

## CAPITAL ONE ONLINE CHILDREN'S PRIVACY POLICY

*The Capital One Online Children's Privacy Policy includes information for everyone about our online information practices regarding Children when they obtain an online financial product or service that we make available to them.*

*Effective: 4/20/2026*

### What this policy covers

This Capital One Online Children's Privacy Policy ("Children's Privacy Policy") describes how we collect, use, and share information from users under the age of 18 ("Children" or "Child") when they obtain a Capital One financial product or service that is available to them online and that link to or reference this Children's Privacy Policy ("Covered Services"). It also explains privacy rights and choices Parents and Children have when using our Covered Services. Because our financial products and services, outside of the Covered Services, are generally not directed to Children, we kindly request that Children not otherwise provide personal information to us.

This Children's Privacy Policy supplements the [Capital One Online Privacy Policy](#) ("Online Privacy Policy"), which applies except to the extent it conflicts with this Children's Privacy Policy, in which case the Children's Privacy Policy controls. Our Covered Services are intended for a U.S. audience. The terms "Capital One," "we," "us," or "our" mean Capital One Financial Corporation and its U.S. affiliates.

### What this policy does not cover

This Children's Privacy Policy does not apply to any of our financial products or services that are not made available to Children. For example, this Children's Privacy Policy does not apply to the websites, mobile applications, or other online services of Capital One Shopping or our non-U.S. affiliates. This notice also does not apply to the practices of Discover. Please visit Discover's [Privacy Center](#) to learn more about Discover's privacy practices.

This Children's Privacy Policy also does not apply to any third-party websites that we may link to online. Capital One is not responsible for the practices of other companies. Children and their parents should review the privacy policies of other websites and services they visit or use to understand their privacy practices.

### Collecting, using, and sharing information

#### **How does Capital One collect information online?**

We collect information from Children when they use our Covered Services. For example, we may collect information:

- **Directly from Children.** After account opening, we and others on our behalf may collect information directly from Children, such as when the Child uses our online banking services or mobile apps, communicates with us, provides feedback, or enters promotions.
- **Automatically when Children use our Covered Services.** We and others on our

## CAPITAL ONE ONLINE CHILDREN'S PRIVACY POLICY

behalf may collect Device Data, Online/Mobile Activity Data, and other information automatically when Children interact with our Covered Services. Learn more about our use of [Online Tracking Technologies](#).

We may combine that information with information we collect from other online and offline sources. For example, we and others on our behalf may collect information about a Child from their parent or adult co-applicant when the co-applicant applies for an account(s) or registers for our products or services, uses our online banking services or mobile apps, or communicates with us regarding the Child. We may combine this information with the information collected above from the Child, and with other information such as from our phone calls and emails with the Child, from third-party data sources for fraud prevention, identity verification, or marketing purposes, from our business partners, and from publicly available data sources. We will treat such combined information in accordance with this Children's Privacy Policy.

### What information does Capital One collect from Children?

In connection with our Covered Services, we may collect the following from Children under 13 when they use our Covered Services:

- **Account data**, such as account nickname, account history, and account balances.
- **Identity data**, such as date of birth, username, and password.
- **Transaction data**, such as debit card purchases, ATM transactions, payment or transaction history, transaction details when Children transfer money to or from their Capital One accounts, third-party billing or bank information or statements, and payment card details.
- **Device data**, such as a Child's device type, web browser type and version, operating system type and version, display/screen settings, language preferences, internet protocol address, mobile network information, general location (e.g., city, state, or country), cookie IDs, device IDs, advertising IDs (e.g., Apple's IDFA or Google's Advertising ID), and likely connections among different browsers and devices that a Child uses.
- **Online/mobile activity data**, such as login data, search history, information about how Children use and interact with our Covered Services (including content viewed, links clicked, and features used), when and how often Children use our Covered Services, the webpage from which Children clicked a link to come to our Covered Services (e.g., the referrer URL), and crash reports (collectively, "Online/Mobile Activity Data").
- **Communications data**, such as a Child's communication preferences (e.g., enrollment in offers and alerts) and details, or the content of a Child's communications with us.

