



NEWS RELEASE

SoFi Says It's Time To Change The Face Of Finance And Highlight Womens' Financial Success

6/22/2023

New SoFi Campaign Challenges Cultural Bias Depicted In Artificial Intelligence and Pledges Ongoing Initiatives to Help Everyone Get Their Money Right

SAN FRANCISCO--(BUSINESS WIRE)-- Today, **SoFi** (NASDAQ: SOFI), the digital personal finance company and all-in-one app, announced "**Face of Finance**", a new campaign to challenge the bias of Artificial Intelligence (AI) against women and money. When SoFi asked AI to generate realistic images of people who are good with money, only 2% of images featured depicted women. Yet, data shows that women control \$10 trillion in assets, which are projected to rise within the next three to five years.[1] Women's rate of return on investments has been found to be higher than their male counterparts.[2] Men carry more credit card, personal loan, and auto loan debt than women.[3] And, single women are more likely to own a home than single men.[4] Artificial Intelligence is powered by data, but that data reflects the gender bias society sees with respect to women and personal finances, and SoFi wants to change that narrative.

"At SoFi, we're on a mission to help our members achieve financial independence to realize their ambitions - and that means all members," said Lauren Stafford Webb, Chief Marketing Officer at SoFi. "90% of women manage financial decisions for their households[5] and women's portfolios are known to outperform their male counterparts.[6] With our Face of Finance campaign, SoFi is honored to showcase the strength of women's financial success and prowess. SoFi is committed to helping millions achieve their financial ambitions by providing them with the tools they need to borrow, save, spend, invest and protect their money better every single day."

As part of the campaign, SoFi is pledging to fight the bias and bridge the gap between women and personal finance through three meaningful initiatives: SoFi is committed to retraining AI with women in finance. SoFi will capture imagery of real women excelling in the financial space, as well as amplify the profiles of female financial experts, in an effort to begin to retrain AI. SoFi will also reflect the true face of finance by featuring equal gender representation in imagery and content creator work. SoFi will also continue to work to educate its members on



personal finance via thousands of free articles and dedicated resources.

SoFi will be hosting a pop-up photo booth experience at Brookfield Place in New York City on Thursday, June 22 and Friday, June 23 from 11:00 a.m. to 8:00 p.m. Female-identifying individuals will have the opportunity to take pictures via the photo booth that will be returned into the AI model to drive more equal representation of women participating in personal finance activities. Those who participate and post to social using the hashtag #SoFiSweeps will be eligible to win two tickets to a Taylor Swift Concert at SoFi Stadium. As part of the second commitment, SoFi continues to feature equal gender representation in current imagery and content creation. SoFi is also thrilled to announce an ongoing partnership with Your Rich BFF, who is an exemplary figure in today's face of finance. For the third commitment, SoFi continues to invest in educational resources to provide all members access to financial literacy including the **Coursera personal finance courses**, **"Making Money On Your Money" e-guide**, and by offering complimentary access to financial planners to help anyone get their money right.

To learn more about the "Face of Finance" campaign visit [SoFi.com/change](https://sofi.com/change).

About SoFi

SoFi (NASDAQ: SOFI) is a member-centric, one-stop shop for digital financial services on a mission to help people achieve financial independence to realize their ambitions. The company's full suite of financial products and services helps its more than 5.2 million SoFi members borrow, save, spend, invest, and protect their money better by giving them fast access to the tools they need to get their money right, all in one **app**. SoFi also equips members with the resources they need to get ahead – like career advisors, Credentialed Financial Planners (CFP®), exclusive experiences and events, and a thriving community – on their path to financial independence.

SoFi innovates across three business segments: Lending, **Financial Services** – which includes **SoFi Checking and Savings**, **SoFi Invest**, **SoFi Credit Card**, **SoFi Protect**, and **SoFi Insights** – and Technology Platform, which offers the only end-to-end vertically integrated financial technology stack. SoFi Bank, N.A., an affiliate of SoFi, is a nationally chartered bank, regulated by the Federal Reserve, OCC, and FDIC. The company is also the naming rights partner of SoFi Stadium, home of the Los Angeles Chargers and the Los Angeles Rams. For more information, visit [SoFi.com](https://sofi.com) or download our **iOS** and **Android** apps.

