

SOFI

SoFi Stock Award Promotion

OFFICIAL RULES

Participating in the SoFi Stock Award Promotion (“Promotion”) constitutes your acceptance of these Official Rules. By participating in the Promotion, you represent and warrant you meet the eligibility requirements stated herein and acknowledge that failure to meet all eligibility requirements will result in disqualification. SoFi reserves the right to modify or terminate this Promotion at any time.

Last Updated: May 18, 2026

Offer: Get up to \$1,000 in stock award when funding a new SoFi Invest Self-directed Brokerage Account. Get up to \$2,000 in stock award when funding a new SoFi Invest Self-directed Brokerage Account and subscribing to SoFi Plus. See detailed eligibility below. No purchase of securities is required to participate.

Invest Stock Award Value	SoFi Plus Invest Stock Award Value	Odds
\$1,000.00	\$2,000.00	0.028%
\$100.00	\$200.00	1.66%
\$25.00	\$50.00	3.32%
\$10.00	\$20.00	9.50%
\$5.00	\$10.00	85.49%

The SoFi Stock Award Promotion includes two distinct offerings, with specific eligibility requirements detailed below. The Promotion is open only to legal residents of the fifty (50) United States (and the District of Columbia), who are age 18 or older (or of legal age in their state of residence).

account with at least \$50 of settled funds within forty-five (45) days of utilizing their one-time electronic claw “grab” as defined below (each, a “Participant”). As a reminder, it can take up to five (5) business days for funds to “settle” after a transfer has been initiated.

B) SoFi Plus Invest Stock Award Eligibility: Up to \$2,000 in stock award is eligible to Participants who meet the Invest Stock Award Eligibility and are already a SoFi Plus member or become a SoFi Plus member within forty-five (45) days of utilizing their one-time electronic claw “grab” as defined below (each, a “Participant”). Eligibility for this promotion requires that the member satisfies the SoFi Plus eligibility criteria. For complete SoFi Plus eligibility, please see the [SoFi Plus terms](#). SoFi Invest account holders who do not subscribe to SoFi Plus within forty-five (45) days of utilizing their one-time electronic claw “grab” are not eligible for this Promotion, but may still be eligible to participate in the Invest Stock Award Promotion. See full terms and conditions below.

Employees of SoFi Securities LLC (“SoFi” or “Sponsor”) and its subsidiaries, affiliates, advertising, public relations and promotion agencies or any company or individual involved with the development or execution of the Promotion (collectively, the “Promotion Entities”), and their immediate family members and individuals living in the same household with any Promotion Entities, whether related or not, are not eligible to participate. The Promotion is subject to all applicable U.S. federal, state and local laws and regulations, and shall be governed by and interpreted under the laws of the State of New York, without regard to its conflicts of laws principles. Void where prohibited by law.

Offer Period: The Offer Period for the Invest Stock Award is from **July 29, 2025 onwards**. The Offer Period for the SoFi Plus Invest Stock Award will be from **February 13, 2026 onwards**. **SoFi may change these dates or end the Offer at any time without notice.**

How to Enter: Download the free App or visit [SoFi.com](#) and follow the onscreen instructions to open a Self-directed Brokerage Account to participate in the Invest Stock Award Promotion. To participate in the SoFi Plus Invest Stock Award Promotion, a member must follow the steps for the Invest Stock Award Promotion and either already have a SoFi Plus membership or subscribe to SoFi Plus. Upon setting up your Invest account, Participants will have the opportunity to enter the Promotion by engaging an electronic claw to “grab” a promotion piece during Invest account opening. Once “grabbed,” the Participant’s screen will display a dollar award amount from the possible award amounts identified in the section below, which will be converted into fractional shares (outlined below) of the Participant’s choosing. The fractional shares will be deposited into the Participant’s Self-directed Brokerage Account (the “award”) within ten (10) business days of meeting all Invest Stock Award eligibility requirements. If the Participant is not currently a SoFi Plus member, they will have an opportunity to subscribe within forty-five (45) days of completing the claw “grab” to be eligible to receive a second stock award amount, equaling the same award amount “grabbed” during Invest account opening. If the Participant is already a SoFi Plus member at the time of completing

If the Participant does not select a stock within forty-five (45) days of utilizing the one-time electronic claw “grab,” then no award will be granted. If the Participant does not subscribe to SoFi Plus within forty-five (45) days of utilizing the one-time electronic claw “grab,” then the SoFi Plus Invest Stock award will not be granted, but the Participant could still be eligible for the Invest Stock Award Promotion. A Participant’s receipt of an award is subject to that Participant’s eligibility and verification by Sponsor and/or its agent including verification of account funding with at least \$50 worth of settled funds within forty-five (45) days of utilizing their one-time claw “grab.” A screenshot is not proof or evidence of winning an award. Limit: one (1) claw “grab” per Participant.

Available Award: The following chart lists the total amount of awards available to be claimed by participating in the SoFi Stock Award Promotion. The value doubles for members who enter into the SoFi Plus Invest Stock Award Promotion, but the odds remain consistent for both the Invest Stock Award and SoFi Plus Invest Stock Award Promotions.

