

Is capitalone.co.uk legit? TrustSniffer's high-trust assessment: 90/100

capitalone.co.uk

Verdict

90

OUT OF 100

HIGH TRUST

capitalone.co.uk appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-04 by automated analysis. Classification confidence 45%.

What this site appears to be

Capital One UK's consumer credit-card landing page promotes eligibility checking, Classic and Balance Transfer cards, CreditWise, account access, and support resources. It provides detailed APR, fee, credit-limit, repayment-risk, legal, privacy, and corporate-address disclosures.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	28 years old Registered history	CLEAR
Web archive	Never archived No public history of this site	WATCH
Certificate	Encrypted connection Issued by DigiCert EV RSA CA G2	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

Capital One UK is a consumer financial-services website offering credit-card eligibility checks, Classic and Balance Transfer cards, credit-score tools, account access, and customer-support resources, with a business model based on interest and applicable account or transaction fees.

Scam/Impersonation Risk

No identity contradictions, brand impersonation, phishing behavior, or malicious reputation signals were observed. The domain's long-established registration, clean threat-reputation profile, and consistent Capital One branding support the conclusion that this is the legitimate UK consumer-credit website rather than a deceptive copy. The homepage's eligibility workflow did not expose hidden forms, external password collection, cloaking, or other credential-harvesting behavior.

- The domain registration record shows registration on 23 July 1998 (~28.05 years old), through GoDaddy Corporate Domains LLC [Tag = BRANDSIGHT], with expiry on 23 July 2027.
- The homepage consistently identifies Capital One UK and presents coherent credit-card, CreditWise, account-access, and support functions without conflicting legal identities.
- External reputation checks recorded 0 malicious and 0 suspicious detections, no search-security warning, no external threat listing, and no reported abuse against the observed infrastructure.
- Interactive examination of the homepage found no hidden forms, password submission to external destinations, suspicious inline scripts, clipboard interference, wallet behavior, cloaking, or brand-impersonation indicators.

Regulatory Verification Notes

The homepage provides substantive consumer-credit disclosures, including representative APRs, credit limits, balance-transfer fees, repayment-risk information, privacy and legal materials, and a corporate address. It identifies Capital One Financial Corporation in the site's organization-validated transport certificate, reinforcing the displayed institutional identity. No specific regulatory licence number or named supervisory registration was established from the supplied page content; this is a limited disclosure-verification point, not evidence of impersonation or fraud.

- The homepage presents representative borrowing costs, applicable fees, credit limits, repayment warnings, and responsible-borrowing information alongside the advertised products.
- The homepage includes legal-identity, privacy, corporate-address, accessibility, persistent-debt, and money-support resources.

- The site's transport encryption uses an EV certificate issued by DigiCert EV RSA CA G2 to Capital One Financial Corporation, valid until 16 September 2026.
- No matching broker record or adverse broker-reputation signal was identified in the supplied third-party broker context.

What to Verify Next

Before entering a new credit agreement, an applicant should compare the final offered APR, credit limit, transfer fee, and repayment terms with the pre-contract documentation, since representative marketing terms may differ from an individual offer. Any need for regulatory confirmation should be resolved through the relevant official financial-services registry using the legal entity stated in the agreement. Official support channels should be confirmed through independently obtained Capital One documentation when handling unusual payment requests or unsolicited communications.

- The homepage distinguishes an eligibility check from a full application and states that the initial check has no impact on the applicant's credit score.
- The observed homepage contains one eligibility-check form; it was not classified as a sensitive form and had no untrusted submission destination.
- The homepage provides separate pathways for existing-customer sign-in, transaction problems, account management, money difficulties, and general support.
- The homepage supplies repayment-calculator and credit-education resources that can be used to assess affordability before applying.

Summary Verdict

The website is a legitimate, established, and trustworthy Capital One service with strong convergence between institutional identity, mature provenance, detailed consumer-facing content, clean external reputation, and benign observed behavior. Normal interaction, including account login, eligibility checking, applications, and standard account use, is appropriate.

Infrastructure Integrity

The site is delivered through Amazon infrastructure in the United States, providing mainstream content-delivery capacity and limiting direct exposure of backend systems. This is a useful security mitigation, although infrastructure protection alone is not treated as proof of legitimacy.

- The site was served from AS16509 (AMAZON-02 — Amazon.com, Inc., US) at the observed address 65.9.130.119.
- The hosting address was classified as content-delivery infrastructure and had no recorded abuse reports or associated malicious activity in the supplied checks.

Closing Assessment

Prospective users may engage normally while applying routine financial-account safeguards, including unique credentials, multifactor authentication where available, and careful review of binding terms before acceptance.

Written analysis generated 2026-08-04 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	50%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of capitalone.co.uk.

- The request stayed on capitalone.co.uk. It was not redirected to another domain. CLEAR
- Registration is published under GoDaddy Corporate Domains LLC [Tag = BRANDSIGHT]. CLEAR
- DNS for this domain is served by akam.net, across 10 name servers. NOTED
- The registration is paid up to 2027-07-23. NOTED
- It is hosted on AMAZON-02, from a server in US. NOTED

Domain intelligence

Registrar	GoDaddy Corporate Domains LLC [Tag = BRANDSIGHT]
Hosting	AMAZON-02 - Amazon.com, Inc., US
Country	US
Server IP	65.9.130.113
Name servers	a1-219.akam.net, a18-66.akam.net, a28-65.akam.net, a3-64.akam.net, a4-67.akam.net, ns1.capitalone.com, ns3.capitalone.com, ns4.capitalone.com, ns5.capitalone.com, ns6.capitalone.com
SSL issuer	DigiCert EV RSA CA G2
SSL expiry	2026-09-16
Domain age	28.1 years
Domain expiry	2027-07-23
Archive first seen	Not available
Archive snapshots	0
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about capitalone.co.uk at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/capitalone.co.uk> · assessed 2026-08-04