



NEWS RELEASE

Summer Vacations Just Got More Affordable with SoFi Travel Powered by Expedia Group

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SoFi Travel, Powered by Expedia, Offers SoFi Members New Benefits with Travel Booking Portal, Member Discounts, and 3% Cash Back Rewards on Bookings Made with the SoFi Credit Card

SAN FRANCISCO--(BUSINESS WIRE)-- SoFi Technologies, Inc. ("SoFi"), the digital personal finance company, and Expedia Group, the world's leading traveler technology platform, today announced "SoFi Travel powered by Expedia"¹, a new way for SoFi members to save money and earn rewards while traveling. SoFi members will be able to book flights, hotels, car rentals, travel packages, and experiences via the SoFi Travel portal, and will benefit from discounts on bookings with SoFi Member Prices, including savings of 10% or more on select hotels. SoFi Credit Card² members will also earn an unlimited 3% cash back rewards³ when booking with SoFi Travel, continuing to offer SoFi members increased value for using SoFi products together. SoFi Travel will be available to select members next week, and will be rolling out to all members over the coming weeks.

"At SoFi, we are helping our members get their money right by giving them the tools to spend better, save better, invest better, and protect better," said Anthony Noto, CEO of SoFi. "SoFi Travel is the next phase in SoFi's mission to help people achieve financial independence, going beyond managing members' money to empowering them to more affordably do the things they are most passionate about, all in one place. We know over the last several years, the pandemic and inflation have made travel difficult, if not impossible, logistically or financially. SoFi is uniquely positioned to provide its members the best value when spending on travel, offering an array of products to make planning and paying for trips easier and more affordable, as well as making sure our members get more for their money when using all those products and benefits together."

SoFi Travel was created with Expedia Group, who will power the underlying travel search and booking system, delivering a seamless booking experience via the SoFi app or website for members, enabling SoFi to provide their members with quality travel benefits and perks. Members will also be able to access Expedia Group's full customer service team as they navigate bookings and travel, from start to finish, leveraging specially trained agents and self-



serve capabilities through Expedia Group's Virtual Agent tool, meaning travelers can make changes to their trip or ask questions at their convenience.

"We're proud to partner with SoFi to launch SoFi Travel, powered by our industry-leading technology, our deep travel supply, and our customer service expertise. Each year our platform processes more than 600 million AI predictions, powered by 70 petabytes of data, so it gets smarter and more personalized everyday. This constant innovation comes out of the box with our template technology, and will give SoFi's members a seamless end-to-end booking experience, and confidence as they plan, shop, and book travel. This partnership is another example of how Expedia Group helps companies of all sizes succeed in the world of travel," commented Ariane Gorin, President, Expedia for Business.

Leveraging Expedia Group's platform capabilities to deliver a seamless experience

Built using Expedia Group's White Label Template, SoFi members will have access to a wide choice of Expedia Group's trusted and high-quality supply, including more than 700K properties, 500+ airlines, 100+ car rental companies, and thousands of activities around the world. Expedia Group's expert team will continue to work closely with SoFi to provide industry knowledge and expertise, helping to support their goals in the travel space.

In addition to quality supply and a seamless customer service, the collaboration enables SoFi to benefit from Expedia Group's vast amount of data and technology from the platform, and to take advantage of new features and functionality updates from Expedia.com that are integrated automatically into White Label Template.

Earning Rewards with SoFi Travel

Members who book with the SoFi Credit Card will earn unlimited 3% cash back in SoFi Rewards points on travel bookings. The SoFi Credit Card, the first of its kind credit card designed to help build healthy financial habits by rewarding behaviors such as on-time payments and paying off the full balance monthly, has no annual fee⁴, maximizing the money members can spend on everything from travel to everyday expenses.

SoFi members will receive their cash back via SoFi Rewards points⁵, empowering them to redeem in the manner of their choice. Members can redeem their points in cash into their SoFi Checking and Savings⁶ account, help pay down an eligible SoFi loan⁷, or even invest in stocks via SoFi Invest⁸ – all with rewards earned by doing something they are passionate about.

Preparing and Paying for Travel with SoFi

Beyond the member benefits of competitive discounts and rewards for travel spending, SoFi is uniquely positioned

to help members plan travel by offering a full suite of financial products and services that make it easy to prepare financially for trips.

Members with SoFi Checking and Savings can automatically set aside money for trips by setting up Autopilot transfers to savings Vaults, allowing members to set it and forget it when it comes to saving monthly for travel. Members with direct deposit can earn 4.20% APY⁹ (Annual Percentage Yield) on savings balances, putting more trip money in members' pockets.

