

SOFI TECHNOLOGIES, INC.
COMPENSATION COMMITTEE CHARTER

(Adopted and Effective May 28, 2021

Amended and Restated as of July 15, 2026)

Purpose

The purpose of the Compensation Committee (the “Committee”) of the board of directors (the “Board”) of SoFi Technologies, Inc., a Delaware corporation (the “Company”), shall be to:

- discharge the Board’s responsibilities relating to compensation of the Company’s Chief Executive Officer (the “CEO”) and the Company’s other executive officers (the “Other Executive Officers” and, collectively with the CEO, the “Executive Officers”);
- oversee the Company’s compensation plans and practices, including its executive compensation, incentive compensation, deferred compensation and equity-based compensation plans, and any stock purchase plan for employees, including its employee stock purchase plan;
- review and discuss with management the Company’s compensation discussion and analysis (the “CD&A”) to be included in the Company’s annual proxy statement or annual report on Form 10-K filed with the Securities and Exchange Commission (the “SEC”);
- prepare the annual report on executive compensation (the “Compensation Committee Report”) required to be included in the Company’s annual proxy statement or annual report on Form 10-K filed with the SEC in accordance with applicable SEC rules and regulations; and
- perform such further functions as may be consistent with this charter (the “Charter”) or assigned by applicable law, the Company’s Certificate of Incorporation or Bylaws, each as may be amended and/or restated (together, the “Organizational Documents”), or the Board.

For purposes of clarity, the Board shall retain the authority, at any time, in its sole discretion, to act with respect to any matter that the Committee is authorized to act upon pursuant to this Charter.

Membership & Organization

1. The Committee shall consist of at least three (3) members of the Board, each of whom shall satisfy the applicable independence and other compensation committee membership requirements of the National Association of Securities Dealers Automated Quotations (the “NASDAQ”). Each such member shall be appointed by the Board on the recommendation of the Nominating and Corporate Governance Committee, if any, and shall serve until such member’s successor is duly elected and qualified or until such member’s earlier resignation, removal, retirement, disqualification or death, and may be removed by the Board with or without cause.

2. At least two members of the Committee shall qualify as “non-employee directors” within the meaning of Rule 16b-3 of the U.S. Securities Exchange Act of 1934, as amended (the “Exchange Act”), and the rules and regulations promulgated thereunder (“Non-Employee Directors”).

3. The Committee’s chairperson (the “Committee Chair”) shall be designated by the Board on the recommendation of the Nominating and Corporate Governance Committee, if any, or the independent directors.

4. The Committee may form and delegate authority to subcommittees from time to time as it sees fit; provided that any subcommittees shall consist of two (2) or more members that qualify as Non-Employee Directors; provided, further, that the Committee shall not delegate to a subcommittee any power or authority required by any law, regulation or listing standard to be exercised by the Committee as a whole.

5. Notwithstanding the immediately preceding paragraph, the Committee may delegate to one or more Executive Officers the authority to make grants and awards of cash or options or other equity securities to any person who is neither a director nor Executive Officer under the Company’s incentive compensation or other equity-based plans as the Committee deems appropriate and in accordance with the terms of such plan; provided that such delegation is in compliance with the plan and applicable law, regulation or listing standard.

Authority & Responsibilities

The Committee shall have the following specific authority (in addition to any other authority that the Board may from time to time delegate to the Committee):

General

1. The Committee shall regularly review and report to the Board on the Company’s compensation policies and practices at least annually to assess the adequacy in promoting the long-term interests of the Company and its stockholders and to further assess whether such compensation policies and practices create risks that are reasonably likely to have a material adverse effect on the Company.

Compensation Plans

2. The Committee shall review and make recommendations to the Board with respect to the adoption (or submission to its stockholders for approval) or amendment of incentive compensation, deferred compensation and equity-based compensation plans for the Company (and, to the extent appropriate, the subsidiaries of the Company).

3. The Committee shall oversee the implementation and administration of the compensation plans of the Company (and, to the extent appropriate, the subsidiaries of the Company), including pension, welfare, incentive and equity-based plans, to ensure that these plans are consistent with the Company’s general compensation philosophy.

Employee Stock Purchase Plans

4. The Committee shall review and make recommendations to the Board with respect to

the adoption (or submission to its stockholders for approval) or amendment of employee stock purchase plans for the Company (and, to the extent appropriate, the subsidiaries of the Company).

5. The Committee shall oversee the implementation and administration of the employee stock purchase plans of the Company (and, to the extent appropriate, the subsidiaries of the Company), to ensure that these plans are consistent with the Company's general compensation philosophy.

Executive Performance and Compensation

6. The Committee shall, at least annually, review the amount and form of compensation paid to the CEO and shall report and recommend to the Board to take such action as is necessary and advisable to compensate the CEO in a manner consistent with the Committee's findings. The Committee shall review at least annually the CEO's performance in light of goals and objectives established by the Committee for such performance, including the relationship of such compensation to corporate performance and relative stockholder return, and shall consider the value of similar incentive awards to CEOs at comparable companies and the awards given to the CEO in past years. In light of such review, the Committee shall recommend to the Board the CEO's compensation and incentive opportunities. The CEO shall not be present during Committee deliberations with respect to the CEO's compensation.

7. With respect to Other Executive Officers of the Company, the Committee shall, at least annually, review and approve the amount and form of compensation paid to the Other Executive Officers, including annual base salaries and annual incentive opportunities and to take such action as is necessary and advisable to compensate the Other Executive Officers in a manner consistent with the Committee's findings. The Committee shall review at least annually the Other Executive Officers' performance in light of goals and objectives established by the Committee for such performance, including the relationship of such compensation to corporate performance and relative stockholder return, and shall consider the value of similar incentive awards to similarly situated officers at comparable companies and the awards given to Other Executive Officers in past years. In light of such review, the Committee shall determine and approve the Other Executive Officers' compensation and incentive opportunities. No Other Executive Officer shall be present during Committee deliberations with respect to such Other Executive Officer's compensation.