DISCLOSURES

INVESTMENTS ARE NOT FDIC INSURED • ARE NOT BANK GUARANTEED • MAY LOSE VALUE

Terms and conditions apply. SoFi Checking and Savings offered by SoFi Bank, N.A. Loans originated by SoFi Bank,

N.A., NMLS #696891 (www.nmlsconsumeraccess.org). Equal Housing Lender. Brokerage products offered through SoFi Securities LLC, member FINRA/SIPC. SoFi Money® is a cash management account, which is a brokerage product. SoFi Securities LLC is an affiliate of SoFi Bank, N.A. Advisory services are offered through SoFi Wealth LLC, an SEC-registered investment adviser. The SoFi Credit Card is issued by The Bank of Missouri (TBOM) (“Issuer”) pursuant to license by Mastercard® International Incorporated and can be used everywhere Mastercard is accepted. SoFi Bank, N.A. Member FDIC. ©2023 Social Finance, Inc. All rights reserved. Information as of May 2023 and is subject to change.

SOFI “FACE OF FINANCE” GIVEAWAY OFFICIAL RULES

ELIGIBILITY: The SoFi “Face of Finance” Giveaway (the “Giveaway”) is open solely to female-identifying individuals who at time of entry are age 18 or older and legal residents of the contiguous United States, (collectively referred to hereafter as “you”, “Entrant” or “Entrants”). Employees of Social Finance, Inc. (the “Sponsor” or “SoFi”), Ventura Associates International LLC (the “Administrator”) and their respective parent companies, subsidiaries, affiliates, advertising, public relations and promotion agencies or any company or individual involved with the development or execution of the Giveaway (collectively, the “Giveaway Entities”), and their immediate family members and/or those living in the same household of each, whether related or not, are not eligible to enter or win. Giveaway is governed by U.S. law and subject to all applicable federal, state, and local laws and regulations. Void in Alaska and Hawaii and where prohibited by law.

ENTRY PERIOD: The Giveaway’s entry period begins at 11:00:00 AM Eastern Time (“ET”) on June 22, 2023, and ends at 7:59:59 PM ET on June 23, 2023 (the “Entry Period”). However, Entrants have until 11:59:59 PM ET on June 30, 2023, to post their Entries on Instagram or Twitter.

HOW TO CREATE & SUBMIT ENTRY:

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- (a) Visit the SoFi Photobooth pop-up located at Winter Garden at Brookfield Place, 230 Vesey St, New York, NY 10281 during the Entry Period to register and to take a photo of yourself. Only photos originating from the SoFi Photobooth will be accepted.
 - (b) Post the photo taken at the SoFi Photobooth on your Instagram or Twitter account with the hashtag #Sweepstakes and tag @SoFi by 11:59:59 PM ET on June 30, 2023. Your entry must include the hashtag and tag @SoFi to enter this Giveaway.

Your photo posted according to steps a and b (above) will be referred hereafter as an “Entry.”

If it is found an Entrant has submitted more than one (1) Entry, the Sponsor will consider the first submission pulled from Instagram or Twitter as the eligible Entry from that Entrant and all other submission(s) by such Entrant will be disqualified.

If your Instagram or Twitter account is set to “protected or private mode,” your Entry may not be visible to Sponsor and, therefore, may not be received by Sponsor, resulting in your failure to enter the Sweepstakes. Note: disabling “protected or private mode” will make all your Entry public. Entrants must continue to follow @SoFi account during the Entry Period and until the prize is awarded.

Entrants must have a smartphone or other wireless or electronic device that supports Instagram and Twitter and have Internet access. Normal Internet access and usage charges imposed by each entrant’s online and cell phone service provider will apply. Use of automated processes or repetitive submission of the same Entry is not permitted. Released Parties are not responsible for any changes or effects caused to Entrant’s smartphone or electronic system because of submitting an Entry. Entries are subject to all notices posted online including Sponsor’s privacy policy found at SoFi.com.

Only Entries submitted via Instagram or Twitter will be accepted. Entries will not be returned or acknowledged, nor will the Entries be received or held “in confidence” and a submission does not create a confidential relationship or obligation of secrecy between you and the Sponsor or any of its affiliates.

