

# CAPITAL ONE WORKFORCE CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE

Effective: 1/1/2026

This Capital One Workforce California Consumer Privacy Act Disclosure (“Workforce CCPA Disclosure”) explains how Capital One Financial Corporation and its U.S. affiliates (collectively, “Capital One,” “we,” “us,” or “our”) collect, use, and disclose personal information in the context of a person’s role or former role as a job applicant, employee, associate, contractor, or other member of the Capital One workforce (“Workforce Member”), including former Discover Workforce Members. It also describes the privacy rights of California residents under the CCPA and how they can exercise those rights.

This CCPA Workforce Disclosure applies solely to Workforce Members who are California residents and supplements the [Capital One Online Privacy Policy](#).

## What personal information is covered by the CCPA?

Under the CCPA, “personal information” is information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular California resident or household. It does not include publicly available information or information that has been aggregated or de-identified.

The CCPA does not apply to certain information, such as information subject to the Health Insurance Portability and Accountability Act (HIPAA), the Fair Credit Reporting Act (FCRA), and certain other state or federal privacy laws. This Workforce CCPA Disclosure also does not apply to information that we collect outside the context of a person’s role as a Workforce Member. For more information about how we collect, use, and disclose personal information in other contexts, please visit [capitalone.com/privacy](http://capitalone.com/privacy).

## Categories of personal information we collect

We collect the following categories of personal information, as defined in the CCPA, relating to Workforce Members who are California residents:

CCPA Category	Illustrative Examples
Identifiers	Name, address, online identifiers, Internet Protocol address, email address, phone number, Social Security number, driver’s license, state identification card, passport number, account login credentials, or other similar identifiers
Contact, health, insurance, financial, or other personal information as defined in the California Customer Records Act, Cal. Civ. Code § 1798.80	Home address, health or vaccine information, insurance details, and direct deposit or other financial information

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Characteristics of protected classifications under California or federal law	Age, race, ethnic origin, color, citizenship, marital status, medical condition, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), religious or philosophical beliefs, union membership, sexual orientation, and veteran or military status
Commercial information	Information about past transactions or purchases
Biometric information	Physical or behavioral characteristics that are used or intended to be used to establish individual identity, such as for authentication or fraud prevention purposes
Internet or similar network activity information	Browsing history, device data (e.g., device type or web browser and operating system type and version), search history, information on an interaction with a website, application, or advertisement, and the contents of any mail, email, and text messages sent or received using a corporate device
Geolocation data	Device location, including precise geolocation
Audio, electronic, visual, or similar information	Call and video recordings
Professional or employment-related information	Information such as work history, performance evaluations, income/payroll and compensation information, and survey responses
Education information	Education records and date of graduation
Inferences drawn from other personal information	Certain inferences concerning an individual's preferences, abilities, aptitudes, and characteristics

We collect personal information relating to Workforce Members who are California residents in a variety of contexts, including in connection with applications for employment, Human Resource activities, marketing activities, our websites and mobile applications, and certain Capital One locations. The categories of personal information that we collect and use about a California resident will depend on our specific relationship or interaction with that individual, and the examples provided in each category above are for illustrative purposes only.

While some of the information provided above that we collect may be considered sensitive personal information, Capital One uses and discloses sensitive personal information for those purposes that are authorized by law. For example, Capital One may process your sensitive

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personal information like your Social Security number or your driver's license number to verify your identity and information. California law does not afford you rights to limit the use or disclosure of your sensitive personal information for these purposes.

The personal information we collect will be retained for as long as reasonably necessary for the purposes set out in this policy and consistent with our retention policies, in accordance with applicable laws. When determining these retention policies, we take into account the length of time personal information is required to be retained to provide the services; satisfy legal and compliance obligations and for audit purposes; address any complaints or troubleshoot issues related to the services; and defend or bring potential legal claims or enforce our policies.

