SOFI TECHNOLOGIES, INC.
RISK COMMITTEE CHARTER

(Adopted and Effective May 28, 2021

Amended and Restated as of July 15, 2026)

PURPOSE

The purpose of the Risk Committee ("Committee") of the board of directors (the "Board") of SoFi Technologies, Inc. (the "Company") is to provide oversight of the Company's enterprise-wide risk management framework, including the strategies, policies, standards, procedures, and systems established by management to identify, measure, monitor and control risks facing the Company. The Committee shall assist the Board and its other committees that oversee specific risk-related issues and serve as a resource to management, including the Company's Chief Risk Officer ("CRO") and management's Enterprise Risk Management Committee ("ERMC"), by overseeing the management of Core Risks across the entire Company as defined in the Company's Risk Governance Framework ("RGF") .

While the Committee has the authority and responsibilities set forth in this charter (the "Charter"), management is responsible for designing, implementing and maintaining an effective risk management framework.

MEMBERSHIP AND MEETINGS

The Committee is comprised of a minimum of three (3) Board members. Committee members shall be appointed by the Board on the recommendation of the Nominating and Corporate Governance Committee of the Board (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. At least one member of the Committee shall have experience in identifying, assessing, and managing risk exposures of large, complex financial firms commensurate with the Company's capital structure, risk profile, complexity, activities, size and other appropriate risk-related factors. The Chair of the Audit Committee of the Board (the "Audit Committee") shall also serve as a member of the Committee. To ensure appropriate oversight of enterprise-wide risk management issues, as well as to foster cross-committee communication regarding risk issues, it is expected that the Chairs of each of the Board's three other standing committees, which are currently the Audit Committee, the Nominating and Corporate Governance Committee, and the Compensation Committee of the Board, will coordinate closely to ensure appropriate and efficient reporting.

The members of the Committee shall meet all applicable experience requirements imposed by any applicable regulatory authority. Specifically, the Chair of the Committee shall meet the independence requirements contained in Regulation YY (12 CFR Part 252).

The Committee shall meet at least four times each year, and more frequently as determined to be necessary or appropriate by the Board. The Chair, or a majority of the members of the Committee, has the authority to call special meetings of the Committee. The presence of a majority of the members of the Committee at a meeting shall constitute a quorum. All determinations of the

Committee shall be made by a majority of its members present at a duly convened meeting. In lieu of a meeting, the Committee may act by unanimous consent.

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.

AUTHORITY AND RESPONSIBILITIES

1. The Committee shall approve and periodically review the Company's risk management framework, as established in the RGF, and oversee management's establishment and implementation of the framework including the Company's risk management program, governance structures, risk profile, and risk management effectiveness.

2. The Committee shall review and approve or recommend to the Board, in its discretion, the articulation and establishment of the Company's risk appetite, and receive reports from management and, if appropriate, other Board committees, regarding the Company's policies and procedures relating to the Company's adherence to risk limits and its established risk appetite.

3. The Committee shall review and discuss management's assessment of the Company's aggregate enterprise-wide risk profile and the alignment of the Company's risk profile with the Company's strategic plan and approved risk appetite.

4. The Committee shall review the independence, authority and effectiveness of the Company's enterprise-wide risk management function, including priorities, budget, staffing level and staff qualifications.

5. The Committee shall receive reports from management, including the CRO and the ERMC and, if appropriate, other Board committees, regarding matters relating to risk management and/or the Company's risk and compliance organization, including emerging risks, business continuity and other selected risk topics and/or enterprise-wide risk issues.

6. The Committee shall review and discuss with management significant regulatory reports of the Company and its subsidiaries related to the Core Risks and remediation plans related to such risks.

7. The Committee shall review and discuss with management matters that pose reputational risk to the Company.

8. The Committee may meet with the Audit Committee or other committees of the Board on topics of common interest as the need arises.

9. The Committee has oversight responsibility for the Information Technology and Cybersecurity (collectively, "IT") function at the Company. These duties include:

    - Periodically reviewing the Company's IT roadmap and materials related to

significant projects planned and budgeted costs.

- Approving the IT Program and reviewing the following components of the IT Program at least annually, or more often as directed by the Committee or the Board:

    i. Gramm-Leach Bliley Act ("GLBA") Risk Assessment;

    ii. Information Security (Cyber Security) Enterprise Risk Assessment Report;

    iii. Enterprise-level disaster recovery; and

    iv. Information Security Risk Management and Incident Management Team plans, assessments, reports, tests or exercises.

10. The Committee has oversight responsibility for the Company's Bank Secrecy Act/Anti-Money Laundering ("BSA/AML") Program, including:

    - At least annually, or more often as directed by the Committee or the Board, reviewing the Company's BSA/AML Program including the BSA/AML risk assessment.

    - At least annually, or more often as directed by the Committee or the Board reviewing the Company's ongoing compliance with the BSA/AML Program, including designation of the Company's BSA/AML Officer, the maintenance of appropriate BSA/AML internal controls, an ongoing training program for personnel, and, in coordination with the Audit Committee, independent testing for BSA/AML compliance, all on behalf of the Board.

    - Requiring reports, at least quarterly, from the BSA/AML Officer regarding compliance with each component of the BSA/AML Program and applicable laws and regulations governing BSA/AML compliance, and any significant legal and regulatory exposures or concerns identified by management, the BSA/AML Officer, or federal or state regulators.

11. The Committee shall perform such other duties and responsibilities as may be directed by the Board or required by applicable laws, rules or regulations.

12. In performing its responsibilities, the Committee is authorized to obtain advice and assistance from internal or external legal, accounting or other advisors at the Company's expense without prior permission of the Board or management.

13. The Committee may, in its discretion, form and delegate all or a portion of its authority to subcommittees.

14. 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.

15. The Committee shall make regular reports to the Board summarizing the actions taken at Committee meetings.

16. The Committee shall confirm that the CRO has a direct reporting line to the Committee and to the Chief Executive Officer of the Company.

17. The Committee shall approve the appointment and removal of, and other changes to, the CRO position.

18. The Committee shall annually review and approve the CRO's performance evaluation and compensation.

19. The Committee shall periodically review and assess the adequacy of this Charter. The Committee may recommend amendments to this Charter at any time and submit amendments for approval to the Board.