

# **Exhibit A**

credit karma

[REDACTED]@creditkarma.com&gt;

**Congrats, value1! You're pre-approved for an American Express Card.**

notifications@mail1.creditkarma.com <notifications@mail1.creditkarma.com>  
 To: [REDACTED]@creditkarma.com

Wed, Sep 9, 2020 at 12:33 PM

credit karma

**You're pre-approved\***

Get ready for some major cash back

Approval is not guaranteed and is subject to checks\*

▫Details, rates, and fees apply.

**Apply now**



*We receive a commission from American Express. It's what helps keep Credit Karma free!*

Hi value1,

A great rewards card can help you earn every day, and even fit your spending patterns. It's the perfect way to reward yourself for everything you do.

### Our recommendation

The Blue Cash Everyday® Card from American Express has impressive rewards with no annual fee▫. Best of all, **you're pre-approved.\*** Approval isn't guaranteed, but 90% of pre-approved applicants get this card.

Check out the details:

- **\$150 back** after you spend \$1,000 in purchases on your new card within the first 3 months.  
You will receive the \$150 back in the form of a statement credit.\*\*
- **3% cash back** at U.S. supermarkets (on up to \$6,000 per year in purchases, then 1%)†
- **2% cash back** at U.S. gas stations†
- **1% cash back** on other purchases†

- **0% intro APR for 15 months** from the date of account opening on purchases (then a variable rate, currently **13.99% to 23.99%**)<sup>‡</sup>

Head over to Amex and apply.

<sup>†</sup>Cash back is received in the form of Reward Dollars that can be redeemed as a statement credit.

[\\*\\*Offer & Benefit Terms](#) | [Rates and Fees](#)



This offer is current as of email send date.

<sup>^</sup>You have received this pre-approved offer because you met certain criteria determined by American Express for a pre-approved offer, as of the email send date. This is not a guarantee of approval. When making an approval decision, American Express may consider your credit score, any delinquency or bankruptcy on your credit report, your previous history with American Express, ability to pay, fraud risk and other eligibility requirements.



Not what you're looking for?

Take a look at some of our other recommendations for your credit.

[See more cards](#)



Cards that work in harmony

Have great credit? Here's how to choose rewards cards that go well together.

[Read more](#)



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9/9/2020

Credit Karma Mail - Congrats, value!! You're pre-approved for an American Express Card.

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# **Exhibit B**

Nice, value1! You're pre-approved for this Amex Card.

notifications@mail1.creditkarma.com <notifications@mail1.creditkarma.com>  
To: [Redacted]@creditkarma.com

Wed, Sep 9, 2020 at 12:37 PM

credit karma

Get a card with a warmer welcome.

You're pre-approved for the American Express Cash Magnet® Card.\*\*



⌘Details, rates, and fees apply.

**Apply now**

*We receive a commission from American Express. It's what helps keep Credit Karma free!*

Hey value1,

Nothing says hello like a welcome bonus.

The American Express Cash Magnet® Card offers a **\$150 statement credit** after you spend \$1,000 or more in purchases on the card in your first 3 months from account opening.\* There's cash back too, including unlimited 1.5% back on every eligible purchase.\*† And best of all, **you're already pre-approved.\*\*** Approval isn't guaranteed, but 90% of pre-approved applicants get this card, so it's a great start.

Plus, this card has a **0% intro APR for 15 months from date of account opening on purchases.** After that, there's a **variable APR of 13.99 to 23.99%.**⌘

More rewards and no annual fee.⌘ Head over to apply now.

†Cash back is received in the form of Reward Dollars that can be redeemed as a statement credit.

[\\*Offer & Benefit Terms](#) | [Rates and Fees](#)

Apply now



Looking for other options?  
Check out more recommendations.

See more cards



Already have this card?  
More info means better recommendations.

Confirm this card



Are you missing out on rewards?  
Matching your cards could help you earn more.

Learn more

This offer is current as of email send date.

\*\*You have received this pre-approved offer because you met certain criteria determined by American Express for a pre-approved offer, as of the email send date. This is not a guarantee of approval. When making an approval decision, American Express may consider your credit score, any delinquency or bankruptcy on your credit report, your previous history with American Express, ability to pay, fraud risk and other eligibility requirements.



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9/9/2020

Credit Karma Mail - Nice, value! You're pre-approved for this Amex Card.

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# **Exhibit C**

Browse categories

- Top picks for you
- Rewards
- Cash back
- Balance transfer
- 0% and low interest
- Travel
- Hotel
- More

Advertiser disclosure & editorial note

Search credit cards

### Credit Cards Marketplace

#### Top picks

You have low balances and pay on time. Find a card that rewards your great credit habits.