### Categories of sources of personal information

In the past 12 months, we have collected personal information relating to Workforce Members who are California residents from the following sources:

<b>Sources</b>	<b>Illustrative Examples</b>
Directly from you, including automatically when you use our online applications or services	Information submitted on a job application, when enrolling in benefits, when performing your job duties, or in response to surveys or other requests for information
Affiliates	Information shared between companies related by common ownership or control to Capital One
Marketing partners	Companies that collect information through our online services in order to provide marketing services to us, including to target advertising to you based on personal information collected across different websites, mobile apps, and devices over time. Our marketing partners include social media companies
Service Providers and other vendors	Benefit providers, software providers, marketing companies, communication services, fraud prevention services, consumer reporting agencies, data analytics providers, data providers
Third parties that you have authorized or directed to share information with us	Authorized agents or others on your behalf
Government entities or other public sources	Federal, state, or local governments that provide publicly available data.

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### Purposes for which we use personal information

We may use personal information relating to Workforce Members who are California residents for the following purposes:

- Evaluating employment applications and employee performance
- Providing and maintaining our Workforce Member related services, including employment benefits, payroll, and workplace tools
- Conducting background checks
- Protecting against security risks
- Advertising and marketing
- Conducting analytics and research
- Maintaining our facilities, systems, and infrastructure
- Improving our Workforce Member related services
- Carrying out our legal and business purposes, such as complying with federal, state, or local laws, responding to civil, criminal, or regulatory lawsuits, subpoenas, or investigations, exercising our rights or defending against legal claims, resolving complaints and disputes, performing compliance activities, performing institutional risk control, and otherwise operating, managing, and maintaining our business
- Creating aggregated and de-identified information
- As otherwise disclosed to you at or before the point of collecting your personal information

We may also use personal information relating to California residents for the following specific “business purposes” listed in the CCPA:

- Auditing related to a Workforce Member
- Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity, and prosecuting those responsible for that activity
- Debugging to identify and repair errors that impair existing intended functionality
- Short-term, transient use
- Performing services on behalf of Capital One or its service providers, including maintaining or servicing Workforce Member’s accounts, providing Workforce Members’ service, processing or fulfilling orders and transactions, verifying Workforce Members’ information, processing payments, providing financing, providing advertising or marketing services, providing analytic services, or providing similar services on behalf of Capital One or its service providers
- Undertaking internal research for technological development and demonstration
- Undertaking activities to verify or maintain the quality or safety of a service that is owned or controlled by Capital One, and to improve, upgrade, or enhance the service that is owned or controlled by Capital One

### Disclosures of personal information to third parties

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In the past 12 months, we may have disclosed each of the above-listed categories of personal information relating to Workforce Members who are California residents for the above-listed purposes to one or more of the following categories of third parties, service providers, or contractors:

Third Parties	Illustrative Examples
Affiliates	Companies related by common ownership or control to Capital One
Marketing partners	Companies that collect information through our online services in order to provide marketing services to us, including to target advertising to you based on personal information collected across different websites, mobile apps, and devices over time (e.g., showing you an advertisement to work at Capital One if you previously visited our careers website). Our marketing partners include social media companies
Service providers	Benefit providers, software providers, communication services, fraud prevention services, data analytics providers, data providers
Other third parties with your consent or as necessary to provide our services	Family members
Government entities and others with whom we share information for legal or necessary purposes	Regulatory and law enforcement agencies or other businesses in the context of a merger or acquisition

Importantly, we may share or allow companies such as our marketing partners to collect information (e.g., Internet or similar network activity information and identifiers) through our online services in order to provide marketing services to us, including to target advertising to you based on personal information collected across different websites, mobile apps, and devices over time (e.g., showing you an advertisement to work at Capital One if you previously visited our careers website). You have a right to opt out of such cross-context behavioral advertising, as described below. You can also review the Capital One Online Privacy Policy to learn more about how Capital One uses online tracking technology to conduct personalization, analytics, and targeted advertising.

