



1 How do I use my Capital One® Auto Navigator pre-qualification offer?

Your pre-qualification offer comes into play after you choose the vehicle you want to buy and negotiate the price and other purchase terms with the dealer. The dealer will ask you to complete a credit application that allows the dealer to find financing for you and will typically send that application to several lenders, including Capital One. When we receive your application, we will give the same financing terms as those in your pre-qualification offer, as long as the information you submitted online is consistent with the information submitted by the dealership. If the dealer offers you financing from another lender, you can compare those terms with your Capital One offer.

Knowing your terms in advance allows you to take control of your financing decision. To complete your vehicle purchase using your offer, you will sign a retail installment contract with the dealer as the original creditor. The retail installment contract will include your purchase and financing term and will be assigned by the dealer to us.

2 Are there any restrictions with my Capital One® Auto Navigator pre-qualification offer?

Your Capital One Auto Navigator pre-qualification offer can only be used at a participating dealer towards the purchase of a new or used car, light truck, minivan, or SUV intended for personal use.

Your offer cannot be used to purchase certain vehicles, including but not limited to, Oldsmobile, Daewoo, Saab, Suzuki or Isuzu vehicles, commercial vehicles, motorcycles, recreational vehicles (RVs), ATVs, boats, camper vans, motor homes, vehicles with a history of chronic malfunctions and/or manufacturer or dealer buy back (alternatively referred to as a lemon), branded title vehicles, lease buyouts or vehicles without a Vehicle Identification Number (VIN) or title issued. We may determine a vehicle to be commercial or otherwise ineligible based on the model and/or information provided to us.

Vehicle must be 2008 model year or newer and have fewer than 120,000 miles. In some instances, you may be able to purchase a 2006 model year with fewer than 150,000 miles.