

**SoFi Amplify Your Ambitions Contest
Official Rules**

- **VOID WHERE PROHIBITED BY LAW.**
- **ALL DISPUTES WILL BE RESOLVED SOLELY BY BINDING ARBITRATION AND ENTRANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT.**

BY ENTERING (OR OTHERWISE PARTICIPATING IN) THE CONTEST, YOU AGREE TO THESE OFFICIAL RULES, WHICH ARE A BINDING CONTRACT, SO READ THEM CAREFULLY BEFORE ENTERING. WITHOUT LIMITATION, THIS CONTRACT INCLUDES INDEMNITIES TO THE CONTEST PARTIES FROM YOU AND A LIMITATION OF YOUR RIGHTS AND REMEDIES.

1. **ELIGIBILITY:** The SoFi Amplify Your Ambitions Contest (“Contest”) is open only to legal residents of the fifty (50) United States and the District of Columbia who are as of the time and date of entry all of the following: (i) at least eighteen (18) years of age or older, (ii) a SoFi registered user, and (iii) the designated representative of a solo artist or music group that creates and performs original music (the “Music Act”). Members of a Music Act must each be at least eighteen (18) years of age or older. To become a SoFi registered user, you must consent to SoFi’s ESIGN Act Consent, GLBA Privacy Notice, Privacy Policy, Terms of Use, and Arbitration Agreement. Employees, officers and directors of Social Finance, LLC (“Sponsor” or “SoFi”), Realtime Media LLC (“Administrator”), Country Music Association, Creative Artists Agency, Galileo Financial Technologies, Technisys, and their respective parent companies, affiliates, subsidiaries, advertising, contest, fulfillment and marketing agencies (collectively, the “Contest Parties”), their immediate family members and those living in the same household as such individuals (whether legally related or not) are not eligible to participate in the Contest or win a prize. For purposes of this Contest, immediate family members are defined as spouse, partner, parents, legal guardians, in-laws, grandparents, siblings, children and grandchildren and their respective spouses, and those living in the same household shall mean people who share the same residence at least three (3) months a year, whether legally related or not. Void where prohibited by law, rule, or regulation. All federal, state, and local laws and regulations apply. By participating in the Contest, you unconditionally accept and agree to comply with and abide by these “Official Rules” and the decisions of Sponsor, including the interpretation of these Official Rules administration of the Contest, selection of the winners, and Sponsor’s exercise of discretion, which will be final, non-appealable, and binding in all respects.
2. **TIMING:** The Contest entry period begins at or about 9:00 a.m. Eastern Time (“ET”) on April 15, 2026 and ends at 11:59:59 p.m. ET on April 30, 2026 (the “Entry Period”).
 - Entries will be judged and screened using the process described below from May 1, 2026 to May 12, 2026 (“Judging Period”) to determine the three (3) Finalists (as further defined in Section 6 of these Official Rules).
 - Public voting (“Voting Period”) begins at or about 12:00 p.m. ET on May 20, 2026 and ends at 11:59 p.m. ET on May 31, 2026.
 - Judging the finalists begins on June 1, 2026 and ends on or about June 3, 2026 (“Finalist Judging Period”). The winners will be announced at a live event scheduled to occur on June 4, 2026 (the “Live Event”).

The Entry Period, Judging Period, Voting Period, and Finalist Judging Period are collectively referred to as the “Contest Period.” The designated computer clock of the Administrator is the official time-keeping device in the Contest.

3. HOW TO ENTER:

Step 1: During the Entry Period, visit AmplifyYourAmbitions.com (the “Website”) and follow onscreen instructions to complete and submit an official entry form including your (the designated representative’s) full name, city, state, email address associated with your SoFi account, date of birth, the music genre of your Music Act, the number of members of your Music Act (if not a solo artist), and

a link to your Music Act's social media or streaming platform profile where your original music is available.

- You must indicate that if selected as a Finalist, your Music Act will be able to travel to Nashville, TN June 3 – 5, 2026.
- You must also indicate that you will provide permission for the Sponsor to publish your Music Act's entry on Sponsor's social media channels and provide the entry to press outlets for Contest marketing purposes.

Step 2: After completing the entry form, follow the prompts to upload two (2) videos and an essay:

- The first video should showcase your Music Act and describe how \$200,000 from SoFi could help achieve your Music Act's music career ambitions (the "Prompt Video");
- The second video should showcase your Music Act performing an original piece of music (the "Performance Video");
- You must also provide a written summary of the Prompt Video not to exceed 1,000 characters (the "Essay").

