

ENOVA 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, as well as the obligations of Directors under Enova’s Insider Trading Policy and Corporate Disclosure/Regulation FD Policy, Enova has adopted 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, including, but not limited to, non-public information that might be of use to competitors or harmful to Enova or its customers if disclosed. Examples of Confidential Information include, among other things:

- all non-public information contained in materials provided to or made available to Directors in advance of or in connection with meetings of the Enova's board of directors and committees thereof;
- non-public information about Enova's or any subsidiary'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.

Notwithstanding any other provision of this policy, nothing in this policy shall (a) prohibit a current or former Director from making any disclosure to a third party that is required by applicable law or regulation, in which event the director shall give notice to the Chairman of the Board, the Chief Executive Officer and the General Counsel within a reasonable time in advance of any such required disclosure, consult with Enova on the advisability of taking legally available steps to resist or narrow such disclosure and assist Enova, at Enova's expense, in taking such steps; or (b) prohibit a current or former Director from discussing Confidential Information with such Director's personal counsel to get legal advice from such counsel with the express understanding from such counsel that he or she shall maintain the confidentiality of such Confidential Information.

ADOPTED BY THE BOARD OF DIRECTORS
OF
ENOVA INTERNATIONAL, INC.
ON NOVEMBER 15, 2016, AS AMENDED ON
October 27, 2023