

The Capital One Walmart Rewards[®] Card

Referrals Bonus Roll Out

WMT234512

https://www.figma.com/file/eG2OpeqgHVNIClJreZjEz5/WMT234512_ReferralsBonusRollOut_PT23?node-id=253%3A35439&t=1N9b8kpTdLMmxV0H-1



Walmart Referrals Campaign

The Ask

Update the Disclosures / T&C's for the Walmart Referrals Campaign. The campaign is meant to increase NABs through a referrals program (via email and EASE) that enables existing customers to receive a monetary bonus (\$25, \$50 or \$75) if they successfully refer a friend to open an account.

What You'll See Today

- Updated Customer Management Communications
 - Offer emails (Cobrand & PLCC)
 - Bonus Email
 - Landing Page
 - EASE

UPDATED DISCLOSURES / T&C's ARE OUTLINED IN YELLOW

WMT2210 Referrals Campaign PTH 22
 \$1 <FirstName>, earn <Reward> for each friend you refer
 PH: Everything's better with friends. Including your <relationshipNameHTML> credit card.

Capital One | Walmart

Get <Reward> for each friend who's approved.
 Earn up to <RewardsCap>.

Refer a friend

That means up to <RewardsCap> in bonuses for you if your friends are approved for a <relationshipNameHTML> credit card. Plus, your friends can see if they're pre-approved for the card before they even apply, all with no impact to their credit score.

Once approved, they'll enjoy great perks like 5% back at Walmart.com and 2% cash back in Walmart® stores with no annual fee.

Referring your friends to a <relationshipNameHTML> credit card is easy:

- 1 Select Refer a friend to get a personalized link.
- 2 Share the link with your friends and family.
- 3 Enjoy a <Reward> bonus for each friend approved.

Refer a friend

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 \$1 <FirstName>, earn <Reward> for each friend you refer
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 \$1 <FirstName>, earn <Reward> for each friend you refer
 PH: Everything's better with friends. Including your <relationshipNameHTML> credit card.

Capital One | Walmart

You earned <Reward> and helped a friend.

Keep it up and you could earn up to <RewardsCap>.

<Well done, <FirstName>!

You earned a <Reward> referral bonus. Thanks for helping a friend discover the perks of having a <relationshipNameHTML> credit card. Your statement credit should already be in your account, so enjoy! You've earned it.

If you have another referral in mind, keep going. You'll keep earning for each friend or family member approved, up to <RewardsCap> this year. Plus, you can see if they're pre-approved before they apply, without impacting their credit.

Refer another friend

Thanks for choosing (and recommending) a <relationshipNameHTML> credit card.

Capital One | Walmart

Earn <Reward> when you refer a friend to a <relationshipNameHTML> credit card.

Your personal referral link
 Unique referral link generated here:

Copy link

Share your personal referral link with friends. If they're new <relationshipNameHTML> credit card users, you'll earn <Reward> for each friend approved - up to <RewardsCap> for the year.

Terms and conditions

Privacy | Security | Terms & Conditions | Accessibility | Notice At Collection

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When you use your referral link, you're recommending your friends to open a Capital One account.

The 5% back on Walmart.com and 2% cash back on Walmart stores with no annual fee is available for a limited time. The 2% cash back program is subject to the standard restrictions for the program and the 5% back on Walmart.com is available for a limited time. The program is subject to the standard restrictions for the program. The 2% cash back on Walmart stores with no annual fee is available for a limited time. The program is subject to the standard restrictions for the program. The 5% back on Walmart.com is available for a limited time. The program is subject to the standard restrictions for the program.

If you'd like to see more details, please visit our website. We're sorry we can't provide more details here.



Walmart Referrals Campaign | Email A

Email

Cobrand

SL: <FirstName>, earn <\$Reward> for each friend you refer

PH: Everything's better with friends. Including your <relationshipNameHTML> credit card.

Marketing:

Translation needed

Walmart proposed copy above.

For an idea of how it could be adapted for Horizontal and Luxury partners, below are some options.

Horizontal adaptation

SL: <FirstName>, earn <\$Reward> for each friend you refer

PH: The more friends you refer, the more bonuses you could earn.

Saks & NMG Adaptation

SL: Earn <\$Reward> for each friend you refer

PH: The more friends you refer, the more bonuses you could earn.

WMT22110 Referrals Campaign PTN 22
SL: <FirstName>, earn <\$Reward> for each friend you refer
PH: Everything's better with friends. Including your <relationshipNameHTML> credit card.

[Sign in](#)



(((fullName))
{{product}}. {{{acct_last_4_num}}}

Get <\$Reward> for
each friend who's approved.
Earn up to <\$RewardsCap>.