In the past 12 months, we have not disclosed personal information relating to California residents in any other manner that we consider a sale within the meaning of the CCPA. We also do not knowingly sell or share for cross-context behavioral advertising the personal information of individuals under the age of 16.

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### Rights under the CCPA

#### **Rights to know, delete, and correct**

If you are a California resident, you may have certain rights related to the personal information we process about you. You may request the following:

- Access to the specific pieces (e.g. copies) of personal information we have collected about you. You may also request access to other information about our data processing practices as described in this Workforce CCPA Disclosure. Specifically, you may request to know the categories of personal information we have collected about you, categories of sources from which we collected such personal information, business or commercial purposes for collecting or sharing such personal information, categories of personal information disclosed to or shared with service providers, contractors, and third parties, and categories of service providers, contractors, and third parties to whom we have disclosed or shared such personal information
- Deletion of personal information we have collected from you
- Correction of personal information we have collected from you

In some instances, we may decline to honor your request in accordance with the CCPA. For example, we may decline to honor your request if we cannot verify your identity or confirm that the personal information that we maintain relates to you, or if we cannot verify that you have the authority to make a request on behalf of another individual. In other instances, we may decline to honor your request where an exception applies, such as where the disclosure of personal information would adversely affect the rights and freedoms of another consumer or where the personal information that we maintain about you is not subject to the CCPA. Nonetheless, as a California resident, you have the right to be free from unlawful discrimination and retaliation for exercising your rights under the CCPA.

If you are a California resident and would like to exercise your rights to know, delete, or correct your personal information as described above, please submit your request by contacting our HR Help Center, either by email at [HRHelpCenter@capitalone.com](mailto:HRHelpCenter@capitalone.com) or phone at 1-888-376-8836 (8 a.m. to 5 p.m. ET). Please make sure to indicate in your request that you would like to exercise your rights under the CCPA. If you would like to use an agent to exercise your CCPA rights, or if you are an agent seeking to exercise CCPA rights on behalf of another person, please contact us at 1-888-376-8836 (8 a.m. to 5 p.m. ET).

#### **Right to opt out of sharing personal information for cross-context behavioral advertising**

California residents have a right to opt out of sharing personal information for cross-context behavioral advertising purposes. You can exercise your right to opt out by enabling Global Privacy Control (GPC) in your browser. GPC 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

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with applicable laws. Please visit the [Global Privacy Control](#) website to learn more about the setting and how to enable it on your browser.

You can also opt out of certain targeted advertising by visiting the [Digital Advertising Alliance Opt Out Page](#), and [TrustArc Preference Manager](#) or by adjusting the privacy settings on your mobile device (e.g., “LimitAd Tracking” on iOS or “Opt out of Ads Personalization” on Android).

Please note that your preferences will apply only to the specific browser from which you opt out and will only limit the sharing of personal information for certain targeted advertising purposes in accordance with applicable laws or as disclosed by the organization providing the opt-out. For example, if you opt out, Capital One may still use your personal information to personalize our interactions and advertising to you, and you may still see Capital One advertisements that result from other advertising techniques. You will need to opt out separately on all of your browsers. If you delete cookies, change web browsers, reset your mobile advertising ID, or use a different device, you may need to opt out again. Our online services do not function differently in response to browser “Do Not Track” signals, but you may opt out of certain targeted advertising as described above.

### Changes to this Workforce CCPA Disclosure

We may change or update this Workforce CCPA Disclosure in the future. When we do, we will post the revised Workforce CCPA Disclosure on our website. This Workforce CCPA Disclosure was last updated and became effective on the date posted at the top of this page.

### Contact us

Have questions about this Workforce CCPA Disclosure or our privacy practices? Contact us by email at [HRHelpCenter@capitalone.com](mailto:HRHelpCenter@capitalone.com) or phone at 1-888-376-8836 (8 a.m. to 5 p.m. ET)