Each Participant has only one opportunity to participate in the Promotion and only the award identified shall be deposited in the Participant’s account. All subsequent Participants will have the same opportunity and odds of selecting the awards identified above. Participants will never compete against each other and one Participant’s award will not affect another Participant’s chances of selecting the same award amount. Not all award amounts will be selected and awarded.

Once rewards have been converted into shares or other securities, and credited to your Self-directed Brokerage Account, they are subject to market risk and may lose value. To learn more about Invest Accounts please visit the following link: <https://www.sofi.com/invest/>

No substitution or transfer of any award to a third party is permitted and awards cannot be redeemed for cash value, except by Sponsor, who reserves the right in its sole discretion to substitute an award of equal or greater value. If applicable, all investment gains and losses, taxes, fees, federal, state, local or other expenses relating to the use, acceptance and possession of any award are the sole responsibility of each winner.

Fractional Share: During market hours, fractional orders will be routed to the market immediately. Outside of market hours, orders will be aggregated and executed in the morning trade window of the next business day when the market opens. Orders are sent in the order received. There may be system delays from receipt of your order until execution. Market conditions may adversely impact execution prices.

Conditions on Claiming Award: No award will be granted for persons who do not have at least \$50 of settled funds in their account within forty-five (45) days of utilizing their one-time electronic claw “grab” under the Invest Stock Award. Additionally, a Participant will not receive the available award for the SoFi Plus Invest Stock Award if the Participant does not already have an active SoFi Plus

mobile number(s). An IRS Form 1099-MISC will be filed with the IRS in the name of any Participant who selects and receives an award valued at \$600.00 or more.

Consent and Release: To the fullest extent possible by law, Participants themselves, and on behalf of their respective heirs, executors, administrators, legal representatives, successors and assigns (“Releasing Parties”), agree to release, defend and hold harmless the Promotion Entities from any and all actions, causes of action, suits, dues, agreements, promises, lost profits, indirect or direct damages, consequential damages, incidental damages, punitive or exemplary damages, judgments, extent, executions, claims and demands whatsoever, in law, admiralty or equity, whether known or unknown, foreseen or unforeseen, against Promotion Entities which any one or more of the Releasing Parties ever had, now have or hereafter can, shall or may have which in any way arise out of or result from Participant’s participation, acceptance and use or misuse of an award. Sponsor is not responsible for any mechanical or human error or failure or for any typographical or other error in the printing, or operation of the promotion pieces and the administration of the Promotion or in the display of any award. In the event Sponsor is prevented from continuing with the Promotion as contemplated herein by any event beyond its control, or otherwise, including but not limited to fire, flood, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal, state, or local government law, order, or regulation, or order of any court, or other cause, Sponsor shall have the right to modify or terminate the Promotion. Furthermore, the Sponsor reserves the right to terminate the Promotion if it becomes technically corrupted (including if a computer virus or system malfunction inalterably impairs its ability to conduct the Promotion or for any other reason in its sole discretion. Participants assume all liability for any injury, including death or damage caused or claimed to be caused, by participation in this Promotion or use or redemption of an award.

Arbitration: By participating in this Promotion, you acknowledge and agree that any disputes arising out of or relating to the Promotion are subject to the arbitration clause contained in your SoFi Securities LLC customer agreement, which requires mandatory arbitration before FINRA Dispute Resolution and provides that:

- Arbitration is final and binding;
- The parties are waiving their right to seek remedies in court, including the right to a jury trial;
- Pre-arbitration discovery is generally more limited than in court proceedings;
- The arbitrators’ award is not required to include factual findings or legal reasoning;
- The panel may include arbitrators who were or are affiliated with the securities industry.

General: The Sponsor is not responsible for error, omission, interruption, deletion, defect, delay in operations or transmission, theft or destruction or unauthorized access to or alterations of the

Promotion by any Participant on account of technical problems or traffic congestion on the Internet or at any website or any combination thereof. Sponsor reserves the right at its sole discretion to disqualify any individual that tampers or attempts to tamper with the operation of the Promotion or violates these Official Rules. LEGAL WARNING: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN PARTICIPANT, TO INTERFERE WITH THE OPERATION OF THE PROMOTION, 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.

Privacy: The information a Participant provides when registering with the App and applying for a SoFi Account to participate in the Promotion may be provided to promotional partners which may result in Participants being contacted by the Sponsor and/or any promotional partners with promotional offers. Information provided by Participants to participate in this Promotion is subject to Sponsor's privacy policy located at www.sofi.com/privacy-policy.


Sponsor: SoFi Securities LLC, 234 1st Street, San Francisco, CA 94105.

THE SPONSOR'S DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE PROMOTION.


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QUESTIONS?

Customer Support:

 (855) 456-7634

Home Loans General Support:

 (844) 763-4466

Mon-Thu 5:00 AM - 7:00 PM PT

Fri-Sun 5:00 AM - 5:00 PM PT

Mon-Fri 6:00 AM - 6:00 PM PT

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† To check the rates and terms you qualify for, SoFi conducts a soft credit pull that will not affect your credit score. However, if you choose a product and continue your application, we will request your full credit report from one or more consumer reporting agencies, which is considered a hard credit pull and may affect your credit.

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