

**SOFI SMART CARD
CARDHOLDER AGREEMENT**

Effective as of December 9, 2025

TRUTH IN LENDING ACT DISCLOSURES

The SoFi Smart Card is a charge card that is secured by your Secured Account(s). You must pay all of your outstanding Balance, as shown on your Account Statement for each Billing Period, by the Payment Due Date for such Billing Period. If you do not pay all of the outstanding Balance shown on your Account Statement for a Billing Period by the Payment Due Date for such Billing Period, you agree that we may consider your Account to be in Default, and Funds from your Secured Account(s) may be applied to satisfy the outstanding Balance.

Penalty Fees	
Late Payment Fee	• Up to \$41

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in the additional terms and conditions below.

Welcome to the SoFi Smart Card!

This Cardholder Agreement (the “Agreement”) governs the use of your SoFi Smart Card Account. In this Agreement and in your monthly Account Statement, “we,” “us,” “our,” “SoFi” and “Bank” refer to SoFi Bank, N.A., a national banking association chartered pursuant to the National Bank Act, including, as applicable, our successors, assignees and representatives. “You” and “your” refer to the person who applied for, and was approved for, the Account.

By activating your SoFi Smart Card Account, using the SoFi Smart Card or making any payment to your Account, you are agreeing to be bound by the terms of this Agreement. Please read this Agreement carefully and keep a copy for your records. You can view, print, save, and email current versions of the Agreement at any time from the SoFi website or the SoFi mobile app.

You must be at least 18 years of age (or of legal age in your state of residence) to apply for the SoFi Smart Card. SoFi Smart Card Accounts are only available to individuals who reside in the United States or in U.S. territories.

Contacting Us

Except as explicitly set forth in this Agreement, you can contact us with questions or other matters about your Account by:

- Calling us toll-free at 1-855-456-7634;
- Messaging us through the SoFi mobile app; or
- Writing to us at SoFi Smart Card, 2750 East Cottonwood Pkwy, Suite 300, Salt Lake City, UT 84121.

If you attempt to contact us by other means, we may not receive your communication and may not be able to respond in a timely manner, or at all.

Definitions

Where used in this Agreement, the following terms shall have the meanings assigned to them:

“Account” means the SoFi consumer secured charge card account opened by you under this Agreement.

“Account Statement” means the monthly statement we will send to you for each Billing Period, which will identify the applicable Billing Period and list all new charges and fees, and any payments, credits or other Transactions that posted to your Account during such Billing Period. It will also include the outstanding Balance that you owe us as of the end of the last Billing Period that must be paid by the stated Payment Due Date.

“Application” means any written or electronic application or offer acceptance that you signed or otherwise submitted in connection with opening an Account.

“Balance” means the total amount of all Transactions made during a Billing Period, minus any posted payments and statement credits during such Billing Period, plus any outstanding amount from the previous Billing Period.

“Balance Categories” means Purchase Transactions, Cash Advances and any other categories of transactions designated from time to time.

“Billing Period” means the period of time reflected on your Account Statement. This period may vary in length but is approximately 30 days. We will often specify a Billing Period by the month in which its closing date occurs. For example, the “March Billing Period” will have a closing date in March.

“Business Day” means any day Monday through Friday on which a financial institution may be open, excluding all United States national holidays.

“Card Networks” means the organizations, such as Mastercard or VISA, that facilitate the payment process between cardmembers, financial institutions, and merchants.

“Cash Advance” means a transaction in which your SoFi Smart Card is used to withdraw cash (i.e., ATM and teller withdrawals), including foreign currencies, or other transactions we consider to be “cash-like” transactions. Cash-like transactions include, but are not limited to: (i) currency exchange and other forms of payment (e.g., travelers checks, foreign currency, money orders, wire transfers, cryptocurrency, other similar digital or virtual currency and other similar transactions; (ii) person-to-person money transfers and account-funding transactions that transfer currency; (iii) third-party bill-pay services (i.e., bill payment transactions not made directly with the merchant or their service provider); and (iv) sports betting, lottery, and racing transactions, where such transactions are permitted under applicable law.

“Credit Limit” means the maximum amount of credit we approve and authorize you for under your Account from time to time, which is equal to the amount of funds that are available at such time in your SoFi Checking deposit account and, at your election, your SoFi Savings deposit account. Your Credit Limit will vary depending on the amount of Funds in your Secured Accounts and will increase or decrease by the amount of any increase or decrease of such Funds.

“Default” has the meaning set forth in the Account Default section below.

“Late Payment” means a failure to pay all of your outstanding Balance, as shown on the Account Statement for a Billing Period, by the Payment Due Date for such Billing Period.

“Late Payment Fee” means the fee initially disclosed in the Pricing Disclosure or in any subsequent notice to you, which may be charged if you fail to pay all of your outstanding Balance, as shown on the Account Statement for a Billing Period, by the Payment Due Date for such Billing Period.

“Overlimit Amount” means the amount by which your Balance exceeds your Credit Limit in any Billing Period.

“Payment Due Date” means the date by which the outstanding Balance for a Billing Period, as shown on the Account Statement for such Billing Period, is due. Your Payment Due Date is at least 21 days after the close of each Billing Period.

“Pricing Disclosure” means the Truth in Lending Act Disclosures set forth at the beginning of this Agreement and the Risk Based Pricing Disclosure delivered together with this Agreement, which set forth the fees and other information related to the cost of credit required in accordance with applicable law.

“Purchase Transaction” means a purchase of or payment for consumer goods or services using your Account.

“Ready to Spend Amount” means the amount of credit you may use without exceeding your Credit Limit. Your Ready to Spend Amount will be equal to the amount of your Credit Limit, minus the sum of your Balance, any pending transactions at such time, and any payments of your Balance that have not yet cleared. Your Ready to Spend Amount will change from time to time based on changes to your Credit Limit, your use of the Account for Transactions, and as you make payments on your Account.

“Returned Payment” means a payment that isn’t honored or returned by your financial institution.