8. The Committee shall, periodically and as and when appropriate, review and, with respect to the Other Executive Officers only, approve, and make recommendations to the Board for approval of, the following as they affect the Executive Officers: (a) all other incentive awards and opportunities, including both cash-based and equity-based awards and opportunities, (b) any employment agreements and severance arrangements, (c) any change-in-control agreements and severance protection plans and change-in-control provisions affecting any elements of compensation, benefits and perquisites, (d) any special or supplemental compensation and benefits for the Executive Officers and individuals who formerly served as Executive Officers, including supplemental retirement benefits, and (e) the Company's policies and procedures with respect to Executive Officers' perquisites.

9. The Committee shall, periodically and as and when appropriate, survey the executive compensation practices of comparable companies.

Regulatory Matters

10. The Committee shall review and discuss with management the disclosures in the CD&A, and report to the Board whether, based on such review and discussions, the Committee recommends the CD&A be included in the Company's annual report or proxy statement or any registration statement or information statement. As part of this review, the Committee shall consider the results of the most recent stockholder advisory vote on executive compensation as required by Section 14A of the Exchange Act ("Say on Pay Votes").

11. The Committee shall prepare the annual Compensation Committee Report required to be included in the Company's annual proxy statement or annual report on Form 10-K in accordance with applicable SEC rules and regulations.

12. The Committee shall oversee the Company's compliance with SEC rules and regulations regarding executive compensation matters, including (a) reviewing stockholder proposals and non-binding stockholder votes relating to executive compensation matters and recommending to the Board the Company's response to such proposals and votes, (b) reviewing and recommending to the Board for approval the frequency with which the Company will conduct Say on Pay Votes, taking into account the results of the most recent stockholder advisory vote on frequency of Say on Pay Votes required by Section 14A of the Exchange Act, and reviewing and approving the proposals regarding the Say on Pay Vote and the frequency of the Say on Pay Vote to be included in the Company's proxy statement, and (c) the requirement under the NASDAQ listing requirements that stockholders approve equity compensation plans (subject to any applicable exceptions).

13. The Committee shall develop, approve and periodically review a policy (as may be required by applicable law, including Section 10D of the Exchange Act) for recovering incentive-based compensation from Executive Officers in the event that the Company is required to prepare an accounting restatement due to material noncompliance of the Company with any financial reporting requirement under applicable securities laws or, in the case of other events or circumstances, in the discretion of the Committee.

14. The Committee is empowered to perform such other activities and functions as are required by law or provisions in the Company's Organizational Documents, or as are otherwise necessary and advisable, in the Board's discretion, to effectuate the efficient discharge of its duties hereunder.

Director Compensation

15. On an annual basis, the Committee shall review and recommend to the Board the form and amount of director compensation (including perquisites and other benefits), and any additional compensation to be paid for service on Board committees or for service as a chairperson of a committee.

16. The Committee shall review and make recommendations to the Board regarding directors' and officers' indemnification and insurance matters.

Other Matters

17. The Committee shall have the sole authority to select, engage (or retain the advice

of), compensate and terminate compensation consultants, legal counsel and such other advisors as it deems necessary and advisable to assist the Committee in carrying out its responsibilities and functions as set forth herein after considering all factors relevant to the advisor's independence, including the factors specified by applicable NASDAQ listing standards. Compensation paid to such parties and related expenses will be borne by the Company and the Company will make appropriate funding, as determined by the Committee, available to the Committee for payment of reasonable compensation to a compensation consultant, independent legal counsel or other advisor retained by the Committee. The Committee shall have the sole authority to approve the fees and other terms of all arrangements between the Company and compensation consultants, legal counsel and other advisors and shall be directly responsible for the oversight of the work of any advisor retained by the Committee.

18. The Committee shall not be required to implement or act consistently with the advice or recommendations of the compensation consultant, legal counsel or other advisor retained by the Committee, and the authority granted in this Charter shall not affect the ability or obligation of the Committee to exercise its own judgment in fulfillment of its duties under this Charter.

19. The Committee shall have the power and authority to form, appoint members to, and delegate authority to one or more management-level committees as the Committee deems necessary or appropriate to assist in carrying out its duties and responsibilities, subject to the Committee's oversight and any limitations imposed by the Board, the Company's governing documents, or applicable law.

Meetings

The Committee shall meet as often as it determines is necessary to carry out its responsibilities, but not less frequently than quarterly. The Committee Chair or a majority of the members of the Committee may call Committee meetings. The Committee Chair, in consultation with other Committee members, shall set agendas for such meetings consistent with this Charter. In the absence of a Committee Chair, a majority of the members of the Committee shall designate one member of the Committee as the acting Committee Chair of a meeting.

The presence of a majority of the members of the Committee will constitute a quorum for the transaction of business at all Committee meetings and an act by the majority of the members of the Committee at such meeting shall constitute an act by the Committee. The Committee may also act by unanimous consent of the then-serving members of the Committee.

Minutes & Reports

Written minutes of Committee meetings shall be maintained. The Committee shall make regular reports to the Board with respect to significant findings and recommendations made by the Committee.

Periodic Review

The Committee will periodically, but no less frequently than annually, review its own performance and report on its conclusions in this regard to the Board. In addition, the Committee will periodically, but no less frequently than annually, review and assess the adequacy of this Charter and make recommendations to the Board with regard to appropriate changes to the Charter.