Your entry form, Prompt Video, Performance Video, and Essay are collectively your "Entry." Videos must be in one of the following file formats: MPG, MP4, MOV, WMV, AVI, with a maximum length of 3:00 minutes for the Prompt Video, and between 30 and 60 seconds for the Performance Video. Essays must not exceed 1,000 characters.

All Entries must follow the technical, creative, and legal requirements disclosed on the Website and elsewhere in these Official Rules, including, without limitation, the Content Guidelines (see below).

If you successfully complete the steps above, your Entry will be considered in this Contest.

The Contest Parties are not responsible for technical, electronic, telephone, hardware, software or network, computer or data transmission errors, malfunctions, or difficulties of any kind, or for false, incorrect, changed, incomplete or illegible contact information.

LIMIT: One (1) entry per Music Act. Attempts made by the same Music Act to earn more than the stated number of entries by using multiple or false contact information, accounts or otherwise may result in disqualification. Entries (or any element thereof) generated by artificial intelligence, script, computer programs, macro, programmed, robotic or other automated means – excepting music production software that is used for sound editing, mixing, etc. – are void and may be disqualified. Entries that are in excess of the stated limit, incomplete, illegible, corrupted, damaged, destroyed, forged, false, lost, late or misdirected, deceptive, or otherwise not in compliance with the Official Rules may be disqualified from the Contest at Sponsor's sole and absolute discretion. Those who do not provide the required information in their entry form, abide by these Official Rules, or follow any other instructions of Sponsor may be disqualified. Entries submitted by those who do not meet the eligibility requirements (including all requirements with respect to age and residence) are void. In the event of a dispute over the identity of an entrant, Entry will be deemed submitted by the registered account holder of the email address associated with the Entry, provided that person is eligible. Each winner may be required to show proof of being the registered account holder. Registered account holder is defined as the person assigned to an email address by an Internet access provider, online service provider, or other organization responsible for assigning email addresses. In the event that a dispute regarding the identity of the individual who submitted an Entry cannot be resolved to Sponsor's satisfaction, the affected entry will be deemed ineligible.

4. REQUIREMENTS OF ENTRIES: Entries must comply with the following:

- Must be in English;
- Must have approval from all members of the Music Act as well as any other person(s) who recorded the Entry, if that person is not the entrant, and be able to provide express written consent for every such person to Sponsor and/or Administrator if requested;

- Must meet the technical specifications outlined above, including file formats and lengths/character counts;
- Must not contain material that violates or infringes another's rights, including, but not limited to, privacy, publicity, or intellectual property rights, including copyright infringement, or legal or moral rights of any third party, living or deceased;
- Must not disparage Sponsor, Administrator, the Country Music Association, or any other person or party affiliated with the promotion and administration of this Contest;
- Must not include any protected personal information;
- Must be the original work of the Music Act and must not contain images or artwork, music, quotes, parodies, or other materials not created by the Music Act;
- Must not feature brand names, logos, or trademarks other than Sponsor's trademarks in any other element of the entry or image. Sponsor reserves the right to ask the entrant to create a new Video, edit it, or blur out logos/trademarks in the Video;
- Must not have been submitted previously in a promotion or contest of any kind;
- Must not contain, facilitate, reference, or use material that is fraudulent, inappropriate, indecent, lewd, pornographic, obscene, hateful, tortious, defamatory, slanderous, or libelous;
- Cannot be sexually explicit or suggestive, unnecessarily violent, or derogatory of any ethnic, racial, gender, religious, professional or age group, profane or pornographic, or contain nudity or any materially dangerous activity;
- Must not contain, facilitate, reference, or use material that contains prohibited content which shall include, but is not limited to content that promotes, suggests, or encourages:
 - gambling, including without limitation, any content related to online casinos, sports books, bingo, or poker;
 - the use of firearms/weapons/ammunition, any illegal drugs, prostitution, pornography, nudity, profanity or other adult content, violence, or the use of alcohol or tobacco products;
 - the taking up of arms against any person, government or entity or otherwise challenge or seek to overthrow any government;
- Must not contain any viruses, spyware, malware, or other malicious components that are designed to harm the functionality of a computer in any way;
- Must not contain, facilitate, reference, or use material that promotes bigotry, racism, hatred, or harm against any group or individual or promotes discrimination based on race, gender, ethnicity, religion, nationality, disability, sexual orientation, political orientation, citizenship, ancestry, marital status, or age; and
- Must not contain material that is unlawful, in violation of or contrary to the laws or regulations in any jurisdiction where the entry was created.