“Returned Payment Fee” means the fee initially disclosed in the Pricing Disclosure or in any subsequent notice to you, which may be charged if any payment is dishonored or returned.

“SoFi Rewards Points” means points earned under the SoFi Rewards Program.

“SoFi Rewards Program” means any program offered from time to time through which SoFi Smart Card cardholders may earn and redeem rewards points based on spending and other Account activity.

“SoFi Smart Card” means any physical or digital card or other means of access to your Account.

“Transaction” means any Purchase Transaction, Cash Advance, or any other transaction made using your Account, or any other adjustment made to your Account. Your Account may have separate balances for Purchase Transactions, Cash Advances, etc. Each charge made to your Account, including fees, is allocated to a specific Balance Category (e.g., Purchase Transactions are included in your purchase balance).

“You,” “your,” and “yours” mean an individual for whom an Account has been approved by us.

SECURITY AGREEMENT

AS A CONDITION TO OPENING A SOFI SMART CARD, YOU HEREBY GRANT SOFI A FIRST PRIORITY SECURITY INTEREST IN 1) YOUR SOFI CHECKING ACCOUNT AND 2) YOUR SOFI SAVINGS ACCOUNT, IF YOU ELECT FOR YOUR SOFI SAVINGS ACCOUNT TO ALSO SERVE AS A BASIS FOR DETERMINING YOUR CREDIT LIMIT AND YOUR READY TO SPEND AMOUNT (EACH SUCH ACCOUNT, A “SECURED ACCOUNT”). YOUR SOFI SMART CARD ACCOUNT IS SECURED BY THE SECURED ACCOUNTS. YOU ARE REQUIRED TO MAINTAIN THE SECURED ACCOUNTS IN ORDER TO HAVE THE SOFI SMART CARD ACCOUNT.

TO SECURE ALL OF YOUR OBLIGATIONS ARISING UNDER THIS AGREEMENT (INCLUDING ALL OF YOUR OBLIGATIONS UNDER YOUR ACCOUNT), YOU ASSIGN, TRANSFER, PLEDGE, GRANT TO SOFI A FIRST PRIORITY SECURITY INTEREST IN, AND SET OVER TO THE BANK ALL RIGHTS, TITLE AND INTEREST IN THE SECURED ACCOUNTS, THE FUNDS NOW OR SUBSEQUENTLY DEPOSITED IN SUCH ACCOUNT OR ACCOUNTS (THE “FUNDS”), AND ALL RENEWALS, SUBSTITUTIONS OF, ADDITIONS TO AND PROCEEDS OF SUCH ACCOUNT OR ACCOUNTS AND SUCH FUNDS. Your obligations arising under this Agreement (the “Debt”) include all amounts you owe to us in connection with this Agreement, including but not limited to fees and charges that may accrue under your Account, as well as any extension, refinance, or renewal of any such obligations, and any expenses that we incur in enforcing your obligations under this Agreement. You agree that the security interest, pledge, and assignment arising under this section includes and gives SoFi the right to redeem, collect and withdraw any part of the full amount of the Funds upon any Default under this Agreement or in the event your Secured Accounts are terminated for any reason.

You will not permit any third party to have a security interest or other lien on a Secured Account or any part of the Funds. You also will not permit any third party to establish control over the Secured Accounts.

You hereby agree to promptly execute and deliver to SoFi all such other assignments, pledges, and financing statements and do all other acts or things as SoFi may reasonably request in order to more fully evidence and perfect the security interest herein created.

If you Default under this Agreement, the security interest, pledge and assignment in your Secured Accounts and Funds given to us by you by this security agreement give SoFi the right to make settlements or compromises on your Secured Accounts; transfer your Secured Accounts to the Bank’s own name; or exercise ownership rights in connection with your Secured Accounts. To the extent permitted by law, you waive any right to require SoFi to: (i) proceed against you or any other person; (ii) proceed against or exhaust any security you have provided to us through other agreements; or (iii) pursue any other remedy in SoFi’s power. We may, without prior notice, and from time to time: (1) renew, compromise, extend, accelerate or otherwise change the terms relating to the Debt; (2) take and hold security other than the Secured Accounts for payment of the Debt and enforce, exchange and release the security in any manner that SoFi

determines is proper; (3) release or substitute you, any guarantor, or any endorser of the Debt; and (4) increase or lower your Credit Limit, and no such action shall change the fact that the Secured Accounts at all times will be held by SoFi as security for the Debt.

If you are in Default under this Agreement or your Account is closed for any reason, we may apply the Funds towards any outstanding Debt and we may do so without any additional notice to you or any demand for payment from you. You will continue to be responsible for any outstanding Debt. Our rights under this provision are in addition to any others we have under this Agreement or applicable law. You are still responsible for the repayment of any Debt that is not satisfied by the application of Funds to the Debt.

You have previously agreed to the SoFi Bank Deposit Account Agreement (the “Secured Account Agreement”) at <https://www.sofi.com/SoFiBankDepositAccountAgreement/>. You agree that the terms of the Secured Account Agreement apply to your Secured Accounts. Please see the Secured Account Agreement for other important terms. If any term in the Secured Account Agreement conflicts with this Agreement, then this Agreement will prevail.

Using Your Account

Subject to your Credit Limit and your Ready to Spend Amount, you may use your Account to make Transactions so long as you are not in Default of this Agreement. You may use your Account solely for personal, family, or household purposes. You may not use or permit your Account to be used for:

- Any business or commercial purpose;
- Any illegal or fraudulent purpose, including in connection with unlawful domestic or international websites, to purchase illegal goods or services, or in any country or territory that is subject to economic sanctions administered and enforced by the U.S. Department of the Treasury's Office of Foreign Assets Control (OFAC), or with any person or entity subject to these sanctions;
- Any gambling related purpose, other than sports betting, lottery, and racing transactions where such transactions are allowed by applicable law (in which case such transactions will be treated as Cash Advances hereunder); or
- Except as may be permitted under the terms of the SoFi Rewards Program or any special offer we make available to you, making payments on any consumer loans or other amounts owed to SoFi or any of our affiliates.

