



Consumer Auto Stylebook

Version 1.9



Introduction

Good communication relies on understanding. It creates a connection with real people, and explains the benefits of our products in a way that's both clear and actionable. Our goal is to write recognizable messages that are refreshingly clear, conversational and compelling. We do this by championing substance over style through an active and engaging editorial voice.

This guide is an extension of One Brand and the Editorial Standards. It's designed to help copywriters, content strategists and marketers deliver credible and effective messaging. Inside, you'll find references on word usage, style and an overview of Capital One® Customer Auto products, as well as other useful resources—so you can focus on creating great content.

Brand Personality

Our brand personality is what sets us apart, and our voice is how we tell customers who we are. The way we speak to customers is defined by three principles:

- **Refreshingly Clear:** Straight to the point; language is easy to read and leaves the customer feeling confident, not confused.
- **Conversational:** Direct and personable; creating a one-to-one dialogue that makes a genuine connection.
- **Compelling:** Demonstrably credible; communication that inspires interest as well as action.

Tone of Voice

At Capital One, we're committed to treating our customers the way we want to be treated. These 4 Guiding Pillars shape our tone of voice and ensure we remain true to our brand personality:

- **Active:** Use actionable language that's straightforward, accessible and focused.
- **Accurate:** Ensure that all advice and data has been rigorously checked and comes from named, reliable sources.
- **Informative:** Write content that is relevant, uncomplicated and valuable.
- **Understanding:** Empathize with our customers' social and economic conditions.

One Brand has it all.

For an in-depth look at how we bring our personality to life, check out the **One Brand** website:

<https://www.capitalone.com/standards/>

Active Voice

Having a credible voice, one that is refreshingly clear and authentic, relies on being consistently direct. Say it straight, avoid jargon and use an active voice.

Keep It Simple*

We don't have long to make an impression. When speaking to our customers, the goal is to relay information as clearly and quickly as possible. Here are some things to consider:

1. Quality is not measured by word count.
2. In asking a question, be sure to answer it.
3. One clause can be useful; more encourages uncertainty.
4. Significance is lost using too many pronouns.
5. Adjectives are for emphasis, not hyperbole.
6. One word is better than a phrase.
7. Shorter sentences are easier to understand.
8. Style is subjective and not essential for meaning.

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Use the Active Voice

Refreshingly clear, conversational and compelling writing begins with using an active voice. It is the difference between saying 'we have been the best' and 'we are the best.' The more direct we are, the easier it is for our customers to understand.

✘ Passive Voice

You could pre-qualify for auto financing today.

With Auto Navigator®, finding a car is easier.

✔ Active Voice

Get pre-qualified today.

Finding a car is easy with Auto Navigator®.

Prepositions and Conjunctions

Despite what your English teacher told you, feel free to begin sentences with conjunctions like 'and' or 'but,' and even end them with prepositions if you'd like. This helps keep our writing conversational, but don't overdo it. Only begin and end sentences this way if it adds value or clarifies a point.

Example

Auto Navigator® lets you pre-qualify for auto financing, with no impact to your credit score.

And the best part? You can see your APR and payments, so you can walk into the dealership better informed and ready to buy.

Outside Resources

If you have any style or grammar questions that we haven't addressed in this guide, we recommend the latest version of **The Associated Press Stylebook and Libel Manual**. In it you will find up-to-date advice on abbreviation, capitalization and frequently used terms.

Auto Navigator®

With millions of cars available from thousands of dealers nationwide, Auto Navigator® is an online auto marketplace designed to help customers find a vehicle and preview their personal financing options.