By submitting an Entry, you warrant and represent (for yourself and on behalf of the Music Act) that you consent to the submission and use of the Entry in the Contest, to its publication for public voting if selected as a Finalist in this Contest, and to its use as otherwise set forth herein.

IMPORTANT NOTE: Any entrant who incorporates any intellectual property owned by a third party into an Entry does so at his or her own risk. Without in any way limiting, expanding or amending the terms and conditions residing on the Website, which terms and conditions shall remain in full force and effect, if Sponsor is duly notified that any element of an Entry infringes upon the rights of another person and/or receives a legally valid request to remove the affected Entry from the Website because of such infringement, such Entry may be disqualified from the Contest, as Sponsor may determine in its sole discretion. Further, no entrant will be eligible to receive a prize unless and until Sponsor determines, in its sole and absolute discretion, that such entrant's Entry has been or can be sufficiently cleared for legal purposes, and such entrant eligibility is verified.

5. **JUDGING PERIOD AND FINALIST NOTIFICATION AND VERIFICATION:** During the Judging Period, a panel of qualified judges ("Judges") determined by Sponsor, in its sole discretion, will score each eligible Entry up to the maximum number of points allowed. Judging will be based on the following criteria:

- 40%: Ambition and Financial Context – Description of the Music Act's music career ambitions and how financial limitations have been holding the Music Act back. Description of why the Music Act is passionate about pursuing their career, despite their financial challenges.
- 40%: Use of Funds and Career Impact - How could this prize money change the Music Act's trajectory and unlock their dreams? Description of the impact the prize could have and the specific plan on how the prize money would be used.
- 20%: Creativity and Storytelling – Use of the Video to showcase creativity, sound, and story that comes through in a way that feels unique to the Music Act.

The Judges will identify the ten (10) Music Act Entries with the highest overall Judges' scores.

The Administrator will contact the designated representative of each such Music Act via email on or about May 8, 2026 to initiate a background check. Sponsor reserves the right to disqualify any Music Act based on the results of such background check if Sponsor determines in its sole discretion that allowing such an individual to participate in public voting or awarding a Finalist Prize to any such individual(s), might reflect negatively on the Sponsor.

The three (3) Music Act Entries with the highest Judges' scores will each be named a potential finalist ("Finalist"), provided that the designated representative cleared the background check. If the designated representative of a potential Finalist Music Act does not clear the background check, the associated Finalist Music Act will be disqualified, and the Music Act Entry with the next-highest Judges' scores (provided the designated representative cleared the background check) will be named the potential Finalist. The three (3) potential Finalists will be notified on or about May 13, 2026 to ensure eligibility and permission to proceed to the public Voting Period. As part of the Finalist verification process, each member of the potential Finalist Music Act will be required to complete and submit a declaration of eligibility/release of liability/prize acceptance agreement ("Declaration"), within twenty-four (24) hours of Administrator's time stamp of notification, as a condition of proceeding into the Voting Period and receiving a Finalist Prize. Each member of a potential Finalist Music Act will be subject to a social media and background check before proceeding into the Voting Period. If the Music Act includes additional members beyond the designated representative, each member of a potential Finalist Music Act will be contacted via email by the Administrator on or about May 18, 2026 to initiate a background check.

If any potential Finalist fails or refuses to sign and return the Declaration within the required time period, or if the Declaration is returned as rejected, faulty, unclaimed or returned as undeliverable to potential Finalist, and/or the potential Finalist is otherwise noncompliant, the potential Finalist will be disqualified and an alternate Finalist will be selected, if time permits, using the judging process set forth above after which the applicable Finalist Prize will remain un-awarded. If any Finalist Music Act member is a resident of Alabama or Nebraska and under the age of nineteen (19) years old, a parent or legal guardian may be required to also sign the Declaration in order for such Finalist Music Act member to be qualified to participate in the Finalist Prize. The Contest Parties are not responsible for and shall not be liable for incorrect, changed, or illegible contact information or for electronic communications that are undeliverable as a result of any form of active or passive filtering, or insufficient space in entrant's email or other account to receive messages. Contest Parties are not responsible for late, lost, intercepted, misdirected, or unsuccessful efforts to notify the potential Finalist. Notification is deemed to have occurred immediately upon the sending of an email.

In the event of any ties in determining a Finalist, the tied Entries will be compared, and the Entry with the highest overall score in Creativity and Storytelling will be named the Finalist. If any Finalist (or individual within such Music Act) is found to be ineligible, cannot be contacted or does not want to move to public voting, cannot accept a prize (including attendance at the Live Event), if offered, or does not comply with these Official Rules, the Finalist will be disqualified and the Music Act associated with the Entry with the next-highest score will be named a potential Finalist. Administrator's, Judges', and Sponsor's decisions shall be final and binding in all matters pertaining to the judging and selection of the Finalists.