By submitting an Entry, you, the Entrant, agree that Sponsor has no obligation to post or publish your Entry, that all such postings or publication, if any, will be in Sponsor’s sole discretion and that the posting or publication of an Entry does not have any bearing on whether the Entry will be determined as a winning Entry. Without limiting the generality of the foregoing, Entrant agrees that the Entry may be posted and shared by others and that the Giveaway Entities are not responsible for any unauthorized use of Entries by third parties.

Sponsor reserves the right to disqualify any Entry for any reason, in its sole and absolute discretion. Sponsor is under no obligation to disclose why an Entry has been disqualified other than the Entry was ineligible under these Official Rules. Entries are subject to all notices posted at SoFi.com, including these Official Rules.

ENTRY RESTRICTIONS: Each Entry must not infringe upon the rights of any third party. Content that may NOT be contained in an Entry includes, but is not limited to, the following:

- with the exception of when an email address is requested for purposes of contacting a potential winner, any content providing personally identifiable information about yourself or any third parties, such as address, phone number or any contact information;
- content in violation of third-party rights including, but not limited to: copyrights, trademark, right of publicity or any other proprietary rights unless allowed by Sponsor;
- content that is libelous, defamatory, disparaging or tortious;
- content that is pornographic, adult-oriented, or sexually explicit.
- content portraying or referring to lotteries or gambling;
- content portraying or including explicit or offensive language;
- content portraying or advocating violence, illegal activities, tobacco, alcohol or drugs, dangerous stunts;
- content portraying or referring to weapons of any kind including, but not limited to, guns or bombs;
- content that promotes bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, sex, religion, nationality, disability, sexual orientation, age or any basis protected by federal, state, or local law, ordinance, or regulation;
- content that denigrates, disparages or reflects negatively on the Sponsor, its services and products or its employees, or on any other person, company, services or product, or that disparages Sponsor's competitors;
- content that communicates messages or images inconsistent with the positive images and/or goodwill to which Sponsor wishes to associate;
- depict or otherwise identify a minor;
- depict or otherwise identify a pet unless its legal owner is the Entrant.

If an Entry includes any of the prohibited elements listed above, the Entry will be disqualified. The above list is not intended to be exhaustive; the Sponsor may disqualify any Entry if it contains any content the Sponsor and/or the Administrator deems, in their sole discretion, to be offensive or obscene in any way or to not follow these Official Rules. If the Entry contains any material or elements that are not owned by the Entrant and/or which are subject to the rights of third parties, the Entrant is responsible for obtaining, prior to submission of the Entry, all releases and consents necessary to permit the use and exhibition of the Entry by Sponsor in the manner set forth in these Official Rules. Sponsor reserves the right to request proof of these permissions in a form acceptable to Sponsor from any Entrant at any time.

By entering the Giveaway, each Entrant, on behalf of herself grants the Giveaway Entities and/or their respective agents, a perpetual, fully-paid, worldwide, irrevocable, non-exclusive license to publish, reproduce, prepare derivative works of, distribute, display, exhibit, transmit, broadcast, televise, digitize, otherwise use, and permit others to use and perform throughout the world the Entry, or any content submitted in connection with this Giveaway, in

whole or in part, in any manner, form, or format now or hereinafter created, including on the Internet, and for any purpose, including, but not limited to, on Giveaway Entities' websites and/or any other advertising or promotion of Giveaway Entities all without further consent from or notification or compensation to any Entrant. Entrants hereby waive all so-called "moral rights of authors" and "droit moral" rights. Each Entrant agrees and acknowledges that no public performance, synchronization, mechanical, writing, publishing and/or master use royalties, monies or consideration of any kind will be payable in connection with Sponsor's, or Sponsor's designees and licensees, use of the Entry, whether commercial use or otherwise, in any and all media, whether now known or hereafter devised.