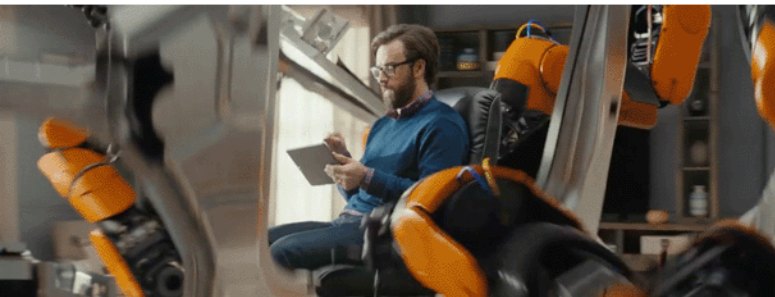
Financing Criteria

Customers can see if they pre-qualify for auto financing at any time, without impacting their credit score.

How it Works

Auto Navigator partners with over 12,000 dealers, and has over 3 million cars to choose from. Customers can pre-qualify first, or search inventory by make, model, location and more. Even if the customer chooses to find a car first, the option to pre-qualify is always available.

Once pre-qualified, customers will see their APR and payment on every car as they browse. When a car is selected, Auto Navigator generates a printable Offer Summary that includes the car and financing terms. The Summary can then be taken to the dealer to finish buying the car.



Reasons to Believe

- **Know before you go:** Auto Navigator allows customers to search available vehicles for sale from thousands of dealers and see their financing options.
- **Shop confidentially:** Pre-qualification helps customers arrive at the dealership better informed and ready to buy—improving their car buying experience.

Substantiated Claims

See if you pre-qualify for auto financing with no impact to your credit score.

By completing a short form, customers see the new loan terms they would qualify for through Capital One. This pre-qualification is a ‘soft-pull’ on customer credit—meaning their credit score is not affected.

‘Pre-qualify’ is the action, and is always necessary. Where applicable, capitalize the ‘P’.

- Pre-qualify
- Pre-qualified

✘ **Incorrect Usage**
Pre-Qualify

When referring to credit score, the correct modifier is ‘impact.’ An accepted alternate is:

- Without impacting...

✘ **Incorrect Usage**
Without affecting...
With no risk to...

See if you pre-qualify for auto financing in minutes.

For 75% of customers the pre-qualification process can be completed in under 10 minutes.

Auto Navigator makes car shopping easier.

With Auto Navigator, searching cars for sale from our participating dealers, is easy. ‘Easier’ is a comparative term, whereas ‘easy’ is time-saving and considered acceptable.

✔ **Correct**

Auto Navigator® makes auto financing easy.

Over 3 million cars from 12,000 participating dealers.

There are 12,000 verified dealers listing vehicles for sale on Auto Navigator.

An accepted alternate is:

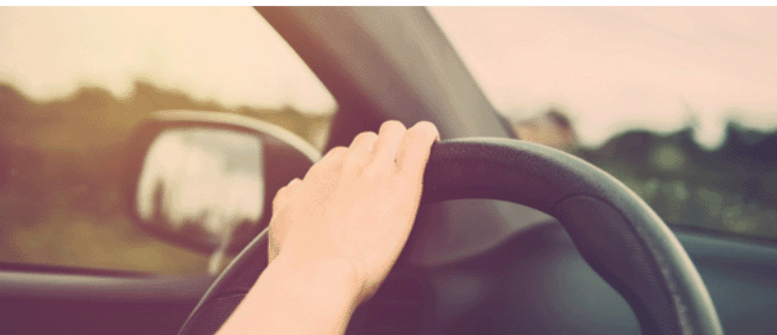
- Thousands of dealers.

Auto Refinance

A service that replaces the customer's existing auto loan from another lender with a new, potentially more competitive loan from Capital One®. Refinancing can result in lower monthly payments or interest rates, an adjusted loan term, or any combination of the three.

Financing Criteria

Customers can see if they pre-qualify for auto refinancing at any time, without impacting their credit score.



How it Works

Customers can pre-qualify for an Auto Refinance online, with no impact to their credit score. If they're eligible, the site presents customers with at least one new loan option, and sometimes several.

There are many ways to refinance a loan, and several possible outcomes. A refinanced loan can result in a lower interest rate with smaller payments, or an extended loan term for faster pay-off. After selecting their preferred offer, customers submit their Auto Refinance application through Capital One.

