



As of May, 2026

SoFi Technologies, Inc. Anti-Money Laundering Program Attestation Letter

To Whom It May Concern:

SoFi Technologies, Inc., including its subsidiaries (collectively, "SoFi"), is strongly committed to combating money laundering, terrorist financing, sanctions evasion, and other financial crimes. SoFi complies with all applicable laws and regulations in the jurisdictions in which it operates.

SoFi is subject to oversight by various regulatory authorities, including the Federal Reserve Board. It complies with economic and trade sanctions programs, such as those administered by the U.S. Department of the Treasury's Office of Foreign Assets Control. In jurisdictions outside of the U.S., SoFi's applicable legal entities are regulated by local supervisory authorities.

SoFi has developed and implemented a comprehensive risk-based Anti-Money Laundering Program ("AML Program") reasonably designed to detect, deter, and report suspicious activity. The AML Program includes, but is not limited to, the following elements:

- Designation of a Chief BSA/AML Compliance Officer with responsibility for administering and overseeing the AML and Sanctions compliance program;
- Written AML and sanctions policies, procedures, and internal controls tailored to SoFi's business activities and risk profile;
- A Customer Identification Program consistent with Section 326 of the US PATRIOT Act, and Customer Due Diligence to ensure proper identification, risk management, and ongoing monitoring of customer relationships;
- Performance of additional or enhanced due diligence on identified high-risk customers as applicable;
- Screening and monitoring of customers and transactions against applicable sanctions lists, watchlists, and high-risk activity indicators;
- A process for identifying, investigating, and reporting suspicious activities to relevant regulatory authorities, as required;
- Periodic AML and sanctions risk assessments;
- Ongoing AML and sanctions training for appropriate personnel;
- An independent audit function designed to assess the design and effectiveness of the AML program;
- Recordkeeping and reporting processes, in accordance with applicable laws and regulations.

SoFi's AML program is approved by the Board of Directors on an annual basis and is subject to ongoing review and enhancements to ensure compliance with evolving legal and regulatory expectations and risk considerations.

For further details of SoFi's AML Program, please review SoFi's Wolfsberg Group Financial Crimes Compliance Program Questionnaire.

Sincerely,

David Bohm

David Bohm

Enterprise Chief Compliance Officer and Chief BSA/AML and Sanctions Officer