WINNER SELECTION & NOTIFICATIONS: Winners will be randomly selected on or about July 7, 2023, from all eligible Entries received by 11:59:59 PM ET on June 30, 2023. The first randomly drawn eligible Entry will receive the Taylor Swift grand prize as noted within the "prizes" section (below). The second randomly drawn eligible Entry will receive the Beyonce grand prize as noted within the "prizes" section. Winners will be notified on or about July 10, 2023, via social media and will be required to email the Administrator within forty-eight (48) hours with their contact information which will be used to facilitate eligibility verification and prize claim. Administrator will email an Affidavit of Eligibility, Release of Liability, and a Publicity Release ("Affidavit/Release") and IRS W9 Tax Form to each winner and he/she will be required to execute and return Affidavit/Release within three (3) days of date printed on notification or winner's Entry may be disqualified. At the sole discretion of the Sponsor, disqualification, forfeiture, and the determination of an alternate winner may result from any of the following: [1] a winner's failure to respond to the notification within forty-eight (48) hours after its transmission; [2] failure of undeliverable notification due to deactivation or personal setting of winner's Instagram or Twitter account; [3] winner's Instagram or Twitter account is set to "private mode;" [4] winner's failure to complete and return Affidavit/Release by the notification deadline; [5] if a winner cannot accept the prize for any reason and [6] any other non-compliance with the Official Rules. Sponsor shall have no liability if notification is lost, intercepted, or not received for any reason. Sponsor is not responsible for any change in entrant's email account or other contact information after entering the Giveaway. In the event of prize forfeiture by a potential winner, and the Concert has not occurred, and sufficient time exists to confirm a new winner, the Sponsor will award the corresponding prize to an alternate winner from among all remaining nonwinning eligible entries.

EACH POTENTIAL WINNER IS SUBJECT TO VERIFICATION BY SPONSOR AND ITS ADMINISTRATOR. AN ENTRANT IS NOT A WINNER UNLESS AND UNTIL SHE HAS BEEN VERIFIED

A WINNER.

PRIZES AND THEIR APPROXIMATE RETAIL VALUE ("ARV"). Two (2) Grand Prizes: The first randomly drawn winner will receive a trip consisting of two (2) tickets to a Taylor Swift concert ("Concert") at SoFi Stadium. The second randomly drawn winner will receive a trip consisting of two (2) tickets to a Beyonce Concert at SoFi Stadium. ARV of each grand prize: \$2,200.00 each. Maximum ARV of all prizes: \$4,400.00.

Each grand prize consists of: round-trip economy class airfare (for winner and guest) from/to a major commercial airport near to winner's primary residence to/from (or ground transportation, if grand prize winner resides within a one hundred and fifty (150) mile radius of Los Angeles as determined by Sponsor at its sole discretion); double occupancy hotel accommodations for winner and guest for two (2) nights (one (1) room and room tax only); and two (2) tickets to attend Concert as determined by the Sponsor and as specified herein these Rules. All meals, ground transportation (other than as noted), taxes, gratuities, incidentals, upgrades, service charges, all fees, federal, state, local or other expenses not specified herein are not included and are the sole responsibility of each grand prize winner and his/her guest. All prize details, including selection of stadium seats, are at the Sponsor's sole discretion. If the actual value of a trip is lower than the stated ARV when the prize is procured and fulfilled, then the difference will not be awarded. Sponsor is not responsible for any flight or transportation delay/cancellation, and not liable for any expenses incurred because of any delay/cancellation. Prizes are not transferrable to a third party and prizes may not be redeemed for cash value, except by Sponsor, who reserves the right in its sole discretion to substitute any prize (or any portion of prize) for a prize of comparable or greater value. Concert tickets may not be resold, offered for resale, or used for any commercial or promotional purpose whatsoever. An IRS form 1099 will be filed in the name of each winner for the ARV of the prize won. Arrangements for the fulfillment of prizes will be made by the Sponsor and/or Administrator.