We reserve the right to deny any Transaction not permitted by this Agreement. If your Account is used for any Transaction not permitted by this Agreement, we will treat such Transaction as a Purchase Transaction, your obligations under this Agreement will still apply, and you must pay us for such Transaction in accordance with the terms hereof. In addition, you may also have to pay us and the applicable Card Network for any damages or expenses resulting from such use. We may also close your Account.

We may decline Transactions for any reason, including suspected or actual fraud, violation of applicable law, your Default under this Agreement, or if approval would cause you to exceed your Credit Limit.

We are not responsible if a merchant, ATM or anyone else does not accept your SoFi Smart Card, or if your SoFi Smart Card malfunctions.

Your Credit Limit and Certain Other Limits

You agree not to use your Account in any way that would cause you to go over your Credit Limit. We may refuse to authorize or accept any Transaction that would cause you to exceed your Credit Limit. If we do authorize Transactions that, together with previously authorized Transactions and other amounts billed to you, cause your outstanding Balance to exceed your Credit Limit, you will be responsible for paying the Overlimit Amount.

We may increase or decrease your total Credit Limit at our discretion upon prior notice to you. In addition to changes to your overall Credit Limit, we may establish different Credit Limits for different categories or types of balances, Transactions or Account features.

Purchase Transactions are subject to a daily limit equal to the lesser of your Ready to Spend Amount and \$6,000. Cash Advances are subject to a daily limit equal to the lesser of your Ready to Spend Amount and \$2,000. We may also limit the number or total dollar amount of Transactions approved in a single day. We may change these limits or restrictions from time to time in our sole discretion without notice to you.

Authorization Holds

Transactions at some merchants (such as hotels, car rental companies, restaurants, and gas stations) may result in temporary authorizations for amounts that differ from the actual purchase amount. When we give authorization for a purchase to a merchant, we will reduce your Ready to Spend Amount and reserve or place a hold on your available credit as described in the following section, generally for up to eight (8) Business Days, for the amount of the authorization until the merchant sends us the final amount of your purchase. Holds can be longer for certain types of merchants, including hotels, car rental companies, crypto and gambling. Once the final purchase amount is received from the merchant, your Ready to Spend Amount and the preauthorized amount of credit on hold will be adjusted to reflect the final purchase amount.

Reservation of Secured Account Funds

Upon authorization of a Purchase Transaction, an amount equal to the amount of such Purchase Transaction will (1) reduce your Ready to Spend Amount and (2) be reserved from the funds that are available at such time in your Secured Accounts. Such reservation will be applied first to Funds that are available in your SoFi Checking Account. If the amount of such Funds is less than the amount of the applicable Purchase Transaction and you have elected for your SoFi Savings Account to be a Secured Account, an amount equal to the shortfall will be reserved from the Funds that are available at such time in your SoFi Savings Account. In the case of a temporary authorization as described above, once the final purchase amount is received from the merchant, the reservation will be adjusted to reflect the final purchase amount. If you do not have Funds available in your Secured Accounts to cover the amount of a Purchase Transaction, the Purchase Transaction may not be authorized.

Secured Account Funds will remain reserved so long as a Balance or any pending transactions exist. During such reservation, the reserved Funds will remain in the Secured Accounts, but they will not be available for use. If you enable automatic payments, reserved Funds will be used to repay the outstanding Balance shown on your Account Statement for each Billing Period unless you un-enroll or manually pay such Balance.

If you repay your outstanding Balance for a Billing Period using funds other than Secured Account Funds or otherwise make a manual payment of your outstanding Balance at any time, then the reservation of Secured Account Funds will be released in an amount equal to the amount of such repayment. In the case of payment by ACH debit from an external bank account, the reservation will be released once such payment posts to your Account, which may be up to three business days after you submit such payment.

Transactions Made in Foreign Currencies

A foreign currency transaction is a Purchase Transaction and/or Cash Advance made in a foreign currency (i.e. not U.S. dollars).

- **Purchase Transactions.** Mastercard International, the Card Network associated with your Account, may convert the amount of a Purchase Transaction made in a foreign currency into U.S. dollars. Mastercard follows its own methods for conversions, which methods are subject to change without notice. The exchange rate will be chosen by Mastercard. The conversion will occur on the day the Purchase Transaction is processed by Mastercard, which may be different than the date of the Purchase Transaction. As a result, the conversion rate may differ from the rate in effect on the Transaction date or the date the Transaction is posted on your Account. If a third party, such as a merchant, converts the amount of a Purchase Transaction into U.S. dollars before sending the transaction to Mastercard, the third party chooses the conversion rate instead of Mastercard. We do not add any foreign exchange fees to Purchase Transactions.
- **Cash Advances.** If you take a Cash Advance in a foreign currency at an ATM or branch of a financial institution, it may not be Mastercard that converts the Cash Advance into U.S. dollars. Instead, depending on where the Transaction takes place, another third party, such as a financial institution, ATM network or ATM operator, may do the conversion. We do not control this. The party that converts a Cash Advance to U.S. dollars will choose the exchange rate and when to do the conversion. The exchange rate in effect on the date the Cash Advance is converted to U.S. dollars may differ from the rate in effect on the date you took the Cash Advance or the date that Cash Advance is posted to your Account. The exchange rate may also differ from any rate quoted to you when you requested the Cash Advance.

Promise to Pay

You promise to pay us for all amounts charged to your Account under this Agreement, including all Transactions and fees incurred. If you permit anyone else to use your Account (e.g., by providing your SoFi Smart Card or otherwise providing any of your Credentials to a third party), you will be liable for the amounts due for all Transactions made on your Account by that person.

Account Statements and When to Pay

You may pay all or part of your Balance at any time without penalty. However, for each Account Statement, you must pay at least all of your outstanding Balance for the Billing Period that such Account Statement covers, even when your Account is suspended, or when we have canceled or suspended certain Account privileges. If you do not pay such amount by the Payment Due Date, you will be in Default and we may charge you a Late Payment Fee.