Credit Karma's take for this offer i

**VERY GOOD APPROVAL ODDS**

**Chase Sapphire Preferred® Card**  
 ★★★★★ 863 Reviews

**Rewards rate:** 1x - 5x (Points per dollar)

**Welcome bonus:** 60,000 (Points) i

**Editors' bonus estimate:** \$1,026 i

**Annual fee:** \$95

**Apply now**

[See details, rates, and fees](#)



**YOU'RE PRE-APPROVED**

90% of pre-approved applicants get this card. Approval not guaranteed; subject to checks. i

**Citi® Double Cash Card**  
 ★★★★★ 866 Reviews

**Rewards rate:** 1% - 2% (Cash back)

**Annual fee:** \$0

**Apply now**

[See details, rates, and fees](#)



Credit Karma's take for this offer i

**EXCELLENT APPROVAL ODDS**

**Blue Cash Preferred® Card from American Express**  
 ★★★★★ 493 Reviews

**Rewards rate:** 1% - 6% (Cash back)

**Welcome bonus:** \$250 i

**Annual fee:** \$95

**Apply now**

[See details, rates, and fees](#)



Credit Karma's take for this offer i

**EXCELLENT APPROVAL ODDS**

**American Express Card**  
 ★★★★★

**Rewards rate:**

**Welcome bonus:**

**Annual fee:** \$0

**Apply now**

[See details, rates, and fees](#)

# **Exhibit D**

← My Offers

**Upgrade**



279 Reviews

**YOU'RE PRE-APPROVED**

You're at 90% odds, so you'll likely get this loan subject to final checks of your information

<b>LOAN AMOUNT</b>	<b>PAYMENT EST.*</b>
\$15,000	\$463 /month
<b>APR EST.*</b>	<b>LENGTH</b>
8.99%	36 months
APR may change	
<b>INTEREST &amp; FEES EST.*</b>	
\$2,871	

**Take offer**

[Show rate disclosure and partner details](#)



# **Exhibit E**

credit karma

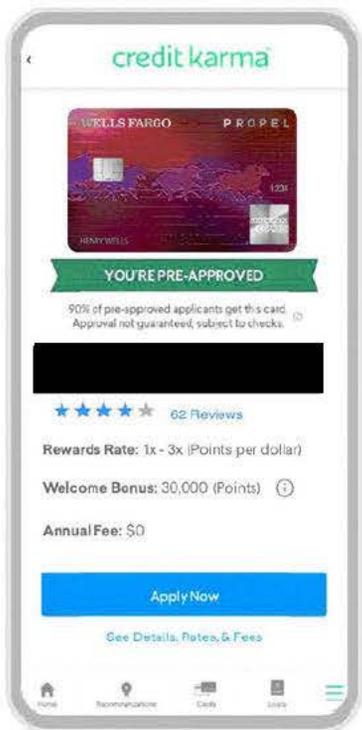
San Francisco | Charlotte | Los Angeles | Leeds | London