Each grand prize winner and her guest must travel together on the same itinerary, and dates specified by the Sponsor or forfeit all rights to the prize. Travel, hotel, and other accommodations are subject to availability. Certain restrictions may apply. In the eventuality the Concert is postponed or canceled, no compensation or substitution will be provided, and the Sponsor shall have no further obligation to any winner (and/or to each grand prize winner's guest) other than to supply a trip to Los Angeles minus the tickets portion of prize. Should this be the case, the trip must be taken within six (6) months from the date of winner's

verification. If for any reason whatsoever, a grand prize winner and her guest are unable to travel or attend the Concert for any reason whatsoever after all travel arrangements have been made and paid, the Sponsor shall have no further obligation to grand prize winner and her guest. Each grand prize winner and their respective guest are responsible for obtaining proper documentation (i.e., valid photo ID, proof of vaccination, etc.), prior to travel. If a grand prize winner is a minor in her state of residence, a parent or legal guardian will need to accompany the minor on trip as winner's guest. If a guest is a minor, the winner must be the guest's parent or legal guardian and the guest will be required to execute and return a Liability/Publicity Release prior to travel.

Each winner and her guest agree to comply with all applicable Stadium and venue regulations in connection with the prize. Sponsor or stadium personnel reserve the right to remove or to deny entry to the winner and/or her guest who engages in an unsportsmanlike or disruptive manner or with intent to annoy, abuse, threaten, or harass any other person at the Concert. Each winner and guest may be required to produce government-issued identification prior to entering the Concert venue. The Sponsor will not be responsible for weather conditions; acts of God; acts of terrorism; civil disturbances, or any other condition beyond its control (a "Force Majeure Event"); local, state, or federal regulation, order, or policy; work stoppage; epidemic, pandemic, or any other issue concerning public health or safety; or any other event outside of their control that may cause the cancellation or postponement of, or the restriction on fans attending Concert. Admission to SoFi Stadium is subject to all rules, requirements, and policies, including, without limitation, all security, fan conduct, and safety and health requirements and policies, put in place by SoFi Stadium, including requirements relating to face masks and enhanced health screenings (which may include a requirement that ticket holders be tested for COVID-19 prior to or during any Concert or provide proof of full vaccination against COVID-19 prior to attending Concert) as they may be updated from time to time. Each winner and winner's guest must also comply with all applicable laws, policies, orders, protocols, and guidelines issued by federal, state, and local authorities respecting COVID-19 and other communicable diseases, and attendance at the Concert is conditioned on such compliance. Receiving the prize is contingent upon compliance with these Official Rules and passing a background check to the Sponsor's satisfaction in the Sponsor's sole discretion.

Except where prohibited by law, entry and acceptance of prize constitute permission for Sponsor and its agents to use each winner's name, prize won, hometown, likeness, video tape, photographs, and statements for purposes of advertising, promotion, and publicity (including online posting) in any and all media now or hereafter known throughout the world

in perpetuity, without additional compensation, notification, or permission. Furthermore, the Sponsor and/or its agents may film, record and/or take photographs of the grand prize winners (and/or their respective guests) before/during/after the Concert, and may use the resulting footage, recordings, or photographs for a range of purposes, including, without limitation, for marketing and promoting Sponsor and/or its promotion partners/agents and their respective products and services. No additional compensation will be provided for any resulting footage. Sponsor makes no warranties, and hereby disclaim any and all warranties, express or implied, concerning any prize furnished in connection with the Giveaway.

WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, THE PRIZE IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, AND SPONSORS HEREBY DISCLAIMS ALL SUCH WARRANTIES, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND/OR NON-INFRINGEMENT. All Prize details are at Sponsors' sole discretion.

ODDS: Odds of winning are dependent on the total number of eligible entries received by 11:59:59 PM ET on June 30, 2023.

CONSENT AND RELEASE: By participating in the Giveaway, Entrants release, indemnify and hold harmless the Sponsor, and its respective parent companies, affiliates, subsidiaries, officers, directors, partners, equity holders, agents, employees, and all others associated with the development and execution of this Giveaway (collectively, the "Released Parties") from and against any and all claims, damages or liabilities with respect to, or in any way arising from or relating to such Entrant's participation or attempt to participate in the Giveaway, the ability or inability to upload, download or transmit any information in connection to the Giveaway and/or the acceptance or use (included related travel if any) of Prize (if applicable), including without limitation liability for personal injury, damages, death, monetary loss, defamation or violation of privacy rights. No responsibility or liability is assumed by the Sponsor for technical problems or technical malfunction arising in connection with any of the following occurrences which may affect the operation of the Giveaway: Hardware or software errors; faulty computer, telephone, cable, satellite, network, electronic or Internet connectivity or other online or network communication problems; errors, omissions or limitations of any Internet providers, servers, hosts or other providers; garbled, jumbled or faulty data transmissions; failure of any online transmissions to be sent or received; lost, late, delayed, incomplete, inaccurate, damaged, destroyed, misdirected or not received or intercepted transmissions; inaccessibility of any Web site in whole or in part for any reason; traffic congestion on the Internet or any Web site; unauthorized human or non-human intervention