Refer a friend



(((fullName))

That means up to <\$RewardsCap> in bonuses for you if your friends are approved for a <relationshipNameHTML> credit card. Plus, your friends can see if they're pre-approved for the card before they even apply, all with no impact to their credit score.

Once approved, they'll enjoy great perks like 5% back at Walmart.com and 2% cash back in Walmart® stores with no annual fee.

Referring your friends to a
<relationshipNameHTML> credit card is easy:

1

Select

Refer a friend to get a personalized link.

2

Share

the link with your friends and family.

3

Enjoy

a <\$Reward> bonus for each friend approved.

Refer a friend



Download the Capital One Mobile app.

About this message

When you share your referral link, you'll be revealing to your friend(s) that you are a Capital One customer.

The Referral Bonus Program ("Referral Program") is nontransferable and open to account holders with an eligible Capital One card in good standing. For a bonus to be paid, the person referred must apply through the link provided and be approved for an eligible card during the current Referral Program period. Bonus may be subject to tax-related reporting for the year you receive the bonus under this Referral Program. We may be required to send you, and file with the IRS, Form 1099-MISC. Please consult with your tax advisor for questions about the impact of this form. Referral Program may be terminated or changed by Capital One at any time without notice. See Referral Program Terms and Conditions for additional details.

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DEMOX 90081 12345 {{productLineId}}

UPDATED

Matchbox Breakdown

Email

Cobrand





Walmart Referrals Campaign | Email A

Email

PLCC

SL: <FirstName>, earn <\$Reward> for each friend you refer

PH: Everything's better with friends. Including your <relationshipNameHTML> credit card.

Marketing:

Translation needed

Walmart proposed copy above.

For an idea of how it could be adapted for Horizontal and Luxury partners, below are some options.

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WMT22110 Referrals Campaign PTN 22
SL: <FirstName>, earn <\$Reward> for each friend you refer
PH: Everything's better with friends. Including your <relationshipNameHTML> credit card.



{{fullName}}
{{product}}...{{acct_last_4_num}}

Get <\$Reward> for
each friend who's approved.
Earn up to <\$RewardsCap>.

Refer a friend



That means up to <\$RewardsCap> in bonuses for you if your friends are approved for a <relationshipNameHTML> credit card. Plus, your friends can see if they're pre-approved for the card before they even apply, all with no impact to their credit score.

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- 2**
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- 3**
Enjoy
a <\$Reward> bonus for each friend approved.

Refer a friend



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This email advertisement was sent to {{{address.email}}}. You received this email as a valued Capital One customer.

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DEMOX 90081 12345 {{productLineId}}

UPDATED

Matchbox Breakdown

Email

PLCC

[Variable: Customer First Name]

[Variable: referral rewards per person referred]

[Variable: Generic partner name]

Account Holder Cardholder Matchbox variable.
[MTX variable: accountBarCardArtPath]

Refer a friend button Matchbox Variable
[MTX variable: actionCallToActionDefault]
URL = Uses Simple Response technology to link to the email landing page where existing customers get their personal referral link.

Header Image modular content
ALT= "Friends checking out at Walmart register. The Walmart Rewards® Card"

Modular Content

[Variable: Generic partner name]

Refer a friend button Matchbox Variable
[MTX variable: actionCallToActionDefault]
URL = Uses Simple Response technology to link to the email landing page where existing customers get their personal referral link.

WMT22110 Referrals Campaign PTN 22
 S1: <\$FirstName>, earn <\$Reward> for each friend you refer
 PH: Everything's better with friends. Including your <relationshipNameHTML> credit card.

Get <\$Reward> for each friend who's approved.
Earn up to <\$RewardsCap>.

Refer a friend

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- Select a friend to refer.
- Share the link with your friends and family.
- Enjoy a <\$Reward> bonus for each friend approved.

Refer a friend

URL = walmart.capitalone.com

Logo Lockup Matchbox Variable
[MTX variable: logoPathDefault]
Alt= "Visit Capital One"
URL = www.capitalone.com

Account Holder Info Matchbox variable.
[MTX variable: productNameLegalSuffixEnglish]

[Variable: referral rewards per person referred]

[Variable: max rewards that can be earned]

[Variable: max rewards that can be earned]

[Variable: Generic partner name]

[Variable: referral rewards per person referred]



Bonus Email

SL: Congrats, <FirstName>! You've earned <\$Reward> for referring your friend!

PH: Everyone deserves a friend like you.

Servicing:
Translation needed

Walmart proposed copy above.
For an idea of how it could be adapted for Horizontal and Luxury partners, below are some options.