Sponsor reserves the right to choose fewer than three (3) Finalists if, in its sole discretion, it does not receive a sufficient number or quality of eligible and qualified Entries.

6. PUBLIC VOTING: To participate in the public voting among the Finalists, you must be a legal resident of the fifty (50) United States or District of Columbia, and at least eighteen (18) years of age at the time of voting. To place a vote for a Finalist, visit the Sponsor's Instagram page (www.instagram.com/SoFi) during the Voting Period. You must sign in to your Instagram account, locate the Sponsor's Instagram post that shows the three (3) Finalists on a carousel, and follow the on-screen instructions to place one (1) vote for the best Finalist, in your opinion and based on the Judging Criteria listed above. If you entered an Entry during the Contest Entry Period, you may vote during the Public Voting Period. All participants in this Contest are prohibited from casting, soliciting, or obtaining votes by any fraudulent or inappropriate means, including, without limitation, offering prizes or other inducements to members of the public, as determined by Sponsor in its sole discretion. Votes generated by script, macro, or other automated means or which subvert or impair the integrity of the voting process will be void. Any attempt to exceed the limited number of votes shall give the Sponsor the right to void the votes in question and potentially to disqualify the applicable Finalist, at its sole discretion. Limit of one (1) vote per person per Instagram account throughout the Voting Period. There are no prizes for voting.

7. FINALIST JUDGING AND DETERMINATION OF THE WINNERS: During the Finalist Judging Period, the Judges will review the previously scored Finalist's entry and re-weight the criteria to include the results of the public vote, as set forth below:

- 30%: Ambition and Financial Context
- 30%: Use of Funds and Career Impact
- 20%: Creativity and Storytelling
- 20%: Public Voting

The one (1) Finalist's Entry that received the highest score based on the criteria above and as determined by Sponsor in its sole discretion, will be named the potential grand prize winner. The two (2) remaining Finalists will each be named a potential first prize winner. In the event of any ties in determining the position of a Finalist, a tie-breaking judge will score all tied Entries based on the criteria set forth above, and the Entry with the highest tie-breaking judge's score will prevail. Administrator's, Judges', and Sponsor's decisions shall be final and binding in all matters pertaining to the judging and selection.

The results of the Finalist Judging will be announced at the Live Event.

8. PRIZES/PRIZE RESTRICTIONS: The prizes to be awarded in this Contest are:

One (1) Grand Prize: The "Grand Prize" is Two Hundred Thousand and 00/100 Dollars (\$200,000 USD). The approximate retail value ("ARV") of the Grand Prize is \$200,000.

Two (2) First Prizes: Each "First Prize" is Fifty Thousand and 00/100 Dollars (\$50,000 USD). The ARV of each First Prize is \$50,000.

Three (3) Finalist Prizes: Each "Finalist Prize" is a five (5) day/four (4) night trip for all identified Music Act members to Nashville, Tennessee to participate in the Live Event. Travel must be taken on dates specified by Sponsor and is expected to be June 3 – June 7, 2026. Each trip includes: round-trip coach class air transportation for the Music Act's members from a major commercial airport near the winner's residence (as determined by Sponsor) to Nashville, TN; four (4) nights standard hotel accommodation for the Music Act's members (quad occupancy per room) at a Sponsor-selected hotel in Nashville, TN; ground transportation for the Music Act while in Nashville, TN; and the opportunity for the Music Act to play at the Live Event, the audience of which will include press, creators, the Judges, and music industry professionals. The ARV of a Finalist Prize is \$2,300. The actual value of a Finalist Prize will vary depending on the number of members in the Music Act, as well as point of departure, fluctuations in the cost of air transportation, and fluctuations in the cost of hotel accommodation. Sponsor will not pay

any Finalist for any difference in value between the ARV stated in these Official rules and the actual value of a Finalist Prize.

