



Samsung Money by SoFi

Rates Effective as of: December 23, 2025

Interest Rate	APY
3.25112%	3.30%

For all Samsung Money by SoFi ("SMBS") account holders, the interest rate paid on the balance of your Account will be 3.25112% with an Annual Percentage Yield ("APY") of 3.30%.

Important Account Terms – The disclosures below are required pursuant to federal law.

Calculation of APY

The APY(s) set forth above are calculated based on the following formula:

$$APY = 100[(1 + \text{Interest/Principal})(365/\text{Days in Term}) - 1]$$

Assumptions

The APY(s) set forth above are calculated using the following assumptions: (i) the calculation shall be based on a term of 365 days; and (ii) all principal and interest remain on deposit for the entire 365-day term and (iii) no other transactions (deposits or withdrawals) occur during the 365-day term.

Note: The above assumptions apply solely to calculating APYs. You will earn the interest rates(s) above that apply to your account, regardless of how many deposits or withdrawals you make.

Interest Accrual

Amounts on deposit will accrue interest daily based on the end-of-day balance of your account. Interest earned will be compounded monthly.

Changes to Interest Rates

The interest rates above are variable rates established by SoFi Securities, LLC ("SoFi Securities") and may be changed at any time by SoFi Securities, in its sole discretion without advance notice to you. Changes to interest rates may change the corresponding APY(s) described above, will be posted on this SMBS Rate Sheet, to your Account, and will be visible on the SMBS home page. Fees may reduce earnings.

The interest paid on your Account is earned through the SMBS Sweep Program, which is a cash sweep program operated by SoFi Securities in conjunction with SoFi Bank, N.A. The interest paid to you cannot exceed the rates SoFi Securities earns under the SMBS Sweep Program. If at any time the interest rate paid to you exceeds the rate earned by SoFi Securities, the interest rate paid to you will be reduced to a rate below the rate SoFi Securities earns under the SMBS Sweep Program. This type of change can occur at any time. More information about the SMBS Sweep Program is available at www.sofi.com/my/money/SMBSsweep.