of the operation of the Giveaway, including without limitation, unauthorized access, tampering, hacking, theft, virus, bugs, or worms; or destruction of any aspect of the Giveaway, or loss, miscount, misdirection, inaccessibility or unavailability of any email or social media account used in connection with the Giveaway; any errors, omissions, interruptions, deletions, defects, delays in operation failures or human error that may occur in the transmission, receipt or processing of entries, or for deletion, theft or destruction of, unauthorized access to, or alteration of, entries; causes beyond Sponsor's reasonable control that jeopardize the administration, security, fairness, integrity or proper conduct of this Giveaway; any entries submitted in a manner that is not expressly allowed under these Official Rules (all such entries will be disqualified); or cheating or fraud by any participant. Sponsor is not responsible for any typographical errors, any incorrect or inaccurate information, whether caused by Entrants, site users, tampering, hacking, or printing errors or by any of the equipment or programming associated with or utilized in the Giveaway; in the announcement of prize or these Official Rules, or any inaccurate or incorrect data contained on any website. Use of any Web site is at user's own risk. The Sponsor is not responsible for any personal injury or property damage or losses of any kind which may be sustained to user's or any other person's computer (hardware or software) and/or other device related to or resulting from participation in the Giveaway, or the acceptance or use of any prize awarded. The use of third-party software or website or automated entry systems to participate is prohibited, and Sponsor reserves the right to disqualify entries made in such manner.

By participating in this Giveaway, each Entrant expressively waives and relinquishes all rights and benefits afforded by California Civil Code 1542 and does so understanding and acknowledging the significance of this waiver. Section 1542 states as follows: "A GENERAL RELEASE DOES NOT EXTEND TO CLAIMS THAT THE CREDITOR OR RELEASING PARTY DID NOT KNOW OR SUSPECT TO EXIST IN HER FAVOR AT THE TIME OF EXECUTING THE RELEASE AND THAT, IF KNOWN, BY HER, WOULD HAVE MATERIALLY AFFECTED HER SETTLEMENT WITH THE DEBTOR OR THE RELEASED PARTIES." The releases hereunder are intended to apply to all claims not known or suspected to exist with the intent of waiving the effect of laws requiring the intent to release future unknown claims.

ARBITRATION: This Giveaway shall be governed by and interpreted under the laws of the State of California, U.S.A. without regard to conflicts of law provisions. Entrants hereby agrees that all disputes, claims, causes of action, or controversies ("Claims") arising out of or in connection with this Giveaway shall be resolved, upon the election by Entrant or Sponsor, by arbitration pursuant to this provision and the code of procedures of either the National Arbitration

Forum (“NAF”) or the American Arbitration Association (“AAA”), as mutually agreed upon by both parties. IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM. FURTHER, NEITHER SPONSOR NOR ENTRANT WILL HAVE THE RIGHT TO PARTICIPATE IN A REPRESENTATIVE CAPACITY ON BEHALF OF THE GENERAL PUBLIC OR OTHER PERSONS SIMILARLY SITUATED, OR AS A MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. EXCEPT AS SET FORTH BELOW, THE ARBITRATOR’S DECISION WILL BE FINAL AND BINDING. NOTE THAT OTHER RIGHTS THAT ENTRANT WOULD HAVE IF ENTRANT WENT TO COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION. ANY CLAIMS, JUDGMENTS AND/OR AWARDS SHALL BE LIMITED TO THE ACTUAL OUT-OF-POCKET COSTS ASSOCIATED WITH ENTERING THIS GIVEAWAY. ENTRANT HEREBY WAIVES ANY RIGHTS OR CLAIMS TO ATTORNEY’S FEES, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ENTRANT, WHETHER FORESEEABLE OR NOT AND WHETHER BASED ON NEGLIGENCE OR OTHERWISE. The arbitrator’s authority to resolve Claims is limited to Claims between Sponsor and Entrant alone, and the arbitrator’s authority to make awards is limited to awards to Sponsor and Entrant alone. Furthermore, claims brought by either party against the other may not be joined or consolidated in arbitration with Claims brought by or against any third party, unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration.