We may not send you an Account Statement if we have decided your Account is uncollectible or if we have sent the Account for collection proceedings. In our discretion, we may choose to send you an Account Statement even if you do not have a credit or debit of \$1 or more.

Making Payments

All payments must be in U.S. dollars. You can choose to make one-time or recurring payments.

You may enable automatic payments from your Secured Accounts during the application process or at any time after activation of your Smart Card through the SoFi website or the SoFi mobile app. Additional disclosures regarding automatic payments are in the SoFi Smart Card Autopay Terms and Conditions. Automatic payments are not permitted to be made from external bank accounts.

If you enable automatic payments, Funds from your Secured Accounts will be used to pay up to the outstanding Balance shown on the Account Statement for each Billing Period automatically on the sixth day of each calendar month, unless you select a different payment date through the SoFi website or the SoFi mobile app. Automatic payments will be made even when your Account is suspended, or when we have canceled or suspended certain Account privileges.

You can cancel a future scheduled or automatic payment, or opt out of automatic payments, in each case at any time through the SoFi website or the SoFi mobile app, or by contacting us at 1-855-456-7634. We must receive your cancellation or opt-out request no later than three (3) Business Days prior to the date of your scheduled payment. Opting out will, by no later than three Business Days after the date of such opt-out, disable all subsequent automatic payments.

In addition, or alternatively, you may choose to manually pay us at any time using transfers from your Secured Accounts or by ACH debit from an external bank account. We are not liable for any fees your financial institution may impose on you for a Returned Payment.

Do not pay us more than your outstanding Balance.

Payment Amounts and Adjustments

We may adjust the amount of your payment before processing it in the following ways:

- To avoid creating a credit Balance on your Account;
- If you have scheduled a recurring payment, your payment amount may be reduced automatically based on payments, returns, and other credits to your Account that are posted by 11:59 P.M. ET on the day prior to the date of your scheduled payment. If an earlier payment is rejected, we may automatically add that amount to your scheduled payment, but not in excess of the amount you authorized;
- In all instances, if your Balance on the scheduled Payment Due Date is \$0 or less, then we will automatically cancel your payment for that date. In the case of a recurring payment, your payment will automatically restart on the next scheduled Payment Due Date on which your Balance is greater than \$0; or
- In all instances, if a recurring payment is declined because of insufficient funds, or for any other reason we deem appropriate, then we may automatically turn off recurring payments and you will have to set up a new recurring payment, in which case we will provide you with notice of such cancellation.

We will not adjust your payment to an amount greater than what you authorize.

Electronic Payments

If you pay in accordance with the payment instructions detailed in this Agreement and in your Account Statement, we will post your payments as follows:

- If you initiate a one-time, immediate payment through SoFi, the payment post date on your Account Statement will generally be the date you submitted the payment; however, payments not submitted on a Business Day, or payments submitted after 5 P.M. CT, may not post to your Account until the next Business Day.
- If you initiate a one-time ACH payment from an external bank account, the payment post date on your Account Statement will be no later than three Business Days after the date you submitted the payment.

Your Ready to Spend Amount will be adjusted upon posting of a payment. So long as you submit a payment for all of the outstanding Balance shown on the Account Statement for each Billing Period on or before the applicable Payment Due Date, your Account will not be delinquent and you will not be in Default while your payment remains pending.

How We Apply Payments, Credit and Refunds

Subject to applicable law, we will decide how to apply your payments to the Balance on your Account. We may apply a payment first to fees, then to the rest of the Balance. If you pay more than the Balance due for the most recent Billing Period, then we'll apply any excess amount to the Balance for the current Billing Period.

Other refunds and credits will be applied to the applicable Balance Category, but do not generally reduce your obligation to pay the outstanding Balance for each Billing Period.

Merchant Refunds

When you return an item purchased using your Account, the merchant refund will post as a credit to your Account, together with a debit of any SoFi Rewards Points previously credited in connection with the applicable Transaction. In addition, the reservation of Secured Account Funds will be released in an amount equal to the amount of such merchant refund.

We don't control when a merchant sends an Account credit. We'll choose how to apply the credit to your existing Balance, including to which type of Balance Category to apply the credit.

If you believe a merchant credit has not been applied properly, please contact us. If a credit creates a credit Balance on your Account, we'll apply the credit to the next Transaction charges and credit any remaining amount to your SoFi Checking account. If a credit creates a credit Balance and your Account is closed, we will mail you a check for the amount of the credit Balance.

Authorized Users

You are responsible for all Transactions on your SoFi Smart Card. Authorized users are not permitted on your SoFi Smart Card or the Account and you are not permitted to share your SoFi Smart Card with another person.

Protecting Your Account Information and Credentials

You are solely responsible for maintaining the security of your SoFi Smart Card, your passcodes, and any other authentication credentials used in connection with your Account (collectively, your “Credentials”). You agree to contact us IMMEDIATELY if you believe your SoFi Smart Card has been lost or stolen, your Credentials have been compromised, or your Account has been accessed or used without your permission. Provided you promptly notify us, you will not be liable for any unauthorized Transactions made on your Account.

Account Default

You will be in default under this Agreement if any of the following occurs (each of the below, a “Default”):

- You fail to pay all of the outstanding Balance shown on the Account Statement for a Billing Period on or before the applicable Payment Due Date;
- You breach any of the terms of this Agreement;
- You file or become the subject of a bankruptcy or insolvency proceeding;
- We determine that you have given us any false, incomplete or misleading information in connection with your Account;
- You die or become, or are declared to be, legally incapacitated or die; or
- You are in default under the terms of any other agreement you have with us or any of our affiliates.

What is the Effect of Being in Default?

If you are in Default, we may, subject to any notice of Default and right to cure or other limitation of applicable law, take any of the following actions:

- Lower your Credit Limit;
- Decline or otherwise limit your ability to make Transactions;
- Report information about your Account to the credit reporting bureaus;
- Require you to immediately pay all or any portion of your total outstanding Balance;

- Begin collections activities, including exercise of our rights under the Security Agreement above to collect Funds in your Secured Accounts to satisfy your obligations to us in connection with your Account;
- Suspend or close your Account; or
- Pursue any other action that is not prohibited by law.

