

Credit Profile Authorization

Last updated May 31, 2024

Please read this Authorization carefully and print or save a copy for future reference.

In this Credit Profile Authorization ("Authorization"), the words "you" and "your" mean any person authorizing us to obtain and use such person's consumer reports, as described below. The words "we," "us," and "our" mean both LendingClub Bank, National Association ("LendingClub") and any of LendingClub's service providers ("Service Providers"), or third-party investors with whom LendingClub may partner and share your application information ("Investors").

Pursuant to this Authorization, you consent to LendingClub, its Service Providers, and Investors obtaining and using your consumer reports for any lawful purpose, including but not limited to: (1) authenticating your identity; (2) making credit decisions; (3) marketing products and services from us or a third party; (4) assisting with internal modeling and analysis; (5) servicing your loan; and (6) facilitating the sale of your loan or interests associated with your loan (or portions thereof) to third-party loan investors, and for related purposes. In connection with these purposes, you authorize us to share all or parts of your consumer reports with agents, partners, counterparties, or affiliates.

If you apply for a loan from LendingClub, you may see up to two "soft" inquiries placed on your credit report: one by LendingClub and one by the Service Provider or Investor investing in your loan. These soft inquiries are only visible to you and do not impact your credit score.

You direct LendingClub to provide on your behalf certain elements of your application, as well as consumer report information, but not including your name, to Service Providers or Investors to use this information (1) in making decisions whether to commit funds to purchase your loan and/or securities or other interests associated with your loan (or portions thereof), or (2) in connection with reviewing and analyzing your loan. Such decisions, in turn, may assist LendingClub in making decisions related to your loan. You also authorize LendingClub to provide such information to Investors in connection with the sale or resale of your loan and securities or other interests associated with your loan (or portions thereof). You also authorize Investors to share with LendingClub your consumer report and other information they may separately obtain about you.

You also authorize us to verify information in your application, and you agree that we may contact third parties to verify any such information.

You authorize and agree that we may transfer or otherwise provide your credit report or any information contained therein to any of our successors-in-interest or any purchaser or servicer of your issued loan, whether in whole or in part.

Consent.

By clicking the button, or selecting the checkbox, displayed in connection with acknowledging and/or agreeing to this Authorization (or by otherwise taking an affirmative action indicating your agreement to this Authorization), you agree that:

- You have received, read, and agree to all of the terms of this Authorization; and
- You authorize us to obtain and use consumer reports and related information about you, now and periodically for as long as you remain a customer of us, from one or more consumer reporting agencies, as described above.