

CAPITAL ONE TRANSPARENCY REPORT

For requests made in 2024

Our annual transparency report shows the number of data requests we received last year and how long it typically takes us to fulfill those requests. This report does not contain personal information, and providing it is a requirement under the California Consumer Privacy Act (CCPA).

Capital One honors California residents' rights under the CCPA to:

- Know their data (by downloading it)
- Request to delete their data
- Request to correct their data
- Opt out of of “sharing” certain personal information for cross-context behavioral advertising purposes

We offer similar choices to all US residents as well. For clarity, we've separated California and non-California residents below.

As a financial institution, much of the data that we collect is exempt under the CCPA because it is subject to other privacy laws, such as the federal Gramm-Leach-Bliley Act and the Fair Credit Reporting Act.

Download requests

Residency	Total received¹	Requests where we provided data	Requests where no data was provided²
California	390	251	139
Non-California	2052	1368	684

Delete requests

Residency	Total received¹	Requests where we deleted data	Requests where no data was deleted²
California	242	0	242
Non-California	1021	1	1020

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Correction requests

Residency	Total received¹	Requests where we corrected data	Requests where no data was corrected²
California	1	1	0
Non-California	2	1	1

Median time to substantively respond (in days)³

Residency	Download requests	Delete requests	Correction requests
California	13.50	7.75	45.62
Non-California	14.57	7.62	30.05

GPC Opt-out requests

Capital One supports Global Privacy Control (GPC), which is a setting that allows you to communicate your privacy preferences to websites and online services that you visit. When we detect a GPC signal from a browser, our Online Services are designed to treat the browser as opted out and to stop sharing personal information for certain targeted advertising purposes, in accordance with applicable laws. In 2024, the average opt-out rate for California residents was 1.37% and the average opt-out rate for non-California residents was 1.36%.

¹Number of verifiable requests we received in 2024. We might not receive or process a request if we can't verify the requestor's identity.

²Number of requests where we didn't find any data, all the data we had was exempt from disclosure, correction or deletion, or the request was denied on other legal grounds.

³The CCPA requires all requests to be fulfilled within 45 days and allows for an additional 45-day extension.