All Music Act members must travel on the same itinerary, and all travel will be coordinated on the Music Act's behalf by Sponsor's agency. If any member of the Music Act resides within a 100-mile radius of Nashville, TN, as determined by Sponsor in its sole discretion, ground transportation may be provided in lieu of air transportation, and no compensation will be provided for any difference in prize value. All Music Act members are responsible for having valid travel documents including a REAL ID or other government-issued identification approved for air travel. All airline tickets are subject to flight variation, work stoppages, and schedule or route changes. Sponsor reserves the right to structure travel routes, select hotels, and all other aspects of the prize in their sole and absolute discretion. Each member of the Music Act is responsible for all travel expenses not included herein, including airline baggage fees, gratuities, meals, and any other incidental costs or expenses related to participation in the prize. Each member of the Music Act hereby acknowledges that Sponsor has not and will not obtain or provide travel insurance or any other form of insurance for any part of a Finalist Prize. No changes will be made to travel details once any element of the travel arrangements have been booked, except at Sponsor's sole discretion. The Music Act will be required to provide a major credit card upon hotel check-in, and all in-room charges will be charged to the credit card. Any damage to the room will be the responsibility of the Music Act. Sponsor bears no responsibility if any event, element, or detail of a Finalist Prize is canceled, postponed, or becomes unavailable for any reason whatsoever by the air carriers, hotels, venue operators, transportation companies, prize providers or any other persons providing any Finalist Prize-related services or accommodations. Sponsor is not liable for any missed Finalist Prize events, or expenses incurred as a consequence of flight cancellation/delay or ground transportation delay. No refund or compensation will be made in the event of the cancellation or delay of any transportation or other Finalist Prize element except at the sole and absolute discretion of Sponsor. Should any event, element, or detail of a Finalist Prize become unavailable, the Sponsor shall have no obligation to the winners aside from providing the remaining portion of the Finalist Prize, minus any unavailable event, element, or detail. The venue operations management or other associated representative reserves the right in its sole discretion to remove or to deny entry to any Music Act or individual member should such individual(s) engage in an obnoxious, inappropriate, illegal, unsafe, or otherwise disruptive manner, or with intent to create an unauthorized disturbance or interruption, or to otherwise annoy, abuse, threaten or harass any other person at any Finalist Prize-related event.

SoFi will deliver the grand prize and first prize winnings to the winning Music Acts within 30 - 60 days from the day the Administrator verifies the winners by depositing funds into the designated representative's SoFi Checking and Savings account, or by an alternative method described below. If a winner's designated representative is not an existing SoFi Checking & Savings account holder, they may create a SoFi Checking & Savings account for free on the SoFi app or at [SoFi.com](https://sofi.com) within 60 days of when the Administrator verifies the winner in order to receive the prize in their SoFi account. In the event a designated representative either does not wish to open a SoFi Checking & Savings account or is deemed ineligible for the account, SoFi will fulfill the prize through a reasonable alternate payment method at SoFi's discretion. Sponsor is not responsible for any allocation of prize value among group members.

Prizes are non-transferable, with no cash redemptions, equivalents, or substitutions except at Sponsor's sole and absolute discretion. All prize details not specified in these Official Rules will be determined in Sponsor's sole and absolute discretion. Prize details and availability are subject to change and are subject to applicable rules and restrictions. In the event that Sponsor is unable to provide a prize or a prize component, the Sponsor may elect to provide a winner with the approximate value of such item in cash or award an alternate prize of comparable or greater value. Prizes are awarded "AS IS" and without warranty of any kind, express or implied (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose). The designated representative of each winning Music Act will be solely responsible for all federal, state, and/or local taxes, and for any other fees or costs associated with the prize received, regardless of whether it, in whole or in part, is used. The value of a prize will be reported for tax purposes as required by law. Each winning Music Act's designated representative will be required to provide Sponsor with a valid social security number

or EIN before the prize will be awarded for tax reporting purposes. An IRS Form 1099 will be issued in the name of the designated representative, or applicable company, of each winner for the actual value of the prize received. Any unclaimed prize will be forfeited. Prizes, if legitimately claimed, will be awarded. The Contest Parties are not responsible for and will not replace any lost, mutilated, or stolen prize components or any prize that is undeliverable or does not reach a winner because of an incorrect or changed address. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Contest Parties will have no further obligation with respect to that prize or portion of the prize.