Upon any Default, we are authorized to exercise all of our rights under applicable law in respect of the security interest that you have granted to us in the Security Agreement above. Without limiting the foregoing, we may declare all of the Debt immediately due and payable, act as and exercise all the rights of an owner of the Secured Accounts, withdraw Funds from the Secured Accounts, and apply all or any portion of the Funds at any time(s) to repayment of the Debt and our costs in enforcing our rights hereunder and under the SoFi Bank Deposit Account Agreement. Your Account privileges may also be suspended, subject to reinstatement at our discretion. We are irrevocably appointed as attorney-in-fact for the limited purpose of executing any instruments required to satisfy the Debt. Our rights stated in this Agreement and in the Secured Account Agreement are in addition to any others we have under the law. If there is a conflict regarding the security interest between this Agreement and any other agreement, this Agreement will control. You represent that no insolvency proceeding or general assignment for creditors is pending that would affect SoFi's security interest. You waive any defense you may have against SoFi. SoFi can exercise its rights against the Secured Accounts even if you are no longer liable on the Debt because of a statute of limitations or because of other reasons. Until the Debt is fully repaid and you have no further obligations under this Agreement, you will subordinate in favor of SoFi any right of subrogation and any right to enforce a remedy SoFi now has or may later have.

Suspending or Closing Your Account

By You. You can close your Account at any time by contacting us by phone at 1-855-456-7634 or by mail by writing to SoFi Smart Card, 2750 East Cottonwood Pkwy, Suite 300, Salt Lake City, UT 84121.

By Us. We may suspend or close your Account, or suspend or cancel any feature on your Account, at any time and for any reason, even if you are not in Default. We may cancel your current SoFi Smart Card and issue you a substitute SoFi Smart Card at any time. We may also offer credit to you on different terms or adjust the amount of credit available to you at any time, with or without cause, subject to applicable law. We may terminate further Transactions on your Account without notice if you change your address to a jurisdiction in which we do not make credit available at that time.

Effect of Closing Your Account

When your Account is closed, you must:

- Return or destroy your SoFi Smart Card;

- Stop using your Account to make payments and cancel any such payments that may be automatic or recurring; and
- Pay the total outstanding Balance of your Account, including any amounts which post after the Account's closure, in full.

If either you or we close your Account, you may not make further purchases with your SoFi Smart Card or Account, and your Secured Account(s) will also be closed. However, the terms of this Agreement will continue to apply to any outstanding Balance that you owe us. Account cancellation may adversely affect your credit history.

Obtaining Your Credit Report

We may obtain credit reports and other information about you from credit bureaus and other sources that provide consumer financial information from time to time in connection with servicing or collecting your Account, and to provide other services to you such as credit monitoring information. You consent to permitting us to use this information in connection with:

- Renewal of your Account;
- Credit line increases or decreases;
- Administration or review of your Account, collection and any other servicing;
- All other credit-related purposes connected with this Agreement;
- Offers for other cards, loans, financial services, insurance products and other services; and
- Other uses permitted by law.

We may verify your age, Social Security number, residence and other identifying information as permitted by applicable law.

Reporting Information to Credit Bureaus

We may report information about your Account to credit reporting agencies. The information we provide may appear on your credit report. This can include information about:

- Late Payments;
- Overlimit Amounts;
- Returned Payments; and
- Other violations of this Agreement.

If you believe that we have reported incorrect information about your Account to a credit bureau, notify us in writing at SoFi Credit Bureau Dispute, P.O. Box 654081, Dallas, TX 75265-4081.

When you write, please include your name, the mailing address associated with your Account, the email address associated with your Account, and your telephone number. Please also tell us the specific information that you believe is incorrect and why you believe it is incorrect, and we will investigate. We will investigate your dispute using the information you provide, and we will respond within 30 days of receiving the dispute. We may contact you if additional information is needed.

Contacting You

Notwithstanding any current or prior election to opt in or opt out of receiving telemarketing calls or SMS messages (including text messages) from us or our agents, representatives, or affiliates, or anyone calling on our behalf, you expressly consent to be contacted by us, our agents, representatives, affiliates, or anyone calling on our or their behalf for any and all purposes arising out of or relating to your Account, at any telephone number or physical or email or electronic address you provide, or at which you may be reached. Telephone numbers you provide include those you give to us, those from which you or others contact us with regard to your Account, or which we obtain through other means. You agree we may contact you in any way, including email, SMS messages (including text messages), calls using prerecorded messages or artificial voice, and calls and messages delivered using automatic telephone dialing systems (auto-dialer) or an automatic texting system. Automated messages may be played when the telephone is answered, whether by you or someone else. In the event that an agent or representative calls, they may also leave a message on your home answering machine or voice mail.

You certify, warrant and represent that the telephone numbers that you have provided to us are your contact numbers. You represent that you are permitted to receive calls at each of the telephone numbers you have provided to us. You agree to promptly alert us whenever you stop using a particular telephone number. We and our agents, representatives, and affiliates, and anyone else calling on our behalf, may use such means of communication described in this section even if you will incur costs to receive such phone messages, text messages, or other communications.

Consent to Receive Electronic Disclosures

When you applied for your Account or accepted an offer and verified your eligibility for an Account, you agreed to receive electronic notices and disclosures in connection with your Account. To the extent not prohibited by law, we may send notices concerning the availability of Account Statements and other notices and disclosures to you at the electronic mail address that you provided in your Application, any updated electronic mail address that you provide to us in writing, or through the SoFi mobile app or other electronic means we designate or otherwise, as mutually agreed. If you subsequently choose to receive notices and disclosures by postal mail rather than electronically, then you agree to provide us with an updated postal address in a timely manner to allow us to comply with any applicable requirements of law.