Horizontal adaptation

SL: Congratulations, <FirstName>! You've earned a <\$Reward> bonus!

PH: Thanks for recommending a <relationshipNameHTML> credit card.

Saks & NMG Adaptation

SL: Congratulations, you've earned a <\$Reward> bonus.

PH: Thanks for recommending a <relationshipNameHTML> credit card.

WMT22110 Referrals Campaign PTN 22
SL: Congrats, <FirstName>! You've earned <\$Reward> for referring your friend!
PH: Everyone deserves a friend like you.

[Sign in](#)

(((fullName)))
 (((product))),(((acct_last_4_num)))

You earned <\$Reward> and helped a friend.

Keep it up and you could earn up to <\$RewardsCap>.

<Well done, <FirstName>!>

You earned a <\$Reward> referral bonus. Thanks for helping a friend discover the perks of having a <relationshipNameHTML> credit card. Your statement credit should already be in your account, so enjoy! You've earned it.

If you have another referral in mind, keep going. You'll keep earning for each friend or family member approved, up to <\$RewardsCap> this year. Plus, they can see if they're pre-approved before they apply, without impacting their credit.

[Refer another friend](#)

Thanks for choosing (and recommending) a <relationshipNameHTML> credit card.

[Download the Capital One Mobile app.](#)

About this message

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The Referral Bonus Program ("Referral Program") is nontransferable and open to account holders with an eligible Capital One credit card in good standing. For a bonus to be paid, the person referred must apply through the link provided and be approved for an eligible card during the current Referral Program period. Bonus may be subject to tax related reporting for the year you receive the bonus under the Referral Program. We may be required to send you, and file with the IRS, Form 1099-MISC. Please consult with your tax advisor for questions about the impact of this form. Referral Program may be terminated or changed by Capital One at any time without notice. See Referral Program Terms and Conditions for details.

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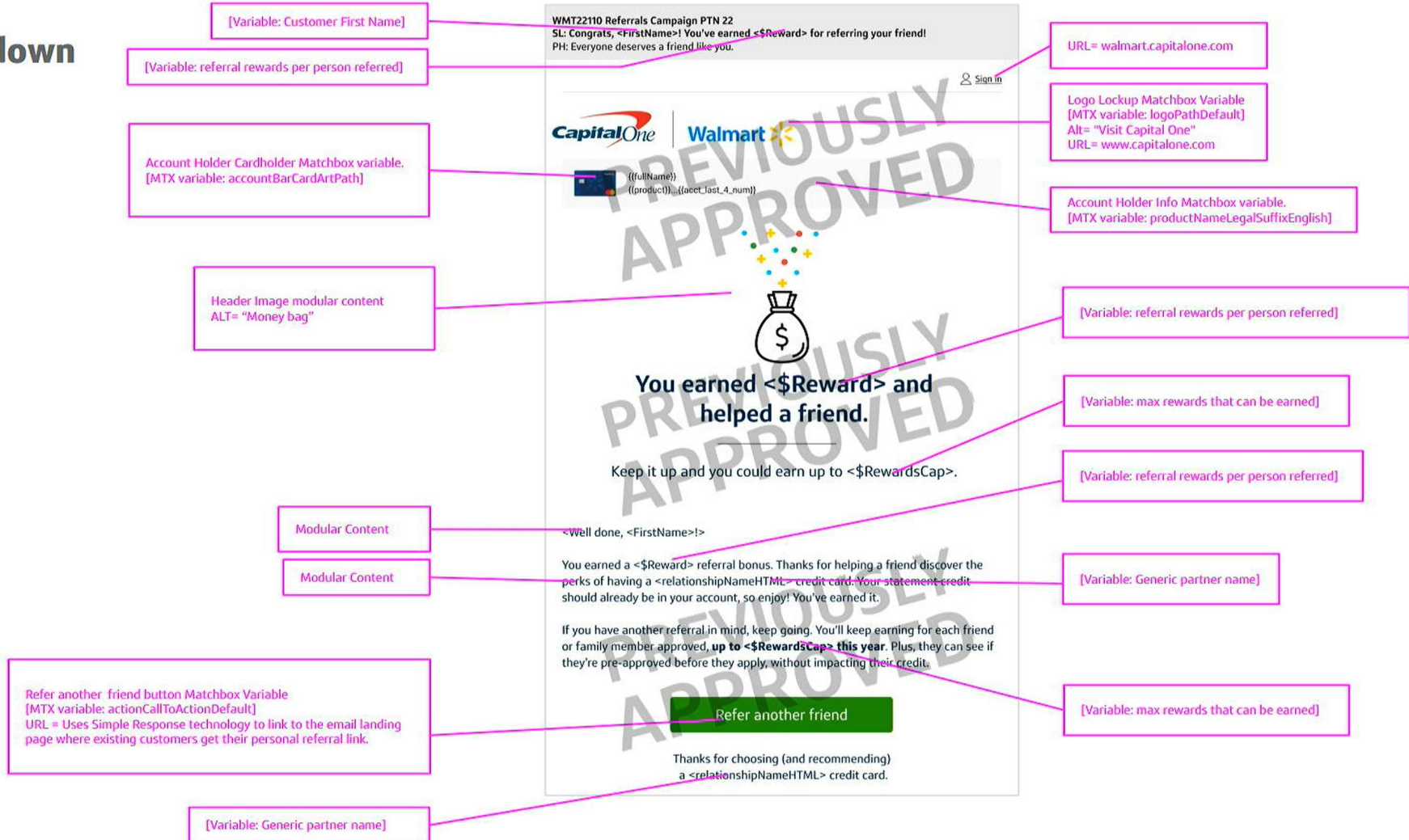
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DEMOX 90081 12345 {{{product_lineid}}}

