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**Comments:**

Capital One engages in misleading advertising, bait and switch, and fraud. They offered me a 1 year 0% interest rate on balance transfers and purchases. When I obtained a \$5,000 credit limit card I called Capital One to confirm what they had offered me in writing in their solicitation. They advised me the balance transfer rate was 17.89% not the 0% in the solicitation. I faxed them my original offer and then was informed on the next call the rate was 0%. I did a \$3,473.88 balance transfer and charged an auto rental for \$539.33. These amounts showed up on my statement as "special trans" with an interest rate of 17.89% I called Capital One to protest and was informed they did not have my original agreement and the 17.89% applied and they would do nothing about it. I contacted Vermont CAP about the situation and sent them all my documentation. It took CAP 5 months of letters, phone calls, faxes and mailings before Capital One counsel stated they printed the original offer incorrectly and refunded the interest I had been paying for 8 months. See Cap File #07-01-291 for more detail on my story and [http://www.consumeraffairs.com/credit\\_cards/capital\\_one.htm](http://www.consumeraffairs.com/credit_cards/capital_one.htm) for more stories on Capital One abuse of their card holders. Capital One should have a class action suit against them from the State AG's

office for their criminal behavior. Needless to say I will never use Capital One again. And they keep sending me solicitations.