Any written or electronic notice or communication we send to you will be effective when made available to you online or through the SoFi mobile app, when sent to the email address associated with your Account, or, if you have withdrawn your consent to receive electronic

communications, when mailed to the address associated with your Account. We consider an electronic notice sent as soon as we email it.

Changes to Account Information

You must notify us promptly of any change to your name, mailing or email address, your mobile or home telephone number, place of employment or other information provided in your Application, or otherwise provided to us from time to time, including porting a landline telephone number to a cellular number or VoIP, by writing to us at SoFi Smart Card, 2750 East Cottonwood Pkwy, Suite 300, Salt Lake City, UT 84121 or by calling us at 1-855-456-7634 to get instructions.

If you don't, or if we ask you to verify your Account information and you cannot, we may suspend or close your Account. We may rely on your email address or mailing address and contact telephone numbers as they appear on our records. We may use any email address that you provide for any and all Account communications we send to you, unless you notify us of any changes. We may also, in our sole discretion, update your mailing address if we receive a notification of change from the U.S. Postal Service.

Information Sharing

You agree to allow SoFi to share information about you and your Account as allowed by law and in accordance with your preferences. This includes information we get from you and others. Our privacy notice, which is delivered to you upon Account opening and is available on the SoFi website at <https://www.sofi.com/privacy-policies/>, describes the circumstances under which SoFi can share your personal information and the methods to exercise your choices.

Governing Law

This Agreement, and any claim, dispute or controversy (whether in contract, tort, or otherwise) at any time arising from or relating to this Agreement, are governed by and construed in accordance with applicable federal law and, to the extent not preempted by federal law, the laws of the State of Utah (without regard to internal principles of conflict of laws), except that the Arbitration Agreement below is governed by the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq. The legality, enforceability, and interpretation of this Agreement and the amounts contracted for, charged, and reserved under this Agreement will be governed by such laws. If you are a covered borrower under the Military Lending Act, any provision of this Agreement that is inconsistent with the Military Lending Act does not apply to your Account.

Delay in Enforcing Our Rights

The failure by us to enforce at any time any of the provisions of this Agreement, to exercise any election or option provided in this Agreement, to require at any time your performance of any of the provisions of this Agreement, or to enforce our rights under applicable law will not in any way be construed as a waiver of such provisions, election, option, performance or rights.

Severability

This Agreement is the complete and final expression of the agreement between us and you with respect to your Account. This Agreement may not be contradicted by any alleged oral agreement. Subject to the special rule in the Arbitration Agreement below, if any provision of this Agreement is found to be invalid or otherwise unenforceable, or declared invalid or otherwise unenforceable by order of a court, change in applicable law, or regulatory authority, that provision will continue to be enforceable to the extent permitted by law, and the remainder of that provision will no longer be considered part of this Agreement. All other provisions of this Agreement will remain in full force and effect.

Changes to this Agreement

We may, at any time in accordance with this Agreement and subject to applicable law: (i) terminate this Agreement; (ii) terminate your right to make future purchases or take future Cash Advances; (iii) change your Credit Limit; or (iv) add new terms or delete, modify, suspend or otherwise change any terms and conditions of this Agreement or features, benefits, rewards or services related to your Account (including, without limitation, increasing or adding fees or charges, changing the method of computing the balance upon which interest is assessed or changing any other terms related to your Account). Changes that are favorable to you may be made at any time without prior notice. If we are required by law to provide you with notice of any changes to this Agreement, we will do so in accordance with the terms of the E-Sign agreement we previously provided to you.

Subject to applicable law, your continued access to or use of your Account following effectiveness of any modification to this Agreement shall be deemed to be your acceptance of such modification of this Agreement. If you do not agree to this Agreement or any revised version of this Agreement, we may require you to close your Account. When your Account is closed: (i) in cases where you have a right to reject a change pursuant to applicable law, we will not apply that change to your Account; and (ii) in all other cases, the revised version of this Agreement will apply while you repay your outstanding Balance. No new term or change in the terms of this Agreement will affect your obligation to pay all amounts owing under this Agreement.

Special Terms

We may offer special terms in connection with your Account from time to time. Information specific to any special terms will be provided at the time of offer and will govern such offer, together with this Agreement. The terms of such special offer may differ from the terms of this Agreement, in which case such terms may temporarily modify the terms of this Agreement if you accept such offer. No formal amendment of this Agreement will be necessary, and all terms of this Agreement will remain applicable except those inconsistent with the disclosed special terms of the offer.

Assignment

We may sell, assign, or transfer all or any portion of your Account or the receivables generated in your Account to a third party without notice to, or consent from, you. We may also assign any or

all of our rights and obligations under this Agreement to a third party without notice to, or consent from, you. You may not sell, assign or transfer any of your rights or obligations under this Agreement. Any attempted sale, transfer, or assignment by you will be null and void.

Service Providers

We may use entity service providers in connection with servicing your Account. In doing so, we may permit one or more of our service providers to exercise any of our rights, rely on any consents or permissions that you have granted to us, and enforce any of your obligations on our behalf. For the avoidance of doubt, by requesting, obtaining or using your Account, you agree that we may release information in our records regarding you and your Account to share information with our service providers performing work for us in connection with your Account or as otherwise permitted by SoFi's privacy notice.

Force Majeure

From time to time, we may be unable to carry out obligations under this Agreement or our services might be unavailable due to circumstances beyond our control (such as inclement weather, fires, floods, natural disasters, system failures, acts of war or terrorism or other unpredictable events). When this happens, you might not be able to use your SoFi Smart Card or obtain information about your Account. We're not responsible or liable if this happens.

Military Lending Act Disclosure

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependents may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). To hear disclosures related to the Military Lending Act, please call this toll-free number: 1-855-731-5709.

If you are a "covered borrower," as defined under the Military Lending Act, 10 U.S.C. § 987, as amended, (i) any waiver of right to legal recourse under any state or federal law and (ii) any other provision in this Agreement that is not enforceable against you under the Military Lending Act does not apply to you so long as you are a "covered borrower."