UPDATED

Matchbox Breakdown

Bonus Email



Landing Page

From Email

Desktop

Capital One | Walmart

Earn <\$Reward> when you refer a friend to a <relationshipNameHTML> credit card.

Your personal referral link

Unique referral link generates here

Copy link

Share your personal referral link with friends. If they're a new <relationshipNameHTML> cardholder and get approved using your link, you'll earn <\$Reward> for each friend approved—get up to <\$RewardsCap> for the year.

Terms and conditions +

Privacy Security Terms & Conditions Accessibility Patriot Act Certification

Capital One

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If offered, the new account holder rewards bonus may vary, and depending on when an application is submitted, may no longer be available.

Desktop

UPDATED

Terms and conditions +

- The friend you refer must use the referral link you sent them and complete the application process through that link for you to receive a bonus. Referral bonus amount and/or card product promotions may be subject to change without notice. By participating in the referral program, you are telling your friend that you're a Capital One customer.
- The friend you refer must apply and be approved for the product or family of products you referred them to.
- Your account must be open and in good standing to receive a bonus in the referral program. If you have other Capital One credit card accounts that are in default or charged off, you may not be eligible for the referral program.
- Depending on the account tied to the referral, bonuses may be received via statement credit, miles, rewards points, cash rewards, or rewards owned by card partners of Capital One. The maximum total bonus value you can receive in a calendar year is <\$RewardsCap>. If you have reached the maximum bonus amount for the calendar year, you can still refer your friends; however, you won't receive additional bonus awards.
- If you have multiple cards, please note that referral program terms may vary by card product. Visit <https://www.capitalone.com/credit-cards/refer-a-friend/> and sign in to view program terms for your other card products.
- If your referral offer is no longer valid when your friend applies for a card, you won't receive a bonus for their approval.
- If you receive a referral bonus, it may be subject to tax-related reporting for the year you receive the bonus under this program. We may be required to send you, and file with the IRS, Form 1099-MISC. Please consult with your tax advisor for questions about the impact of this form.

By participating in the referral program, you are telling your friend that you're a Capital One customer. When you share your referral link, you'll be revealing to your friend(s) that you are a Capital One customer.

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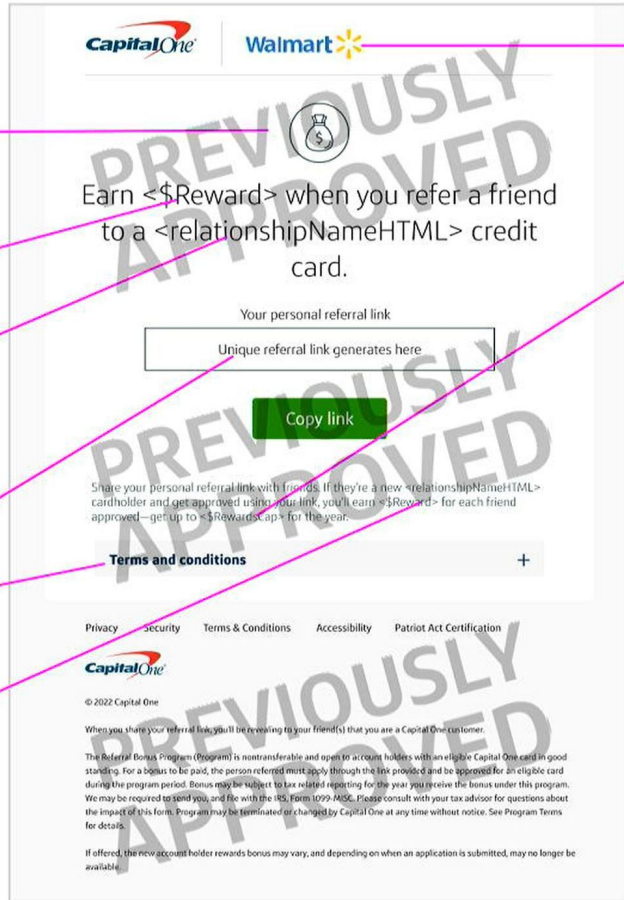
Terms Expanded

