

State of South Carolina



State Board of Financial Institutions Supervised Lender Branch License

No. SLB - 2337223

This is to Certify That **Transform Credit Inc.**

has complied with the provisions of the South Carolina Consumer Protection Code, Section 37-3-503, as required of applicants to commence business under this code, and application to engage in such business at

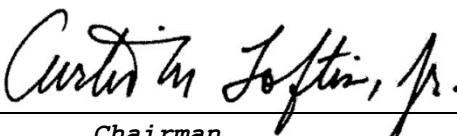
332 South Michigan Avenue, Floor 9, Chicago, Illinois 60604

in accordance with the terms of said code, has been approved by the State Board of Financial Institutions.

NOW, THEREFORE, Be it known that the aforesaid applicants are hereby authorized to carry on the business of making supervised loans in accordance with the provisions of the Consumer Protection Code subject to revocation as authorized by its provisions.

THIS LICENSE IS NOT TRANSFERABLE OR ASSIGNABLE

IN WITNESS WHEREOF, I have hereunto set my hand this 30th day of January 2026, at Columbia, South Carolina.



Chairman
STATE BOARD OF FINANCIAL INSTITUTIONS



Commissioner, Consumer Finance Division
STATE BOARD OF FINANCIAL INSTITUTIONS

THIS LICENSE MUST BE CONSPICUOUSLY POSTED IN THE PUBLIC OFFICE