State Disclosures

- **KY Residents.** You may pay the unpaid Balance of your Account in whole or in part at any time.
- **MD Residents.** You have the right under Section 12-510 of the Commercial Law Code to receive an answer to your written inquiry regarding the status of your Account.

- MO Residents. Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt, including promises to extend or renew such debt, are not enforceable. To protect you (borrower) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.
- NH Residents. This Agreement provides for reasonable attorneys' fees to be awarded to us in an action against you involving this Agreement. Reasonable attorneys' fees will be awarded to you if you prevail in any action, suit or proceeding brought by us, or in an action brought by you. If you successfully assert a partial defense or set-off, recoupment or counterclaim to an action brought by us, the court may withhold from us the entire amount or such portion of the attorneys' fees as the court considers equitable.
- NJ Residents. Because certain provisions of this Agreement are subject to applicable law, they may be void, unenforceable or inapplicable in some jurisdictions. None of these provisions, however, is void, unenforceable or inapplicable in New Jersey.
- NY, RI and VT Residents. We may obtain at any time your credit reports, for any legitimate purpose associated with the Account or the Application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your Account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report.
- OH Residents. The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.
- Married WI Residents. If you are married, by submitting your Application you are confirming that this card obligation is being incurred in the interest of your marriage and your family. No provision of any marital property agreement, unilateral statement, or court decree adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If you are approved for a SoFi Smart Card, you agree to promptly notify SoFi Bank, N.A. at creditcardbackoffice@sofi.com if you have a spouse who needs to receive notification from us that credit has been extended to you.

ARBITRATION AGREEMENT

Please read carefully. Except as expressly provided below, you agree that any claim, dispute or controversy arising out of or related to (a) your Account, your Application, or this Agreement, or (b) any relationship resulting from your Account, or any activities in connection with your Account, or (c) the disclosures provided or required to be provided in connection with your Account, or the underwriting, servicing or collection of your Account,

or (d) any other service related to your Account, or (e) any other agreement related to your Account or any such service, or (f) breach of this Agreement or any other such agreement, whether based on statute, contract, tort or any other legal theory (collectively, any “Claim”) shall be, at your or our election, submitted to and resolved on an individual basis by binding arbitration under the Federal Arbitration Act, 9 U.S.C. §§ 1 et seq. (the “FAA”) before the American Arbitration Association (“AAA”) under its Consumer Arbitration Rules (“AAA Rules”) in effect at the time the arbitration is brought, or before any other party that you and we agree to in writing, provided that such party must not have in place a formal or informal policy that is inconsistent with or purports to override the terms of this Arbitration Agreement. The AAA Rules are available online at www.adr.org. If the AAA cannot serve as administrator and we cannot agree on a replacement, a court with jurisdiction will select the administrator or arbitrator. For purposes of this Arbitration Agreement, the terms “we,” “us,” and “our” include SoFi and all of SoFi’s officers, directors, employees, affiliates, subsidiaries, parents, agents, and service providers. These terms also include any party named as a codefendant with us in a Claim asserted by you, such as servicers or debt collectors. “Claim” has the broadest possible meaning, and includes initial claims, counterclaims, crossclaims and third-party claims. It includes disputes based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including claims for injunctive or declaratory relief). However, “Claim” does not include (A) any individual action brought by you or us in small claims court or your state’s equivalent court, unless such action is transferred, removed or appealed to a different court, or (B) disputes about the validity, enforceability, coverage or scope of this Arbitration Agreement or any part thereof, which are for a court to decide, provided that disputes about the validity or enforceability of the Agreement as a whole are for the arbitrator to decide.

RIGHT TO REJECT: You may reject this Arbitration Agreement by mailing a signed rejection notice to SoFi Bank, N.A., 2750 East Cottonwood Pkwy, Suite 300, Cottonwood Heights, UT 84121 within sixty (60) days after we open your Account. Any rejection notice must include your name, address, e-mail address, telephone number and Account number.

IMPORTANT DISCLOSURE AND JURY TRIAL WAIVER: IF EITHER YOU OR WE CHOOSE ARBITRATION, NEITHER PARTY WILL HAVE THE RIGHT TO A JURY TRIAL, TO ENGAGE IN DISCOVERY EXCEPT AS PROVIDED IN THE APPLICABLE ARBITRATION RULES, OR OTHERWISE TO LITIGATE THE DISPUTE OR CLAIM IN ANY COURT (OTHER THAN IN AN ACTION TO ENFORCE THE ARBITRATION AGREEMENT OR THE ARBITRATOR’S AWARD). FURTHER, YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION. THE ARBITRATOR’S DECISION WILL BE FINAL AND BINDING EXCEPT FOR ANY APPEAL RIGHT UNDER THE FAA. OTHER RIGHTS THAT YOU OR WE WOULD HAVE IN COURT ALSO MAY NOT BE AVAILABLE IN ARBITRATION.

CLASS ACTION WAIVER: IF EITHER YOU OR WE ELECT TO ARBITRATE A CLAIM, NEITHER YOU NOR WE WILL HAVE THE RIGHT TO PARTICIPATE IN A CLASS ACTION, PRIVATE ATTORNEY GENERAL ACTION OR OTHER REPRESENTATIVE ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE OR CLASS MEMBER WITH RESPECT TO SUCH CLAIM. Further, unless both you and we agree otherwise in writing, the arbitrator may not join or consolidate Claims with claims of any other persons. No arbitrator shall have authority to conduct any arbitration in violation of this provision or to issue any relief that applies to any person or entity except you and us individually.