Marketing:
Translation needed

Landing Page

From Email

Desktop



[Variable: Header Image Modular Content]

[Variable: referral rewards per person referred]

[Variable: Generic partner name]

[Variable: Generate Unique referral link]

Expandable text box

[Variable: referral rewards per person referred]

[Variable: Logo Lockup]

UPDATED

[Variable: max rewards that can be earned]

- Terms and conditions** +
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 - Your account must be open and in good standing to receive a bonus in the referral program. If you have other Capital One credit card accounts that are in default or charged off, you may not be eligible for the referral program.
 - Depending on the account tied to the referral, bonuses may be received via statement credit, miles, rewards points, cash rewards, or rewards owned by card partners of Capital One. The maximum total bonus value you can receive in a calendar year is <\$RewardsCap>. If you have reached the maximum bonus amount for the calendar year, you can still refer your friends; however, you won't receive additional bonus awards.
 - If you have multiple cards, please note that referral program terms may vary by card product. Visit <https://www.capitalone.com/credit-cards/refer-a-friend/> and sign in to view program terms for your other card products.
 - If your referral offer is no longer valid when your friend applies for a card, you won't receive a bonus for their approval.
 - If you receive a referral bonus, it may be subject to tax-related reporting for the year you receive the bonus under this program. We may be required to send you, and file with the IRS, Form 1099-MISC. Please consult with your tax advisor for questions about the impact of this form.

By participating in the referral program, you are telling your friend that you're a Capital One customer. Please allow up to 12 weeks to see any bonus reflected in your account after each referral is approved. We reserve the right to alter, change or terminate the referral program at any time without notice. Qualification for the referral program is determined at our sole discretion and may change at any time without notice. We reserve the right to disqualify any account holder from participation in the referral program in the event of fraud, abuse of program privileges, or violation of the Terms as determined at our discretion. Such termination may result in the forfeiture of any accumulated referral bonuses. Account closure or suspension may result in the loss of any referral bonuses that haven't been applied to your account yet. We reserve the right to delay or not enforce any of our rights under the referral program without waiving or losing our right to enforce them later. The referral bonus you receive may be subject to tax related reporting for the year you receive the bonus under this program. We may be required to send you, and file with the IRS, Form 1099-MISC. Please consult with your tax advisor for questions about the impact of this form. Referral offers are not available to Capital One call center employees or employees of Capital One Bank branches or cafes.

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Desktop

Terms Expanded



Walmart Referrals Campaign | EASE

EASE

Zinger & Mudflap

Mobile & Desktop

Marketing:

Translation needed

Zinger

Refer a friend



Earn <\$Reward> on your <relationshipNameHTML> credit card if your friend is approved.

Refer now

Not now

Desktop Mudflap

Capital One Walmart Rewards® ...9352

VIEW DETAILS

1,234 REWARDS POINTS

! Earn <\$Reward> when you refer a friend.

CURRENT BALANCE \$2,812⁷⁴

MIN DUE JUN 20

Make a payment

AVAILABLE BALANCE \$365⁰⁰

LAST STATEMENT AMOUNT \$325.87
CREDIT LINE \$5,000.00

Mobile Mudflap

Capital One Walmart Rewards® ...9352

VIEW DETAILS

AVAILABLE BALANCE \$2,812⁷⁴

Transfer funds

CURRENT BALANCE \$365⁰⁰

! Earn <\$Reward> when you refer a friend.

EASE

Zinger & Mudflap

Mobile & Desktop

Zinger

Refer a friend



Earn <\$Reward> on your <relationshipNameHTML> credit card if your friend is approved.

Refer now

Not now

Desktop Mudflap

Capital One Walmart Rewards® ...9352

VIEW DETAILS

1,234 REWARDS POINTS

! Earn <\$Reward> when you refer a friend.

