONE2019CLASSACTION.CA AND FILLING OUT A CLAIM FORM.

COMPENSATION FOR CLASS MEMBERS: In order to claim compensation in the settlement, Class Members must submit Claim Forms to the Claims Administrator. Funds are available for claims made in the following three categories:

(a) **"Category A"** claims for **Out-of-Pocket Costs:** Class members may claim for out-of-pocket costs which are fairly traceable to the Data Breach including preventative measures (obtaining credit monitoring services, insurance or credit freezes) and unreimbursed losses related to identity theft, falsified tax returns, or other alleged wrongdoing. Each Class Member who submits a Claim Form for valid Out-of-Pocket Costs (as determined by the Claims Administrator) shall receive a payment for their valid Out-of-Pocket Costs to a maximum of $25,000.00.

(b) **"Category B"** claims for **Wasted Time and Inconvenience:** Class members may claim the amount of $25 per hour for each hour spent responding to the Data Breach, not to exceed 5 hours or $125 for class members whose SIN was not compromised in the Data Breach ("**Non-SIN Members**"), and up to 8 hours or $200 for class members whose SIN was compromised in the Data Breach ("**SIN Members**"). All class members who make valid Category B claims will be eligible to receive a "top-up" payment for wasted time and inconvenience of $75 (bringing the maximum payable under Category B for Non-SIN Members to $200 and for SIN Members to $275; and

(c) **"Category C"** claims for **Annual Credit Card Fees:** All Annual Fee Class Members (as defined in the settlement agreement) shall be eligible to receive an amount of up to $50 upon submission of a valid claim.

QUESTIONS: Any questions regarding whether you are a SIN class member or non-SIN Class Member or whether you are eligible to claim for Annual Credit Card Fees can be submitted to the claims administrator at info@capitalone2019classaction.com