PROCEDURES: If you reside in the United States, any arbitration hearing shall take place within the federal judicial district in which you reside. If you reside outside the United States, you agree that any arbitration hearing shall take place in San Francisco, California. At your written request, we may pay the initial arbitration fees (including applicable filing fees, administrative fees, and arbitrator fees) for any Claim that you may file against us. Each party will bear the expense of its own attorneys, experts and witnesses, regardless of which party prevails, unless applicable law or this Agreement gives a right to recover any of those fees from the other party. If your Claim is for \$10,000 or less, you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing or by an in-person hearing as established by the AAA Rules. If your Claim exceeds \$10,000, the right to a hearing will be determined by the AAA Rules. All fees and expenses of the arbitrator and administrative fees and expenses of the arbitration shall be paid by the parties as provided by the AAA Rules governing the proceeding, or by specific ruling by the arbitrator or by agreement of the parties. The arbitrator shall have the authority to award in favor of the individual party seeking relief all remedies permitted by applicable substantive law, including, without limitation, compensatory, statutory and punitive damages (subject to constitutional limits that would apply in court), and attorneys' fees and costs. In addition, the arbitrator may award declaratory or injunctive relief but only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted in that party's individual Claim. Upon the timely request of either party, the arbitrator shall write a brief explanation of the basis of his or her award. Any court with jurisdiction may enter judgment upon the arbitrator's award. If the arbitrator determines that any claim or defense is frivolous or wrongfully intended to oppress the other party, the arbitrator may award sanctions in the form of fees and expenses reasonably incurred by the other party (including arbitration administration fees, arbitrator's fees, and attorney, expert and witness fees), to the extent such fees and expenses could be imposed under Rule 11 of the Federal Rules of Civil Procedure. No arbitration award involving the parties will have any preclusive effect as to issues or claims in any dispute involving anyone who is not a party to the arbitration, nor will an arbitration award in prior disputes involving other parties have preclusive effect in an arbitration between the parties to this Arbitration Agreement.

NON-WAIVER: Even if all parties have opted to litigate a Claim in court, you or we may elect arbitration with respect to any Claim made by a new party or any Claim later asserted by a party in that or any related or unrelated lawsuit (including a Claim initially asserted on an individual basis but modified to be asserted on a class, representative or multi-party basis). Nothing in that

litigation shall constitute a waiver of any rights under this Arbitration Agreement. For example, if we file a lawsuit against you in court to recover amounts due on your Account, you have the right to request arbitration, but if you do not elect to request arbitration, we reserve and do not waive the right to request arbitration of any Claim (including any counterclaim) you later assert against us in that or any related or unrelated lawsuit. This Arbitration Agreement will apply to all Claims, even if the facts and circumstances giving rise to the Claims existed before the effective date of this Arbitration Agreement.

GOVERNING LAW: This Arbitration Agreement is made pursuant to a transaction involving interstate commerce and shall be governed by the FAA, and not by any state law concerning arbitration. If you have a question about the AAA, you can contact them as follows: American Arbitration Association, 120 Broadway, Floor 21, New York, N.Y. 10271, 212-716-5800, www.adr.org.

SURVIVAL, SEVERABILITY: This Arbitration Agreement shall survive the termination or cancellation of your Account or this Agreement. If any part or parts of this Arbitration Agreement are found to be invalid or unenforceable by a decision of a tribunal of competent jurisdiction, then such specific part or parts shall be of no force and effect and shall be severed, but the remainder of this Arbitration Agreement shall continue in full force and effect, except that: (A) if a determination is made in a proceeding involving you and us that the Class Action Waiver is invalid or unenforceable, only this sentence of this Arbitration Agreement will remain in force and the remainder of this Arbitration Agreement shall be null and void, provided that the determination concerning the Class Action Waiver shall be subject to appeal, and (B) if a Claim is brought seeking public injunctive relief and a court determines that the restrictions in this Arbitration Agreement prohibiting the arbitrator from awarding relief on behalf of third parties are unenforceable with respect to such Claim (and that determination becomes final after all appeals have been exhausted), the Claim for public injunctive relief will be determined in court and any individual Claims seeking monetary relief will be arbitrated. In such a case the parties will request that the court stay the Claim for public injunctive relief until the arbitration award pertaining to individual relief has been entered in court. In no event will a Claim for public injunctive relief be arbitrated.

MILITARY LENDING ACT: Arbitration does not apply to you if you are covered by the Military Lending Act, nor do any provisions that waive any right to legal recourse under any state or federal law to the extent those waivers are prohibited by the Military Lending Act.

Your Billing Rights: Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What to Do if You Find a Mistake on Your Account Statement

If you think there is an error on your Account Statement, write to us at SoFi Smart Card, 2750 East Cottonwood Pkwy, Suite 300, Salt Lake City, UT 84121. You may also contact us through the SoFi website or the SoFi mobile app.

In your communication, give us the following information:

- Account Information: Your name and Account number;
- Dollar Amount: The dollar amount of the suspected error; and
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your Account Statement; and
- At least 3 Business Days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Communication

When we receive your communication, we must do two things:

1. Within 30 days of receiving your communication, we must tell you that we received your communication. We will also tell you if we have already corrected the error; and
2. Within 90 days of receiving your communication, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report you as delinquent on that amount;
- The charge in question may remain on your Account Statement;
- While you do not have to pay the amount in question, you are responsible for the remainder of your Balance; and
- We can apply any unpaid amount against your Credit Limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within ten (10) days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights if You are Dissatisfied with Your Purchases

If you are dissatisfied with the goods or services that you have purchased with your SoFi Smart Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase must have been more than \$50. Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services;
- You must have used your SoFi Smart Card for the purchase. Purchases made with Cash Advances from an ATM or with a check that accesses your Account do not qualify; and
- You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us by phone at 1-855-456-7634, or by mail at SoFi Smart Card, 2750 East Cottonwood Pkwy, Suite 300, Salt Lake City, UT 84121.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

What Happens to Funds in Your Secured Account(s) When We Investigate an Error

We will continue to hold the Funds in your Secured Account(s) while we investigate any error asserted, up to the total dollar amount that was charged potentially in error until the investigation

is complete, to ensure your Credit Limit remains secured. When we complete our investigation, if we find that the error occurred as asserted, you will have access to the Funds in your Secured Account in accordance with the Secured Account Agreement. This means that if the total dollar amount of a potential error is \$100.00, and an error is found, you will have access to transfer \$100.00 out of your Secured Account, or up to the amount allowed in accordance with the Secured Account Agreement.