

Award Of Stock Promotion

Official Rules

Last Updated: December 15, 2025

PARTICIPATING IN THE STOCK AWARD PROMOTION (“PROMOTION”) CONSTITUTES YOUR ACCEPTANCE OF THESE OFFICIAL RULES. BY PARTICIPATING IN THE PROMOTION, YOU REPRESENT AND WARRANT YOU MEET THE ELIGIBILITY REQUIREMENTS STATED HEREIN AND ACKNOWLEDGE THAT FAILURE TO MEET ALL ELIGIBILITY REQUIREMENTS WILL RESULT IN DISQUALIFICATION. SOFI RESERVES THE RIGHT TO MODIFY OR TERMINATE THIS PROMOTION AT ANY TIME.

THIS PROMOTION IS NOT SPONSORED, ENDORSED OR ADMINISTERED BY APPLE® OR GOOGLE®.

PROMOTION PERIOD: This Promotion is from December 15, 2025 to January 2, 2026 at 11:59 PM ET.

Offer: Get up to \$3000 in stock award when funding a new SoFi Invest Self-directed Brokerage Account. See detailed eligibility below. **No purchase of securities is required to participate.**

ELIGIBILITY: Participants must open a new SoFi Invest Self-directed Brokerage Account and fund their account with at least \$50 of settled funds within forty-five (45) days of utilizing their one-time electronic claw “grab” . Existing SoFi Self-directed Brokerage Account holders are not eligible for this Promotion. The probability of a participant receiving \$3,000 is 0.026%. As a reminder, it can take up to five (5) business days for funds to “settle” after a transfer has been initiated. See full terms and conditions.

The Promotion is open only to legal residents of the 50 United States (and the District of Columbia), who are age 18 or older (or of legal age in their state of residence) who successfully register for a new Self-directed Brokerage Account account and fund such account with at least \$50 of settled funds within forty five (45) days of utilizing their one-time electronic claw “grab” as defined below (each, a “**Participant**”). For clarity, no rewards will be granted for persons who do not have at least \$50 of settled funds in their account within forty five (45) days. As a reminder, it can take up to five (5) business days for funds to “settle” after a transfer has been initiated. Employees of Social Finance, LLC (“**SoFi**” or “**Sponsor**”) and its, subsidiaries, affiliates, advertising, public relations and promotion agencies or any company or individual involved with the development or execution of the Promotion (collectively, the “**Promotion Entities**”), and their immediate family members and individuals living in the same household with

any Promotion Entities , whether related or not, are not eligible to participate. The Promotion is subject to all applicable U.S. federal, state and local laws and regulations, and shall be governed by and interpreted under the laws of the State of New York, without regard to its conflicts of laws principles. Void where prohibited by law.

Offer Period: The Offer Period for the Invest Stock Award will be from **December 15, 2025 to January 2, 2026 at 11:59 pm ET. SoFi may change these dates or end the Offer at any time without notice.**

HOW TO ENTER: Download the free App or visit [SoFi.com](https://sofi.com) and follow the onscreen instructions to create a Self-directed Brokerage Account to obtain access to participate in the Promotion. Upon setting up your account, a Participant will have the opportunity to enter by engaging an electronic claw to “grab” a promotion piece. Once “grabbed,” the Participant’s screen will display a dollar reward amount from the possible amounts identified in the section below, which will be converted to fractional shares (outlined below) of the Participant’s choosing, and deposited in the Participant’s Self-directed Brokerage Account (the “reward”). If the Participant does not select a stock within forty-five (45) days of utilizing the one-time electronic claw “grab,” then no award will be granted. A Participant’s receipt of a reward is subject to that Participant’s eligibility and verification by Sponsor and/or its agent including verification of account funding with at least \$50 worth of settled funds within forty five (45) days of utilizing their one-time claw “grab.” A screenshot is not proof or evidence of winning a reward. Limit: one (1) claw “grab” per Participant.

FRACTIONAL SHARE: During market hours, fractional orders will be routed to the market immediately. Outside of market hours orders will be aggregated and executed in the morning trade window of the next business day when the market opens. Orders are sent in the order received. There may be system delays from receipt of your order until execution. Market conditions may adversely impact execution prices.

Available Award: The following chart lists the total amount of awards available to be claimed by participating in the Award of Stock.:

Value	Odds
\$3,000.00	0.026%

\$300.00	1.66%
\$75.00	3.33%
\$30.00	9.50%
\$15.00	85.49%

Each Participant shall have the opportunity to select only one promotion piece and only the reward identified on the promotion piece shall be deposited in the Participant's account. The Participant's fractional shares will appear in their account within ten (10) business days of meeting all eligibility requirements described above. Once a Participant selects a promotion piece, that piece will be replaced so that all subsequent Participants will have the same opportunity and odds of selecting the rewards identified above. Participants will never compete against each other and one Participant's selection of a promotion piece will not affect another Participant's chances of selecting the same reward amount. Not all promotion pieces will be selected and awarded.

Once rewards have been converted into shares, and credited to your Self-directed Brokerage Account, they are subject to market risk and may lose value. To learn more about Invest Accounts please visit the following link: <https://www.sofi.com/invest/>

No substitution or transfer of any reward to a third party is permitted and rewards cannot be redeemed for cash value, except by Sponsor, who reserves the right in its sole discretion to substitute a reward of equal or greater value. If applicable, all investment gains and losses, taxes, fees, federal, state, local or other expenses relating to the use, acceptance and possession of any reward are the sole responsibility of each winner.