Reasons to Believe

- **Lower montly payments:** Extending a loan over a longer monthly term could lower payment amounts.
- **Lower interest rates:** If a customer's credit has changed, a new loan could come at a lower APR.
- **Help pay off a loan sooner:** In the same way customers can extend a monthly term, they can shorten it.

Substantiated Claims

Capital One® Auto Refinance has an average customer rating of 4.8 out of 5 stars.

This claim is kind of a big deal—our customers enjoy refinancing their auto loans with us, and it's OK to brag about it.

If space is an issue, an acceptable alternate is: 4.8/5 stars.

Refinance and you could save an average of \$2,500 over the life of your loan.

When making savings claims, never imply that anything is guaranteed. Always use words like 'could' instead of 'can,' or other language that explains that saving money is a possibility.

✘ Incorrect Usage

Refinance and you will save...

Auto Refinance will save you...

\$2,500 is the actual amount our customers save, on average.

There are no substitutes for this amount—do not imply that these savings (or any others) are guaranteed.

Savings claims should always be accompanied by 'over the life of your loan.' Customers could save \$2,500 in total, once their new loan is paid off, compared to their original loan. Never imply that this amount comes in some form of a rebate, or that the savings are immediate.

✘ Incorrect Usage

You will save \$2,500!

Auto Refinance will save you...

Refinance and you could save enough for a cruise.

This alternative is based on legal substantiation, proving that the average cruise costs around \$2,500.

Pre-Approval

A dealer-initiated financing offer sent via mail and email to select customers who have sub-prime credit and are within a particular geographic region.

Financing Criteria

Capital One® cardholders and non-cardholding customers are selected based on an in-depth credit screening.

How it Works

Partner dealerships purchase leads as a 'Pre-Approval Sale Event' package from Capital One.

Capital One sends the actual financing offer, the 'pre-approval letter', to customers in a dealer's surrounding geographical area.

Customers must confirm their Pre-Approval offer. Next, they visit the Pre-Approval website .

While signed in on the website, customers can set an appointment with the dealership and browse that dealer's vehicles for sale.

When they're ready to purchase, they take their offer to the dealership during the sale event.

9 out of 10 Pre-Approval customers receive financing, and 4 out of 5 receive financing for at least \$10,000.

Financing details are available on completion of their credit application.

Reasons to Believe

- **Firm offer of credit:** Many Pre-Approval customers fall into the 'subprime' credit category. Their credit history may result in high interest rates, small loan amounts or both when financing a vehicle. For Pre-Approval customers, financing is virtually guaranteed, unless:
 - a. They choose financing options not in accordance with our program
 - b. Something happened recently that disqualifies them from pre-approval, e.g. filing for bankruptcy, etc.
- **Shop confidently:** Pre-Approval is a way of reassuring subprime customers that they have options when it comes to auto financing, where they normally wouldn't.



Substantiated Claims

You are pre-approved for auto financing for up to \$35,000.

The Pre-Approval customer may have been disqualified by the time they receive the letter. Because of this, we can't say 'you have auto financing.'

Note: Accepted alternates include:

- You've been...
- You have been...

When using 'pre-approved' as a verb, it's written in lowercase. When used as a noun (referring to the program), the 'P' and the 'A' are capitalized.

In the first mention of the offer, and wherever possible after, always combine 'auto' with 'financing.'

You have been pre-selected for auto financing ranging from \$4,000 - \$35,000.

Georgia and Louisiana have specific regulations regarding Pre-Approval.

In Louisiana, we cannot use the term 'pre-approved.' Instead, you must use 'pre-selected.'

In Georgia the rule is you cannot use 'pre-approved' and 'up to \$X,XXX' in the same marketing piece. State law requires that we provide customers with the full possible range of financing, e.g. \$4,000 - \$35,000.

❌ **Incorrect Usage**

...for up to...

...for as much as...