GENERAL: Each Entrant is subject to all notices posted online but not limited to Sponsor’s privacy policy as being referred to in the Personal Information and Privacy Section hereof. In the event of a dispute as to any entry, the authorized account holder of the email address used to register will be deemed to be the Entrant. The “authorized account holder” is the natural person assigned an email address by an Internet access provider, online service provider or other organization responsible for assigning email addresses for the domain associated with the submitted address. Winners may be required to show proof of being the authorized account holder to be determined exclusively by the Sponsor’s and/or its agent in their sole discretion.

The Sponsor is not responsible for (i) error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of entry materials, or for technical, network, telephone equipment, electronic, computer, hardware or software malfunctions of any kind, or inaccurate transmission of or failure to receive entry information by Sponsor on account of technical problems or traffic congestion

on the Internet or at any website or any combination thereof; (iii) any injury or damage to Entrant's or any other person's computer related to or resulting from participating in the Giveaway, or (iv) the failure of any third party to comply with the instructions and proper administration of this Giveaway. By participating in the Giveaway, Entrants (i) agree to be bound by these Official Rules, including all eligibility requirements, and (ii) agree to be bound by the decisions of Sponsor and the Administrator, which are final and binding in all matters relating to the Giveaway. Sponsor reserves the right at its sole discretion to disqualify any individual that tampers or attempts to tamper with the entry process or the operation of the Giveaway or web site or violates these Official Rules. LEGAL WARNING: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN ENTRANT, TO DELIBERATELY INTERFERE WITH THE OPERATION OF THE GIVEAWAY, IS A VIOLATION OF CRIMINAL & CIVIL LAWS AND SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

SEVERABILITY: The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. If any provision in these Official Rules is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and shall be construed in accordance with their terms as if the invalid or illegal provision were not contained herein.

WINNERS LIST: For a list of winners (available after July 31, 2023) send a stamped, self-addressed envelope for receipt by July 31, 2023 to: SoFi Face of Finance Giveaway Winners List, c/o Ventura Associates LLC, 494 Eighth Avenue, Suite 1700 (Attn.: DE/Sofi), New York, NY 10001.

PRIVACY: By entering the Giveaway, the information Entrants provide may be sent to promotional partners. Entrants may be contacted by the Sponsor and/or any promotional partners with future promotional offers. Information provided by entrants to participate in this Giveaway is subject to Sponsor's privacy policy located at <https://www.sofi.com/privacy-policy/>.

SPONSOR: Social Finance Inc., 234 1st Street, San Francisco, CA 94105.

ADMINISTRATOR: Ventura Associates International LLC, 494 Eighth Avenue, Suite 1700, New York, NY 10001.

This Giveaway is in no way promoted, endorsed, or administered by, or associated with any

social media entity, including but not limited to Instagram® and Twitter. Any questions, comments or complaints regarding the Giveaway must be directed to the Sponsor or Administrator, and not to any social media entity.

[1] <https://www.mckinsey.com/industries/financial-services/our-insights/women-as-the-next-wave-of-growth-in-us-wealth-management>

[2] Fidelity Study: https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/about-fidelity/FidelityInvestmentsWomen&InvestingStudy2021.pdf

[3] <https://www.experian.com/blogs/ask-experian/women-and-credit/#s3>

[4] <https://www.forbes.com/sites/brendarichardson/2023/01/25/single-women-are-more-likely-to-own-homes-than-single-men-in-nearly-all-states/?sh=631e6a8250b5>

[5] <https://www.forbes.com/sites/maggiegermano/2020/09/22/how-women-can-change-the-world-with-their-money-choices/?sh=1d6d0c0b6138>

[6] https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/about-fidelity/FidelityInvestmentsWomen&InvestingStudy2021.pdf

SOFI-F

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Source: SoFi Technologies