In addition to the information described above, we may collect the following from Children who are 13 years old or older, or from Children under 13 with verifiable parental consent or where otherwise permitted by law:

- **Contact or identity data**, such as a Child's name, mailing address, email address, phone number, government-issued identifier, tax ID type, tax status, and

## CAPITAL ONE ONLINE CHILDREN'S PRIVACY POLICY

citizenship.

- **Account data**, such as account number, credit/debit card number, information about joint account holders, and other information related to a Child's Capital One accounts, applications, or prequalification inquiries.
- **Biometric information**, such as physical or behavioral characteristics that are used or intended to be used to establish identity including for authentication or fraud prevention purposes.
- **Documents or images**, such as check images or documents submitted through our online portals.
- **Demographic data**, such as employment status and annual income.
- **Device data**, such as a device contacts (e.g., to facilitate Zelle payments) and photos (e.g., to deposit checks) (collectively, with the device data collected for Children under 13 above, "Device Data").

### How does Capital One use this information?

For Children under 13, we use the information we collect to provide and support the internal operations of our Covered Services. For example, we may use information for:

- **Providing our products and services**, such as enabling a Child to obtain Capital One products or services, evaluating a Child's application or eligibility for a Capital One product or service, servicing and managing a Child's accounts, sending alerts the Child signed up for, providing customer service or support, and providing online tools and features.
- **Processing transactions and payments**, such as transferring funds between accounts, processing payments or transactions, fulfilling orders, and conducting settlement, billing, processing, clearing, or reconciliation activities.
- **Verifying the Child's identity**, such as authenticating their login credentials, verifying their location to allow access to their accounts, and storing security questions for subsequent verification online or over the phone.
- **Detecting and preventing fraud**, such as determining fraud risk and identifying fraudulent or otherwise unauthorized transactions.
- **Protecting against security risks**, such as monitoring network activity logs, detecting security incidents, conducting data security investigations, and otherwise protecting against malicious, deceptive, fraudulent, or illegal activity.
- **Communicating with the Child about the Covered Services**, such as providing service-related communications or requesting feedback about service quality, functionality, or support.
- **Conducting analytics and research**, such as examining which parts of our website the Child visits or which aspects of our mobile apps the Child finds most useful, evaluating user interface and experiences, testing features or functionality, performing debugging and error repair, and analyzing the performance and usage of our Covered Services. Learn more about how we use [Online Tracking Technologies](#).
- **Improving our products and services**, such as personalizing and optimizing the Child's website and mobile experiences, recognizing the Child across different browsers and devices they use and across different interactions with us, improving

## CAPITAL ONE ONLINE CHILDREN'S PRIVACY POLICY

existing products and services or developing new products and services, including by developing and training models to be used in connection with our products and services (e.g., to protect against fraud and other harm or to personalize the Child's experiences), conducting market research, and evaluating or improving the effectiveness of our marketing efforts.

- **Carrying out legal and business purposes**, such as complying with applicable laws, responding to civil, criminal, or regulatory lawsuits, subpoenas, or investigations, exercising our rights or defending against legal claims (including for collections and recoveries on past-due accounts), resolving complaints and disputes, performing compliance activities and audit functions, regulatory reporting, performing institutional risk control, conducting human resources activities, and otherwise operating, managing, and maintaining our business.
- **Creating aggregated and de-identified information**, such as using or modifying the information described in this Children's Privacy Policy in a manner that does not allow us to reasonably identify the Child. For example, we may compile aggregated statistics or use de-identified data to detect and prevent fraud, understand trends, research the percentage of users accessing a specific website feature, or improve our services. Information that has been aggregated and de-identified is no longer subject to this Children's Privacy Policy.

For Children under the age of 13, we have technical, contractual, and other reasonable controls in place to help ensure personal information is only used for these purposes unless otherwise permitted by law.

For Children who are 13 years old or older and for Children under 13 where we have obtained verifiable parental consent or where otherwise permitted under applicable law, we may also use information for the following purposes in addition to the uses described above:

- **Advertising and marketing**, such as sending the Child offers for special products and services via mail, email, push notifications, or text message, and displaying online advertising, as permitted by law. Learn more about how we use [Online Tracking Technologies](#).