CURRENT BALANCE \$2,812⁷⁴

MIN DUE JUN 20

Make a payment

AVAILABLE BALANCE \$365⁰⁰

LAST STATEMENT AMOUNT \$325.87

CREDIT LINE \$5,000.00

Mobile Mudflap

Capital One Walmart Rewards® ...9352

VIEW DETAILS

AVAILABLE BALANCE \$2,812⁷⁴

Transfer funds

\$365⁰⁰

CURRENT BALANCE

! Earn <\$Reward> when you refer a friend.

[Variable: referral rewards per person referred]

[Variable: Card Art]

[Variable: Generic partner name]

Refer another friend button Matchbox Variable
 MTX variable: actionCallToActionDefault
 iOS (mobile) URL =
 capitalone://referrals?accountLastFour={{customerData.accountDetails.cardAcctInfo.*.cardLastFour}}&lob=card&at=projh
 Android (mobile) URL =
 capitalone://referfriend?accountLastFour={{customerData.accountDetails.cardAcctInfo.*.cardLastFour}}

Desktop URL = /Card/{{acctRefId}}/offers/referrals

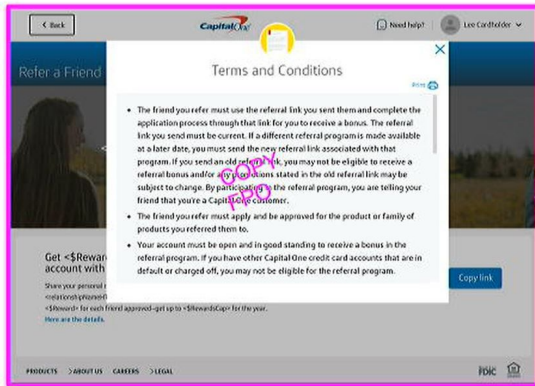
[Variable: referral rewards per person referred]

iOS (Mobile) URL =
 capitalone://referrals?accountLastFour={{customerData.accountDetails.cardAcctInfo.*.cardLastFour}}&lob=card&at=projh
 Android (mobile) URL =
 capitalone://referfriend?accountLastFour={{customerData.accountDetails.cardAcctInfo.*.cardLastFour}}

[Variable: referral rewards per person referred]