CONDITIONS ON CLAIMING A REWARD: No rewards will be granted for persons who do not have at least \$50 of settled funds in their account within forty five (45) days of utilizing their one-time electronic claw "grab." Participants are responsible for notifying Sponsor of changes in their email addresses or mobile number(s). An IRS Form 1099-MISC will be filed with the IRS in the name of any Participant who selects and receives a reward valued at \$600.00 or more.

CONSENT AND RELEASE: To the fullest extent possible by law, Participants themselves, and on behalf of their respective heirs, executors, administrators, legal representatives, successors and assigns ("Releasing Parties"), agree to release, defend and hold harmless the Promotion Entities from any and all

actions, causes of action, suits, dues, agreements, promises, lost profits, indirect or direct damages, consequential damages, incidental damages, punitive or exemplary damages, judgments, extent, executions, claims and demands whatsoever, in law, admiralty or equity, whether known or unknown, foreseen or unforeseen, against Promotion Entities which any one or more of the Releasing Parties ever had, now have or hereafter can, shall or may have which in any way arise out of or result from Participant's participation, acceptance and use or misuse of an award. Sponsor is not responsible for any mechanical or human error or failure or for any typographical or other error in the printing, or operation of the promotion pieces and the administration of the Promotion or in the display of any award. In the event Sponsor is prevented from continuing with the Promotion as contemplated herein by any event beyond its control, or otherwise, including but not limited to fire, flood, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal, state, or local government law, order, or regulation, or order of any court, or other cause, Sponsor shall have the right to modify or terminate the Promotion. Furthermore, the Sponsor reserves the right to terminate the Promotion if it becomes technically corrupted (including if a computer virus or system malfunction inalterably impairs its ability to conduct the Promotion or for any other reason in its sole discretion. Participants assume all liability for any injury, including death or damage caused or claimed to be caused, by participation in this Promotion or use or redemption of an award.

ARBITRATION: This Promotion shall be governed by and interpreted under the laws of the State of New York, U.S.A., without regard to its conflicts of laws provisions. All Participants hereby agree that any and all disputes, claims, causes of action, or controversies ("Claims") arising out of or in connection with the operation or participation in this Promotion, including the downloading and use of the App and the SoFi Account and selecting promotion pieces in the Promotion shall be resolved exclusively by mandatory binding arbitration pursuant to this provision and the code of procedures of either the National Arbitration Forum ("NAF") or the American Arbitration Association ("AAA"), as selected by the Participant. IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM. FURTHER, NEITHER SPONSOR NOR PARTICIPANT WILL HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY ON BEHALF OF THE GENERAL PUBLIC OR OTHER PERSONS SIMILARLY SITUATED, OR AS A MEMBER OF ANY

CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING. OTHER RIGHTS THAT PARTICIPANTS WOULD HAVE IF PARTICIPANT WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION. ANY CLAIMS, JUDGMENTS AND/OR AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET AND PROVABLE COSTS ASSOCIATED WITH PARTICIPATING IN THIS PROMOTION, BUT IN NO EVENT SHALL SUCH JUDGEMENT OR AWARD EXCEED THE ACTUAL COST OF A PARTICIPANT TO PARTICIPATE IN THE PROMOTION. ENTRANT HEREBY WAIVES ANY RIGHTS OR CLAIMS TO ATTORNEY'S FEES, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ENTRANT, WHETHER FORESEEABLE OR NOT AND WHETHER BASED ON NEGLIGENCE OR OTHERWISE. The arbitrator's authority to resolve Claims is limited to Claims between Sponsor and Participant alone, and the arbitrator's authority to make awards is limited to awards to Sponsor and Participant alone. Furthermore, claims brought by either party against the other may not be joined or consolidated in arbitration with Claims brought by or against any third party, unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration. Notwithstanding any other provision in this Agreement and without waiving either party's right to appeal such decision, should any portion of this provision be deemed invalid or unenforceable, then the entire provision (other than this sentence) shall not apply.

GENERAL: The Sponsor is not responsible for error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of the Promotion, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to access the App and Promotion by any Participant on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof. Sponsor reserves the right at its sole discretion to disqualify any individual that tampers or attempts to tamper with the operation of the Promotion or violates these Official Rules. **LEGAL WARNING:** ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN PARTICIPANT, TO INTERFERE WITH THE OPERATION OF THE PROMOTION, IS A VIOLATION OF CRIMINAL & CIVIL LAWS AND SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

PRIVACY: The information a Participant provides when registering with the App and applying for a SoFi Account to participate in the Promotion may be provided to promotional partners which may result in Participants being contacted by the Sponsor

and/or any promotional partners with promotional offers. Information provided by Participants to participate in this Promotion is subject to Sponsor's privacy policy located at www.sofi.com/privacy-policy.

SPONSOR: Social Finance, LLC, 234 1st Street, San Francisco, CA 94105.

THE SPONSOR'S DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE PROMOTION.

THIS PROMOTION IS NOT SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH APPLE®, META (FACEBOOK/INSTAGRAM) LINKEDIN OR X (TWITTER). BY PARTICIPATING, YOU AGREE TO RELEASE THESE PLATFORMS FROM ALL CLAIMS AND LIABILITY RELATED TO THIS PROMOTION.