ENOVÁ INTERNATIONAL, INC.
CONFIDENTIALITY POLICY FOR DIRECTORS

I. Introduction

Members of the board of directors (each a “Director”) of Enova International, Inc. (“Enova”) will have access to information, including Confidential Information (as defined below), of Enova’s and its subsidiaries as result of their position as Directors of Enova. Any unauthorized disclosure of Confidential Information has the potential to cause damage to Enova, harm its reputation, or otherwise cause disadvantage to Enova in its business and its dealings. Without limiting the obligations of Directors to protect and hold confidential all Confidential Information pursuant to their fiduciary duties, Enova is adopting the following policy to govern the actions of the Directors of Enova and to protect Enova’s Confidential Information.

II. Statement of Policy

The Directors agree that:

1. no Director shall use Confidential Information for his or her own personal benefit or to benefit persons or entities outside of Enova;

2. no Director shall disclose Confidential Information outside of Enova, either during or after his or her service as a Director, except with the express consent of Enova’s board of directors, Chief Executive Officer, Chief Financial Officer or General Counsel or to the extent required by applicable law;

3. no Director shall discuss Enova with the media, analysts, or shareholders, regardless of whether the discussion includes Confidential Information, without the express consent of Enova’s board of directors, Chief Executive Officer, Chief Financial Officer, General Counsel or Enova’s Investor, Government or Public Relations Associates having responsibility for these matters; and

4. no Director shall discuss with any party or negotiate on behalf of Enova regarding any transaction or other matter, regardless of whether the discussion or negotiation includes Confidential Information, without the express consent of Enova’s board of directors.

For the avoidance of doubt, no Director shall disclose Confidential Information to any person or entity outside of Enova, including principals or employees of any entity which employs the Director or with which the Director has a relationship, except as permitted by this policy.

For purposes of this policy “Confidential Information” shall mean all non-public information entrusted to or obtained by a Director by reason of his or her position as a Director of Enova. It includes, but is not limited to, non-public information that might be of use to competitors or harmful to Enova or its customers if disclosed, such as:

- non-public information about Enova’s financial condition, prospects or plans; marketing and sales programs; analytics and technology capabilities and plans; employee recruitment, retention, and compensation plans; research and development information;
plans for new products or product features; financing activities; as well as information relating to corporate transactions or actions;

- non-public information concerning Enova’s customers, suppliers, or joint venture partners; and

- non-public information about discussions and deliberations relating to business issues and decisions, between and among Directors, officers, or employees.

ADOPTED BY THE BOARD OF DIRECTORS OF
ENOVA INTERNATIONAL, INC. ON NOVEMBER 15, 2016