



NEWS RELEASE

# SoFi Introduces Small Business Loans to Help Members Pursue Their Business Ambitions

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SoFi Small Business Loans offer quick decisions, fast funding and clear upfront pricing to help entrepreneurs and small businesses fund their growth.

SAN FRANCISCO--(BUSINESS WIRE)-- SoFi Technologies, Inc. (NASDAQ: SOFI), the everything app for digital financial services, today announced the launch of SoFi Small Business Loans, to help entrepreneurs and small business owners access fast, transparent financing to run and grow their businesses.

SoFi Small Business Loans Logo

Today's small business owners are ambitious but increasingly

constrained by cash flow. Access to capital can be time-consuming and expensive, leaving some owners reliant on credit cards, waiting on slow bank decisions, or wary of alternative lenders with unclear fees or high rates.

In a recent **survey** of small business owners, 75% who applied for a business loan or line of credit in the last year said it was difficult to access affordable capital and the Federal Reserve found that more than **half** of borrowers chose online lenders for speed of decision or funding.

"For many of our members, their financial lives do not stop at personal goals, they also include the businesses they are building," said Anthony Noto, CEO of SoFi. "With SoFi Small Business Loans, we are expanding our ability to serve members in more of the moments that matter, giving them access to business financing through the same digital-first platform they already use to manage their personal finances."

SoFi has seen strong demand for financing across several small business categories including construction, healthcare, professional services, and more. SoFi Small Business Loans provides eligible business owners with:

- Capital to Help Small Business Move Forward: Fixed business loans of up to \$250,000 to help members



purchase equipment, stock inventory or hire new staff.

- Quick Eligibility Check and Funding After Approval: Members can check eligibility in minutes and, if approved, access funding as soon as 24 hours after approval 1, helping them stock up before a busy season or cover materials for a new job.
- Simple, Upfront Pricing: Members can view their offer before accepting, with no application fee, no origination fee, and no prepayment penalties.
- Predictable Payments for Easier Planning: Fixed business loans with predictable payments help members plan ahead, from managing payroll to investing in their business's growth.

With SoFi Small Business Loans, SoFi is expanding its support for entrepreneurs and business owners and planning additional products and innovations to help meet their evolving needs.

To learn more about SoFi Small Business Loans and apply, visit, **SoFi Small Business Loans**

## About SoFi

SoFi Technologies (NASDAQ: SOFI) is the everything app for digital financial services on a mission to help people achieve financial independence to realize their ambitions. 14.7 million members trust SoFi to borrow, save, spend, invest, and protect their money and buy, sell and hold their crypto – all in one app – and get access to financial planners, exclusive experiences, and a thriving community. Fintechs, financial institutions, and brands use SoFi's technology platform Galileo to build and manage innovative financial solutions across 133 million global accounts. For more information, visit [www.sofi.com](http://www.sofi.com) or download our iOS and Android apps.

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## Disclosures:

SoFi Small Business Loans are originated by SoFi Bank, N.A.

Terms and conditions apply. **SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE.** To be approved, a borrower's home address and primary business operating address must be in the U.S. or U.S. territories, and you must meet SoFi's underwriting requirements in SoFi's sole and absolute discretion. Not all borrowers receive the lowest rate. Lowest rates are reserved for the most creditworthy borrowers. If approved, your actual rate will be within the range of rates at the time of application and will depend on a variety of factors, including term of loan, evaluation of your business and personal creditworthiness, business revenue, and other factors. Rates and terms are subject to change at any time

without notice. SoFi Small Business Loans may not be used for personal, family or household purposes. See [SoFi.com/legal](https://sofi.com/legal) and [SoFi.com/eligibility](https://sofi.com/eligibility) for more details.

Loan amounts range from \$2,500-\$250,000. The annual percentage rate (APR) is the cost of credit as a yearly rate and reflects your interest rate.

**1As soon as 24 hour Loan Funding:** Most borrowers receive funds within 24 hours if the loan is approved and the agreement is signed by 2:45 PM ET. The 24-hour funding timeframe excludes funding on weekends and federal holidays. **This timing is not guaranteed**, and delays may occur outside of SoFi's control, such as if inaccurate information is submitted, or the receiving provider declines the transfer. Your bank may have rules on when the funds become available.

Borrowers who do not qualify for a SoFi Small Business Loan will have the opportunity to explore financing options from a provider in SoFi's Loan marketplace. The timing of funding varies by provider.

Availability of Other Information About SoFi

Investors and others should note that we communicate with our investors and the public using our website (<https://www.sofi.com>), the investor relations website (<https://investors.sofi.com>), and on social media (X and LinkedIn), including but not limited to investor presentations and investor fact sheets, Securities and Exchange Commission filings, press releases, public conference calls and webcasts. The information that SoFi posts on these channels and websites could be deemed to be material information. As a result, SoFi encourages investors, the media, and others interested in SoFi to review the information that is posted on these channels, including the investor relations website, on a regular basis. This list of channels may be updated from time to time on SoFi's investor relations website and may include additional social media channels. The contents of SoFi's website or these channels, or any other website that may be accessed from its website or these channels, shall not be deemed incorporated by reference in any filing under the Securities Act of 1933, as amended.

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Source: SoFi Technologies