 &  
**Credit Karma**

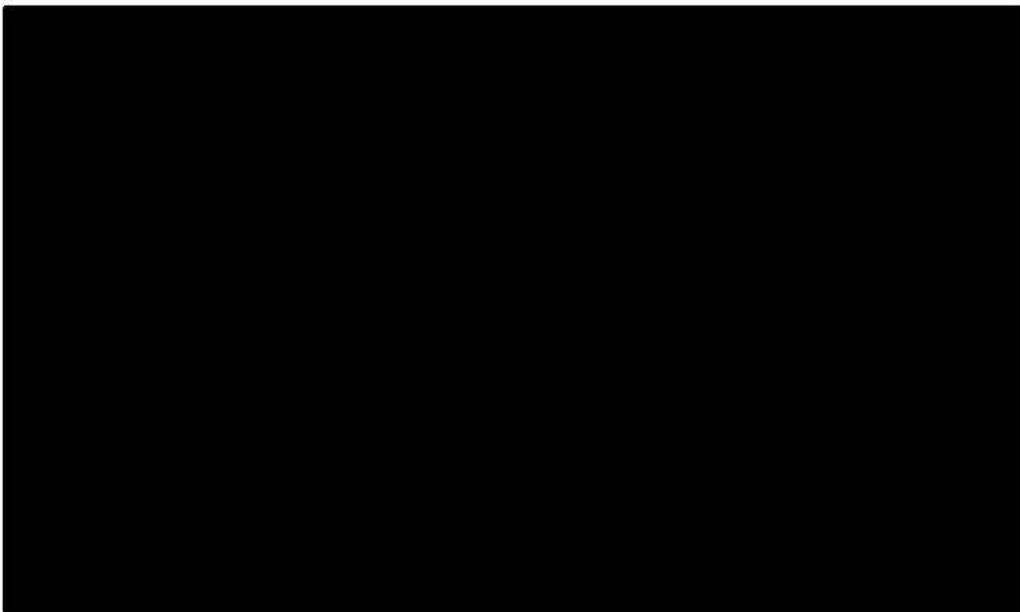
Leadership Summit

JULY 2019

Proprietary and Confidential

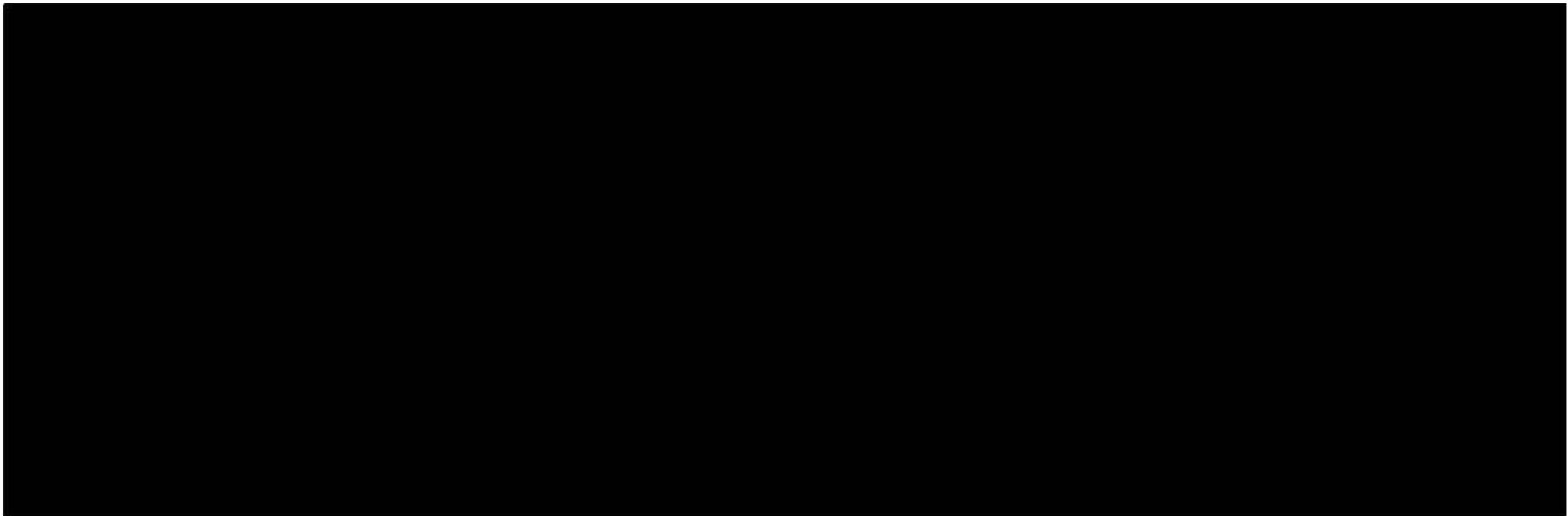


- Pre-approved offers give members certainty and transparency on offer decisioning



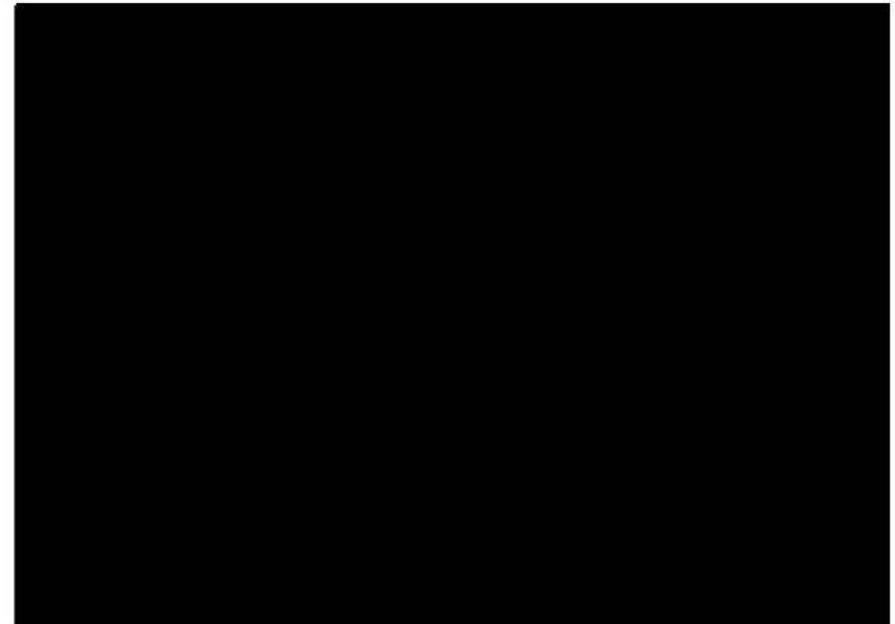
**We believe Credit Karma represents a significant opportunity for [REDACTED] to grow its card business while controlling quality**

