



July 1, 2025

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, and complying with all applicable laws and regulations in the jurisdictions for which it conducts business.

SoFi is regulated by various regulatory agencies, including the Federal Reserve Board, and complies with economic and trade sanctions programs, such as those administered by the U.S. Department of the Treasury's Office of Foreign Assets Controls.

SoFi has developed and implemented a comprehensive Anti-Money Laundering Program ("AML Program") designed to detect, deter and report suspicious activity. The SoFi AML Program:

- Has designated a Chief BSA/AML Compliance Officer that administers and is responsible for managing and overseeing the AML and Sanctions compliance program;
- Maintains internal AML and sanctions policies, procedures, and controls tailored for its specific businesses;
- Provides ongoing AML and sanctions employee training;
- Maintains a Know Your Customer ("KYC") program and Customer Identification Program ("CIP") consistent with Section 326 of the US PATRIOT Act to ensure customer due diligence;
- Screens and monitors customers and transactions against sanctions, watchlists, and high-risk activity indicators;
- Identifies and reports suspicious activities to relevant regulatory bodies;
- Conducts AML and sanctions Risk Assessments;
- Includes an independent audit function designed to assess the program effectiveness.

The SoFi AML program is approved by the Board of Directors on an annual basis and is continually evaluated to ensure compliance with evolving legal and regulatory requirements.

Sincerely,

A handwritten signature in cursive script that reads "Joshua Blazer".

Joshua Blazer
Chief BSA/AML Officer