- 9. LICENSE TO ENTRIES:** Upon submission of the Entry to the Contest, you irrevocably grant to the Contest Parties, and each of their respective licensees, successors and assigns, the non-exclusive, perpetual, royalty-free, no-cost license and right to use the Entries, and all images, video, text and materials included or depicted therein, in whole or in part, in any manner or medium now or hereafter known or devised (including, without limitation, streaming media, film, television, print, interactive devices, mobile media, Internet and on-line systems), throughout the universe and in any and all languages, in connection with the Contest, including, without limitation, the right to display, reproduce, recreate, record, perform, exhibit, distribute, copy, edit, change, modify, add to, subtract from, re-title and adapt the same, to combine it with other material and otherwise use it without having to give any compensation or attribution to you or any third party, except for the awarding of the prize to the winner in this Contest. You agree that during the Entry Period, you shall not make, and shall not permit, any other public use, display or distribution of the Entries, and you shall maintain all rights without encumbrances so that, if any Contest Party desires, you can assign all rights in and to your Entry if it is selected as a winner. The Contest Parties, and each of their respective successors, assigns and licensees, will have the right to make unlimited derivative works of Entries, to assign or transfer any or all of such Contest Party's granted rights and to grant unlimited, multiple-level sublicenses in connection with the Contest. Without limiting the foregoing, Sponsor will have the right to use the Entries submitted as part of the Contest, and all images, video, text and materials included or depicted therein (if any), in any merchandising, advertising, marketing, promotion or for any other commercial or non-commercial purpose in connection with the Contest. You hereby forever waive and relinquish all "moral rights (droit moral)" now or hereafter recognized in connection with Entries submitted as part of the Contest. You acknowledge that as a condition of participating in the Contest and/or being selected as the winner, the Contest Parties may request that your Entry, and any rights therein, be assigned to the Contest Parties and you may be required to confirm such assignment by completing and submitting the Declaration (defined below) (and any other documents reasonably required by the Contest Parties) or you will otherwise be disqualified from the Contest. You must maintain the ability to assign all such rights to the Contest Parties free of any limitations, restrictions, or third-party obligations. You agree that Sponsor shall have the sole discretion in determining the extent and manner of use of Entries and are not obligated to use any Entry. You agree that neither the Contest Parties, nor any of their agents, shall be responsible for return or preservation of the content or Entries submitted.

You acknowledge that Entries are not being submitted in confidence or in trust to Sponsor, and that no confidential or fiduciary relationship is intended or created. By submitting an Entry, you acknowledge and agree that Sponsor may receive other Entries under this Contest that may be similar or identical to the Entry submitted by you, and you waive any and all claims you may have had, may have, and/or may have in the future, that any other Entry reviewed and/or used by Sponsor may be similar to your Entry and you understand that you will not be entitled to any compensation because of Sponsor's use of such other similar or identical material. Nothing herein shall create an implied or express contract to compensate entrants for their Entries and there is no obligation for any Contest Party to pay or otherwise compensate entrants for any of their ideas or materials in any communications with Sponsor, whatsoever. Entries are not confidential, and the Contest Parties' only obligations to entrants regarding Entries are as specifically set forth in these Official Rules. The decisions of the Sponsor are final and binding in all matters relating to this Contest, including interpretation and application of these Official Rules. By participating in the Contest, except where legally prohibited, you grant permission for the Contest Parties and their respective designees to use your name, address (city and state), Music Act information, photograph, video, voice and/or other likeness and prize information in connection with the Contest for advertising, trade and promotional purposes without further compensation, in all media now

known or hereafter discovered, worldwide in perpetuity, without notice or review or approval. The Contest Parties reserve the right to request at any time proof you maintain all necessary rights in your Entry in order to grant the Contest Parties the rights required herein in a form acceptable to the Contest Parties. Failure to provide such proof may lead to, among other things, disqualification from the Contest.

10. REPRESENTATIONS AND WARRANTIES: By entering the Contest, you represent and warrant that you have read, understand, agree to, and will follow the Official Rules. You further represent and warrant that your Entry and all materials and matter therein: (a) are wholly original to you and are not a copy or imitation of any other material, or you have all necessary rights to grant the Sponsor the rights granted hereunder and exercise such without obligation or liability to any third party (except for elements that are within the public domain or are provided by Sponsor for inclusion in Entries); (b) will not infringe or violate any right whatsoever, including, without limitation, any personal rights (e.g., defamation, privacy, false light, moral right, etc.) or any property rights (e.g., copyright, trademark, right to ideas, etc.) of any person or entity and the use thereof will result in no third-party liability or obligations; and (c) is not the subject of any threatened or pending litigation, claim or dispute that might give rise to litigation, which adversely affects or in any way prejudices, impairs or diminishes the rights granted hereunder or the value thereof. You further represent and warrant that you have the right to agree to and fully perform consistently with these Official Rules and that you have complied and obtained all permissions, licenses and consents that are necessary for the submission and use of the Entry, and to verify compliance with the foregoing requirements. You agree to provide to Sponsor, at Sponsor's request, copies of all such permissions, licenses, and consents. Sponsor reserves the right, in its sole discretion, to make such changes to any Entry as are necessary to make it compliant with the Official Rules, or to require that you do so. You further acknowledge and agree that you have not previously granted, assigned, or otherwise encumbered the Entry, or any text and materials depicted therein, to any other third party. Further, you represent and warrant that Sponsor's use of any Entry, including any images, video, text and materials depicted therein, shall not violate an agreement to which you have signed. You agree to indemnify and hold the Released Parties (defined below) harmless from and against any third-party claims, to the extent arising out of or relating to any breach of any representation, warranty or covenant made in connection with your acceptance of these Official Rules or Contest activities.