Members can also monitor spending before, during, and after travel via SoFi Insights¹⁰. Members can easily find ways to trim expenses and save up for big trips with built-in spending monitoring, as well as see a quick financial snapshot of trip expenses upon return across linked bank accounts and credit cards.

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 5.7 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, exclusive experiences and events, and a thriving community – on their path to financial independence.

SoFi Technologies 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** or download our **iOS** and **Android** apps.

About Expedia Group

Expedia Group, Inc. companies power travel for everyone, everywhere through our global platform. Driven by the core belief that travel is a force for good, we help people experience the world in new ways and build lasting connections. We provide industry-leading technology solutions to fuel partner growth and success, while facilitating memorable experiences for travelers. Our organization is made up of three pillars: Expedia Product & Technology, focused on the group's product and technical strategy and offerings; Expedia Brands, housing all our consumer brands; and Expedia for Business, consisting of business-to-business solutions and relationships throughout the travel ecosystem. The Expedia Group family of brands includes: Expedia®, Hotels.com®, Expedia® Partner

Solutions, Vrbo®, trivago®, Orbitz®, Travelocity®, Hotwire®, Wotif®, ebookers®, CheapTickets®, Expedia Group™ Media Solutions, CarRentals.com™, and Expedia Cruises™.

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DISCLOSURES

1. **Terms, and conditions apply:** The SoFi Travel Portal is operated by Expedia. To learn more about Expedia, click <https://www.expediagroup.com/home/default.aspx>.

When you use your SoFi Credit Card to make a purchase on the SoFi Travel Portal, you will earn a number of SoFi Member Rewards points equal to 3% of the total amount you spend on the SoFi Travel Portal. Members can save up to 10% or more on eligible bookings.

Eligibility:

You must be a SoFi registered user.

You must agree to SoFi's privacy consent agreement.

You must book the travel on SoFi's Travel Portal reached directly through a link on the SoFi website or mobile application. Travel booked directly on Expedia's website or app, or any other site operated or powered by Expedia is not eligible.

You must pay using your SoFi Credit Card.

SoFi Member Rewards: All terms applicable to the use of SoFi Member Rewards apply. To learn more please see: <https://www.sofi.com/rewards/>

Terms applicable to Member Rewards: <https://d32ijn7u0aqfv4.cloudfront.net/git/docs/rewards/Enroll%20-%20SoFi%20Member%20Rewards.pdf>

Additional Terms

Changes to your bookings will affect the Rewards balance for the purchase.

Any canceled bookings or fraud will cause Rewards to be rescinded.

Rewards can be delayed by up to 7 business days after a transaction posts on Members' SoFi Credit Card ledger.

SoFi reserves the right to withhold Rewards points for suspected fraud, misuse, or suspicious activities.

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2. 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. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

3. *See Rewards Details <SoFi.com/card/rewards>

4. See Pricing, Terms & Conditions <<https://www.sofi.com/card/terms>>

5. Terms and conditions apply. Learn more at SoFi.com/rewards.

6. SoFi Checking and Savings is offered through SoFi Bank, N.A.

7. Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. To qualify, a borrower must be a U.S. citizen or other eligible status and meet SoFi's underwriting requirements. Loans originated by SoFi Lending Corp. (dba SoFi) are subject to state restrictions and may not be available in all states; see SoFi.com/eligibility for details and state restrictions. Minimum loan requirements might be higher than \$5,000 in specific states due to legal requirements and interest-rate caps may be lower in some states due to legal requirements and may impact your eligibility to qualify for a SoFi loan. **SoFi refinance loans are private loans and do not have the same repayment options that the federal loan program offers such as Income Based Repayment or Income Contingent Repayment or PAYE.** Information current as of 05/01/23. SoFi Lending Corp., licensed by the DFPI, CFL #6054612. NMLS #1121636 (www.nmlsconsumeraccess.org).

8. Brokerage and Active investing products offered through SoFi Securities LLC, member FINRA (www.finra.org)/SIPC (www.sipc.org).

9. SoFi members with direct deposit can earn up to 4.20% annual percentage yield (APY) on savings balances (including Vaults) and 1.20% APY on checking balances. There is no minimum direct deposit amount required to qualify for the 4.20% APY for savings. Members without direct deposit will earn 1.20% APY on all account balances in checking balances and savings balances without direct deposit (including Vaults). Interest rates are variable and subject to change at any time. These rates are current as of 4/25/2023. There is no minimum balance requirement. Additional information can be found at <http://www.sofi.com/legal/banking-rate-sheet>.

10. SoFi's Insights tool offers users the ability to connect both SoFi accounts and external accounts using Plaid, Inc.'s

service. The credit score provided to you is a VantageScore® based on TransUnion® (the “Processing Agent”) data.

SOFI-F

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Source: SoFi Technologies