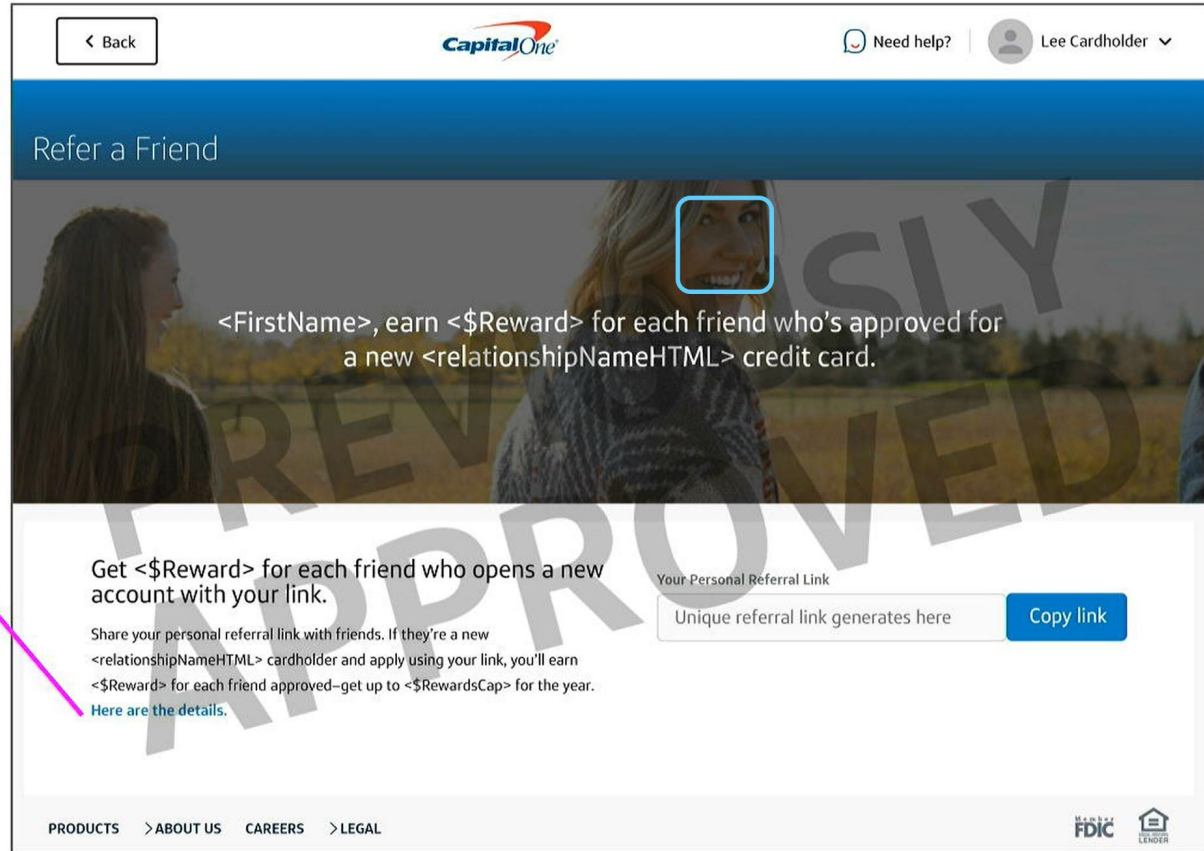
EASE

Web Landing Page
(Post-authentication):
Mobile



“Here are the details” expands to
“Terms and Conditions” Pop up window

Full Terms and Conditions found on page 8.



Marketing:
Translation needed

EASE

Web Landing Page
(Post-authentication):
Mobile

Marketing:
Translation needed

The screenshot shows a mobile web page titled "Refer a Friend" for Capital One. The page features a blue header with a "Back" button, the Capital One logo, a "Need help?" link, and a user profile for "Lee Cardholder". The main content area has a background image of two women. The text on the page includes: "Refer a Friend", "<FirstName>, earn <\$Reward> for each friend who's approved for a new <relationshipNameHTML> credit card.", "Get <\$Reward> for each friend who opens a new account with your link.", "Share your personal referral link with friends. If they're a new <relationshipNameHTML> cardholder and apply using your link, you'll earn <\$Reward> for each friend approved—get up to <\$RewardsCap> for the year. [Here are the details.](#)", "Your Personal Referral Link", "Unique referral link generates here", and a "Copy link" button. The footer contains navigation links: "PRODUCTS > ABOUT US CAREERS > LEGAL" and logos for "MEMBER FDIC" and "LENDER".

[Variable: referral rewards per person referred]

[Variable: Customer First Name]

[Variable: Generic partner name]

[Variable: referral rewards per person referred]

[Variable: Generic partner name]

[Variable: referral rewards per person referred]

[Variable: max rewards that can be earned]

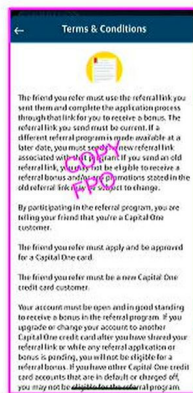
[Variable: Generate Unique referral link]



EASE Feature

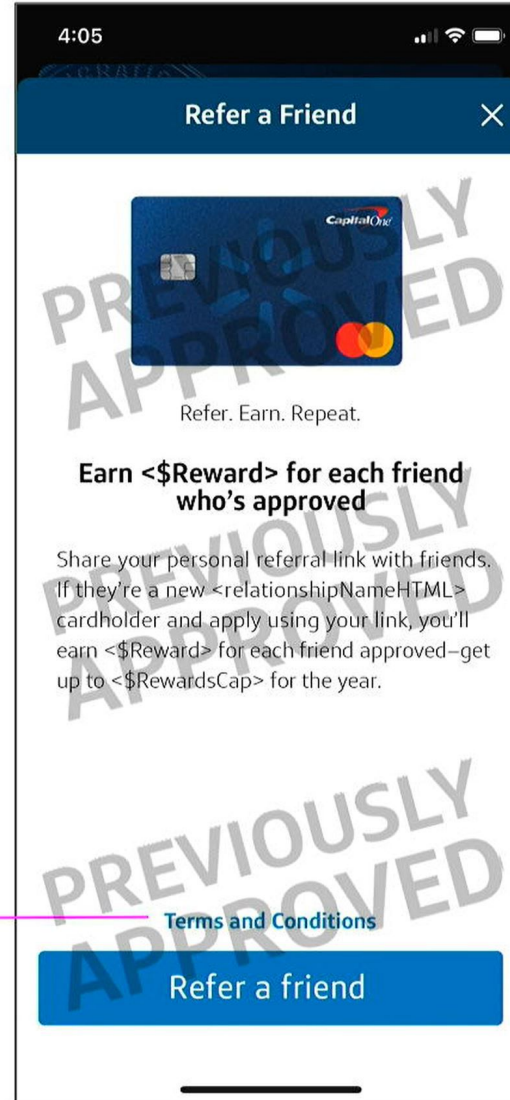
Pop-up, banner, or ambient channels:
Mobile

Marketing:
Translation needed



"Terms and Conditions" Pop up window

Full Terms and Conditions found on page 8.