11. GENERAL: Subject to applicable law, each winner hereby expressly grants to the Contest Parties and their respective successors, assigns, sublicensees and designees, the irrevocable right to use and publish his/her name, social handles, likeness (photographic or simulated), voice, biography and place of residence for all purposes, including, without limitation, advertising, marketing, promotional and publicity purposes in connection with this Contest ("Advertising"), in any and all media now or hereafter devised, worldwide, in perpetuity, without any form of notice, permission or any amount or kind of compensation, except for the awarding of the prizes to the winners. All copyright, trademark or other intellectual property rights in such Advertising shall be owned by Sponsor and/or its licensors, and winner hereby disclaims and waives any claim of right to such Advertising. Such Advertising shall be solely under the control of Sponsor and/or its licensors, and each winner hereby waives any claim of control over the Advertising content as well as any possible claims of misuse of such winning recipient's name, likeness or voice under contract, tort, or any other theory of law. The Contest Parties do not assume any responsibility for any disruption in the Contest, including, but not limited to, the failure or interruption of any social media platform or any internet service provider. In the event there is a discrepancy or inconsistency between disclosures and other statements contained in any Contest materials and the terms and conditions of these Official Rules, these Official Rules shall prevail, govern, and control. In the event Sponsor is prevented from continuing with the Contest by any event beyond its control, including, but not limited to, fire, flood, epidemic, pandemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared), interference with the Contest by any party, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's control (each, a "Force Majeure" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Contest or prize. Sponsor additionally reserves the right, in its sole and absolute discretion: (a) to modify, suspend or terminate the Contest should causes beyond Sponsor's control

corrupt or interfere with the administration, integrity, operation, security or proper play of the Contest; or (b) to disqualify any entrant found to be, or suspected of: (i) tampering with the entry process or the operation of the Contest; (ii) acting in violation of these Official Rules; or (iii) acting in an unsportsmanlike manner.

- 12. CONDUCT:** The Contest Parties are not responsible for the actions of entrants in connection with the Contest, including entrants' attempts to circumvent the Official Rules or otherwise interfere with the administration, security, fairness, integrity, or proper conduct of the Contest. The Contest Parties reserve the right, at their sole discretion, to disqualify any individual found to be tampering with the participation process or the operation of the Contest, or to be acting in any manner deemed by the Contest Parties to be in violation of the Official Rules, or to be acting in any manner deemed by the Contest Parties to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person and void all associated Entries and/or registrations. CAUTION: ANY ATTEMPT BY A USER, YOU OR ANY OTHER INDIVIDUAL TO DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, THE CONTEST PARTIES RESERVE THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW. Sponsor reserves the right, at its sole and absolute discretion, to disqualify (or terminate the prize of) any individual who is found to be, or suspected of, acting in violation of these Official Rules, or to be acting in an unsportsmanlike, obscene, immoral or disruptive manner, or with the intent to annoy, abuse, threaten or harass any other person.
- 13. WAIVERS AND DISCLAIMERS:** The Contest Parties assume no responsibility or liability for: (a) lost, late, stolen, undelivered, inaccurate, incomplete, delayed, misdirected, damaged or garbled registrations, entries, URLs, or emails; (b) any incorrect or inaccurate entry information, or for any faulty or failed electronic data transmissions; (c) any unauthorized access to, or theft, destruction or alteration of entries or registrations at any point in the operation of this Contest; (d) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, cable, satellites, servers, computers or providers utilized in any aspect of the operation of the Contest; (e) inaccessibility or unavailability of the Internet or the website or any combination thereof or for computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Contest, including, without limitation, errors or difficulties which may occur in connection with the administration of the Contest, the processing of entries, social networking posts, or registrations, the announcement of the prizes, or in any other Contest-related materials; or (f) any injury or damage to entrants or to any other person's computer which may be related to or resulting from any attempt to participate in the Contest. If, for any reason, the Contest (or any part thereof) is not capable of running as planned for reasons which may include, without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, then the Contest Parties reserve the right at their sole discretion to cancel, terminate, modify or suspend the Contest in whole or in part. If terminated, the Contest Parties will award the prizes from among all non-suspect, eligible entries received for the Contest up to the time of such action.
- 14. RELEASES:** All entrants, as a condition of participation in this Contest, agree to release, discharge, indemnify and hold harmless the Contest Parties, and each of their respective directors, officers, employees, agents, successors and assigns (collectively, "Released Parties") from and against any and all liability, claims, costs (including attorneys' fees), losses, damages, fines, or actions of any kind whatsoever for injuries, damages, or losses to persons or property which may be sustained, in whole or in part, directly or indirectly, in connection with: (i) participation in any aspect of the Contest (including travel to/from any Contest activity), (ii) the receipt, ownership, use or misuse of the prize awarded, including any travel associated with any prize, (iii) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; (iv) entrant's registration material on any related website, or (v) any typographical,