### How does Capital One share this information?

For Children who are 13 years old or older, we may share information from the Child with:

- **Affiliates**. We may share information with companies in the Capital One family, including companies with the Capital One name.
- **Business partners**. We may share information with companies that we have partnered with to offer or enhance products and services for Capital One customers or prospective customers. For example, we may share information with joint marketing partners or bill pay partners.
- **Service providers and other vendors**. We use other companies to provide services on our behalf and to help us run our business. We may share information with these service providers, or they may collect information on our behalf, for various business purposes. For example, we use service providers for hosting and securing our information systems, assisting with and providing analytics for our

## CAPITAL ONE ONLINE CHILDREN'S PRIVACY POLICY

online services, servicing customer accounts, detecting and preventing fraud, assisting with human resources activities, communicating with our customers, and analyzing and improving our Covered Services.

- **Other third parties with the Child or parent's consent as applicable or as necessary to provide our products and services.** We share information with the Child or parent's consent as applicable or at their direction, such as when the Child and/or parent asks us to share information with a money management app to track their finances. We also may share information with third parties to provide products and services that the Child or their parent requests, such as when the Child transfers funds or sends money to friends and family via Zelle, with merchants and/or affiliate networks when the Child completes an in-store purchase using our Offers platform, and with third-party payment processors (such as PayPal or Stripe) when the Child makes payments on our Covered Services.
- **Government entities and others with whom we share information for legal or necessary purposes.** We share information with government entities and others for legal and necessary purposes, such as:
  - To respond to requests from our regulators or to respond to a warrant, subpoena, governmental audit or investigation, law enforcement request, legal order, or other legal process.
  - In connection with a proposed or actual sale, merger, transfer, acquisition, bankruptcy, or other disposition of some or all of our assets, in which case we may share information with relevant third parties.
  - For other legal purposes, such as to enforce our terms and conditions, exercise or defend legal claims, comply with applicable laws, or if we determine that disclosure is necessary or appropriate to protect the life, safety, or property of our customers, ourselves, or others.

For Children under the age of 13, Capital One shares personal information only with affiliates, service providers, and vendors that provide support for the internal operations of our Covered Services.

We may share aggregated and de-identified information (such as aggregated statistics regarding the use of our financial products and services) with third parties for any purpose.

### **What online tracking technologies does Capital One use?**

We and third-party providers acting on our behalf use a variety of online tools and technologies to collect information when you visit or use the Covered Services, including Device Data and Mobile/Online Activity Data. For example, we use these tools to collect information for debugging, fraud prevention, session management, and other necessary purposes. We may associate this tracking data with the Child's Capital One account (if they have one).

For more information about the types of online tracking technologies we use and how they operate, please see our [Online Privacy Policy](#).

## CAPITAL ONE ONLINE CHILDREN'S PRIVACY POLICY

### A Parent and Child's privacy rights and choices

#### **Access, correct, or delete a Child's personal information**

Parents, as well as Children who are 13 years old or older, may submit a request to access, correct, or delete the Child's personal information, as well as a request to appeal a decision we have made about such a request, by reviewing and updating account information or by emailing [childrensprivacy@capitalone.com](mailto:childrensprivacy@capitalone.com). We will respond to your request consistent with applicable law and subject to proper verification.

#### **Unsubscribe from our marketing emails**

Information about managing marketing communication preferences is described in our [Online Privacy Policy](#).

#### **Manage cookies and other preferences on a Child's device**

Information about managing cookies, online tracking technologies, and other device or browser-based privacy preferences is described in our [Online Privacy Policy](#).

### Data retention and security

Our practices regarding data retention and information security, including with respect to personal information from Children, are described in our [Online Privacy Policy](#).

Visit our [Fraud and Identity Theft Prevention](#) page for more information about our commitment to security and tips about how to guard against fraud and identity theft.

### Updates

We may change this Children's Privacy Policy in the future. When we do, we will post the revised Children's Privacy Policy on our website. This Children's Privacy Policy was last updated and became effective on the date posted at the top of this page.

### Contact us

Have questions about this Children's Privacy Policy or our privacy practices? Visit [capitalone.com/privacy/](http://capitalone.com/privacy/).

Capital One Bank, Attn: Bank by Mail, PO BOX 85123, Richmond VA 23285.

You can reach Capital One by phone at 1-877-383-4802.

For data viewing and deletion requests for Children, please email [childrensprivacy@capitalone.com](mailto:childrensprivacy@capitalone.com).

[Contact us at customer support](#).