PLCC Card art Variable



EASE Feature

Pop-up, banner, or ambient channels:
Mobile

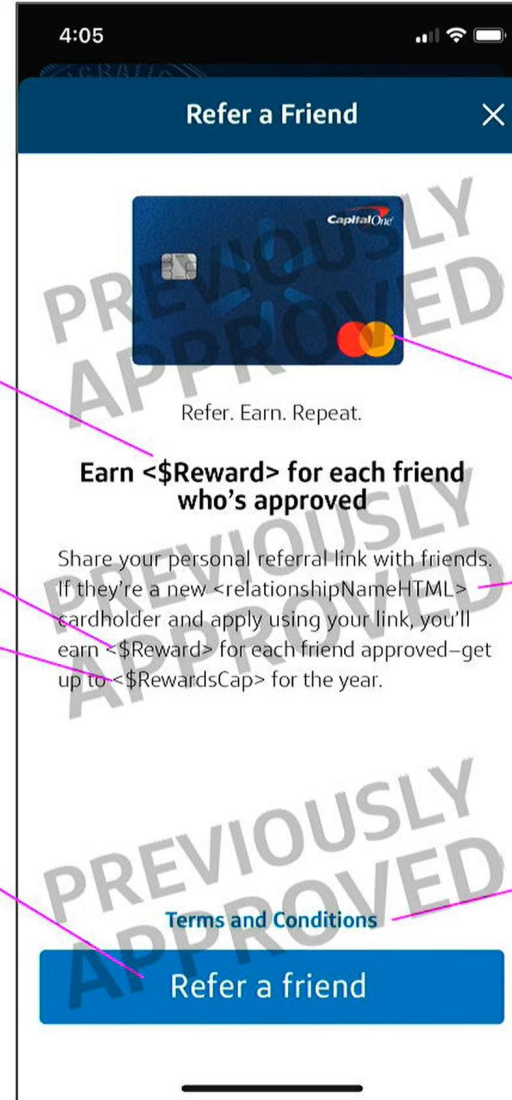
Marketing:
Translation needed

[Variable: referral rewards per person referred]

[Variable: referral rewards per person referred]

[Variable: max rewards that can be earned]

Url to be provided



PLCC Card art Variable



[Variable: Card Art]

[Variable: Generic partner name]

[Variable: Terms and Conditions]



EASE

Pop-up, banner, or ambient channels:

Mobile

Terms and conditions

- The friend you refer must use the referral link you sent them and complete the application process through that link for you to receive a bonus. Referral bonus amount and/or card product promotions may be subject to change without notice. By participating in the referral program, you are telling your friend that you're a Capital One customer.
- The friend you refer must apply and be approved for the product or family of products you referred them to.
- Your account must be open and in good standing to receive a bonus in the referral program. If you have other Capital One credit card accounts that are in default or charged off, you may not be eligible for the referral program.
- Depending on the account tied to the referral, bonuses may be received via statement credit, miles, rewards points, cash rewards, or rewards owned by card partners of Capital One. The maximum total bonus value you can receive in a calendar year is <\$RewardsCap>. If you have reached the maximum bonus amount for the calendar year, you can still refer your friends; however, you won't receive additional bonus awards.
- If you have multiple cards, please note that referral program terms may vary by card product. Visit <https://www.capitalone.com/credit-cards/refer-a-friend/> and sign in to view program terms for your other card products.
- If your referral offer is no longer valid when your friend applies for a card, you won't receive a bonus for their approval.
- If you receive a referral bonus, it may be subject to tax-related reporting for the year you receive the bonus under this program. We may be required to send you, and file with the IRS, Form 1099-MISC. Please consult with your tax advisor for questions about the impact of this form.

By participating in the referral program, you are telling your friend that you're a Capital One customer. Please allow up to 12 weeks to see any bonus reflected in your account after each referral is approved. We reserve the right to alter, change or terminate the referral program at any time without notice. Qualification for the referral program is determined at our sole discretion and may change at any time without notice. We reserve the right to disqualify any account holder from participation in the referral program in the event of fraud, abuse of program privileges, or violation of the Terms as determined at our discretion. Such termination may result in the forfeiture of any accumulated referral bonuses. Account closure or suspension may result in the loss of any referral bonuses that haven't been applied to your account yet. We reserve the right to delay or not enforce any of our rights under the referral program without waiving or losing our right to enforce them later. The referral bonus you receive may be subject to tax related reporting for the year you receive the bonus under this program. We may be required to send you, and file with the IRS, Form 1099-MISC. Please consult with your tax advisor for questions about the impact of this form. Referral offers are not available to Capital One call center employees or employees of Capital One Bank branches or cafes.