human or other error in the printing, offering, selection, operation or announcement of any Contest activity and/or prizes.

- 15. GOVERNING LAW AND LIMITATION OF LIABILITY:** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of entrants, Sponsor or the Released Parties in connection with the Contest will be governed by and construed in accordance with the internal laws of the State of California, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other laws.

BY ENTERING THE CONTEST, ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (A) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE CONTEST, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (B) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY) NOT TO EXCEED TEN DOLLARS (\$10.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (C) UNDER NO CIRCUMSTANCES WILL ANY ENTRANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES NOT TO EXCEED TEN DOLLARS (\$10.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (D) ENTRANTS' REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND ENTRANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO YOU.

- 16. ARBITRATION AND DISPUTE RESOLUTION:** The parties each agree to finally settle all disputes only through arbitration; provided, however, the Sponsor shall be entitled to seek injunctive or equitable relief in the state and federal courts in the State of California, and any other court with jurisdiction over the parties. In arbitration, there is no judge or jury, and review is limited. The arbitrator's decision and award is final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction. The parties agree that, except as set forth above, any claim, suit, action or proceeding arising out of or relating to this Contest shall be resolved solely by binding arbitration before a sole arbitrator under the streamlined Arbitration Rules Procedures of JAMS Inc. ("JAMS") or any successor to JAMS. In the event JAMS is unwilling or unable to set a hearing date within fourteen (14) days of the filing of a "Demand for Arbitration," then either party can elect to have the arbitration administered by the American Arbitration Association ("AAA") or any other mutually agreeable arbitration administration service. If an in-person hearing is required, then it will take place in the State of California. The federal or state law that applies to these Official Rules will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any other proceedings that involve any claims or controversy of another party, including any class actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the dispute must be brought in a court of competent jurisdiction in the State of California. Sponsor agrees to pay the administrative and arbitrator's fees in order to conduct the arbitration (but specifically excluding any travel or other costs of entrant to attend the arbitration hearing). Either party may, notwithstanding this provision, bring qualifying claims in small claims court.

- 17. ENTRY INFORMATION AND CONTEST COMMUNICATIONS:** As a condition of entering the Contest, each entrant gives consent for Sponsor to obtain and deliver his or her name, address, and other information to third parties for the purpose of administering this Contest and to comply with applicable laws, regulations, and rules. Any information entrant provides to Sponsor may be used to communicate with entrant in relation to this Contest or on a Contest winner's list. By participating in the Contest, entrant agrees to all of the terms and conditions of the Sponsor's Privacy Policy, which is available at

www.sofi.com/privacy-policy. In the event of any discrepancy between the Sponsor's Privacy Policy and these Official Rules, these Official Rules shall control and govern.

- 18. MISCELLANEOUS:** The invalidity or unenforceability of any provision of these Official Rules or the Redemption Form or Declaration will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules or the Declaration is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Sponsor's failure to enforce any term of these Official Rules will not constitute a waiver of that provision. Entrants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Contest-related materials, privacy policy or terms of use on any website, social media platform or application and/or the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.
- 19. WINNERS LIST:** To receive a list of the names of the winners, send a #10 self-addressed, stamped envelope for receipt by August 3, 2026 to: SoFi Amplify Your Ambitions Contest (12480) - Winners List Request, c/o Realtime Media, 2460 General Armistead Ave, STE 209, West Norriton, PA 19403.
- 20. SPONSOR:** Social Finance, LLC ("SoFi") 234 First Street, San Francisco, CA 94105. Reference to third parties in connection with prize and/or third-party websites or services are for reference and identification purposes only and not intended to suggest endorsement, sponsorship or affiliation with Sponsor or the Contest. SoFi Checking and Savings is offered through SoFi Bank, N.A. Member FDIC.
- 21. ADMINISTRATOR:** Realtime Media LLC, 2460 General Armistead Ave, STE 209, West Norriton, PA 19403.