- [REDACTED] signed up, with permission to access their credit scores to make **real time pre-approved offers**



# Certainty is important for members; [REDACTED] increase in click lift through conversion across the credit spectrum

The image displays four simulated credit card application screens arranged in a 2x2 grid. The top-left screen shows an American Express Blue Cash Everyday Card with a balance of \$2,000 and a cardholder named T. Frost. The top-right screen shows an Indigo Platinum Mastercard with a 'YOU'RE PRE-APPROVED!' banner and a 90% odds message. The bottom-left screen shows an Indigo Platinum Mastercard with a 'YOU'RE PRE-APPROVED!' banner, a 1%-3% cashback rewards rate, a \$150 welcome bonus, and a \$0 annual fee. The bottom-right screen shows an Olio Platinum Mastercard with a 'PRE-APPROVED' banner and a 90% odds message. Each screen includes an 'APPLY NOW' button and a link to 'SEE DETAILS, RATES, AND FEES'.



# **Exhibit F**

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 &  
Credit Karma

July 2020

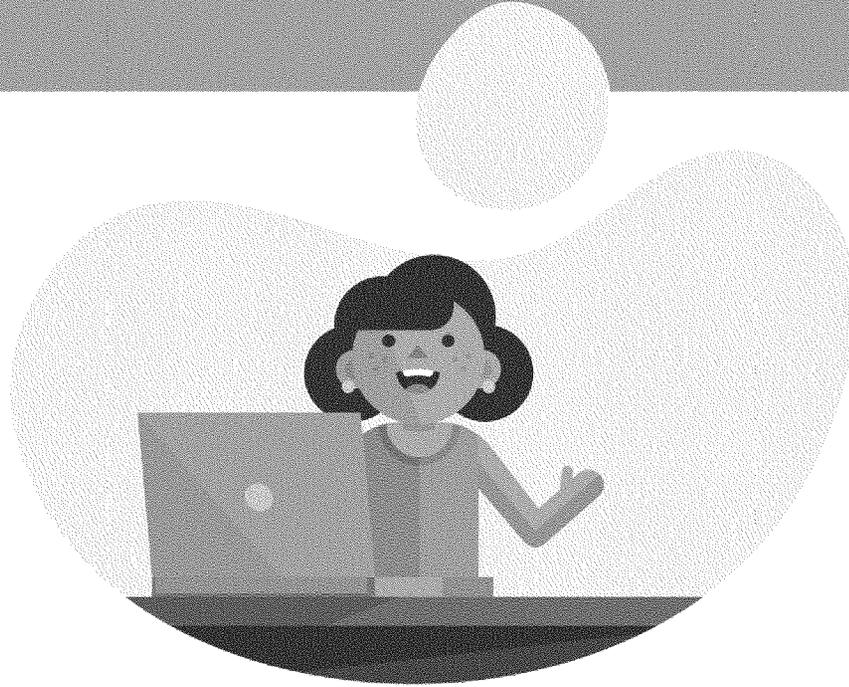
Proprietary and Confidential



# **Exhibit G**

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# Financial Products Internal Training



credit karma™

# Agenda

**What is a Marketplace?**

**Member Experience**

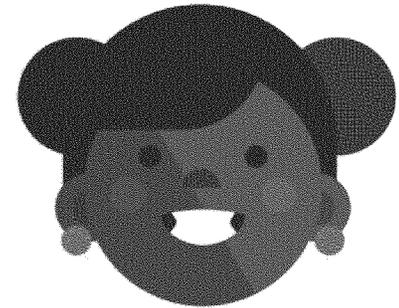
**Credit Cards**

**Common Member Credit Card  
questions and Macro  
Responses**

credit karma

## Application Declined Questions

*I was declined for a pre-approved credit card offer through Ollo. How is that possible?!?!?*



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## Approach

### Identify needs

- Member is confused about pre-approval and what it means

### Terms and definitions

- Pre-approval

### Clarification

- Need to know specific card member applied for

### Where to look in the product

- Login as user and navigate to cards to look for pre-approved offer.

### Articles and resources

- Pre-approval resource (coming soon to KB near you)
- Escalate to [REDACTED]

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