ORACLE

Oracle Financial Services Global Business Unit

Oracle Financial Services Lending and Leasing Cloud Service

Service Descriptions and Metrics

Effective Date:14-Oct-2021

TABLE OF CONTENTS

METRIC DEFINITIONS

Instance is defined as a single Customer Deployment of the Oracle Cloud Service. For details of deployment specific to an Oracle Cloud Service, please refer to the service descriptions/ entitlements associated with that service.

Loan Account is defined as a customer loan, line and lease account with ACTIVE status at any given point in time and/ or loan, line and lease application created, tracked or processed by, or residing within, the OFSLL cloud service in a calendar month. A customer of Yours may have multiple ACTIVE loan, line and lease accounts or may originate multiple loan, line and lease applications, each one of which is to be counted for the purposes of determining total number of Loan Accounts

GLOSSARY

Database Storage is defined as the total space allocated at the operating system level for database operations, not including database executables.

File Storage is defined as the total space allocated for reporting and SFTP access

Hosted Named User is defined as an individual authorized by you to access the Oracle Cloud Service, regardless of whether the individual is actively accessing the Oracle Cloud Service at any given time.

Non Production Environment may be either a Test, UAT, Training or Development Environment provided to You as part of the Cloud Services. The Non-Production Environment(s) are specifically sized and designed for development and training purposes and may not be used for production purposes or for performance or stress testing. Any service levels, performance targets and disaster recovery described for the applicable Oracle Cloud Service are not applicable to Non-production environments.

Production Environment is defined as the environment provided to You as part of the Oracle Cloud Service that is designed for daily commercial use and production operations of live data. Unless otherwise specified, a single Production Environment is provided for an Oracle Cloud Service.

<p style="text-align:center;">**SERVICE DESCRIPTIONS**</p>

ORACLE FINANCIAL SERVICES LENDING AND LEASING CLOUD SERVICE– PER LOAN ACCOUNT

Part # B87393

Users of the Oracle Financial Services Lending and Leasing Cloud Service are authorized to access the following modules:

- Oracle Financial Services Lending and Leasing Consumer Loans Origination
- Oracle Financial Services Lending and Leasing Consumer Loans Servicing
- Oracle Financial Services Lending and Leasing Consumer Loans Collection
- Oracle Financial Services Lending and Leasing Lines Origination
- Oracle Financial Services Lending and Leasing Lines Servicing
- Oracle Financial Services Lending and Leasing Lines Collection
- Oracle Financial Services Lending and Leasing Consumer Lease Origination
- Oracle Financial Services Lending and Leasing Consumer Lease Servicing
- Oracle Financial Services Lending and Leasing Consumer Lease Collection

Usage Limits: The Oracle Financial Services Lending and Leasing Cloud Service is subject to usage limits based on:

- A maximum number of Loan Accounts as defined in Your order.
- Oracle will provision two Environments for this Cloud Service: Production and Non-Production.
- The Non-Production Environment may be refreshed, at Your request, no more than once per quarter provided that the storage sizes for database and file system in the Non-Production Environment are equal to or larger than the storage size of the Production Environment.
- Additional Non-Production Environments may be purchased subject to additional fees.
- Oracle Financial Services Lending and Leasing Cloud Service will come with Oracle Identity Cloud Service (IDCS) integration. You may either choose to use IDCS as Identity provider OR integrate Your existing identity provider with IDCS. If You need to integrate Your existing identity provider, it should be compliant with SAML 2.0 (for Web authentication).

- You will be allowed Identity federation for only one SAML identity provider as per foundation version of IDCS[1]. Identity federation configuration will be Your responsibility.
  - Data Retention: The standard data retention allowance for this Oracle Cloud Service is as follows:
    - 36 months of Transaction records

- The following usage limits apply per number of Loan Account and Hosted Named Users specified in Your order

Configuration Type	Number of Loan Accounts (Range)	Number of Hosted Named Users	Production Database Storage (GB)	Production File Storage (APP + DB) (GB)	Non Production Database Storage (GB)	Non Production File Storage (APP + DB) (GB)
2X Small	15,800 to 30,000 Loan Account	Up to 50	256	200	256	200
Very Small	> 30,000 to 50,000 Loan Account	51 to 100	512	200	512	200
Small	>50,000 to 150,000 Loan Account	101 to 400	1024	400	1024	300
Medium	> 150,000 to 350,000 Loan Account	401 - 800	2048	600	2048	500
Large	> 350,000 to 1,000,000 Loan	801 - 2000	4096	800	4096	700

---

[1] For information on Administering Oracle Identity Cloud Service, refer to the Program Documentation on docs.oracle.com → Cloud Platform → Identity → View pricing tiers and features.

	Account					
Very Large - XL	> 1,000,000 to 2,000,000 Loan Account	2001 – 3000	6144	1000	6144	900
Very Large - XXL	> 2,000,000 to 20,000,000 Loan Account	5000-6000	8192	3000	8192	1200
Very Large - XXXL	> 20,000,000 to 40,000,000 Loan Account	7000-10000	10240	5000	10240	3000
Very Large - XXXXL	> 40,000,000 to 60,000,000 Loan Account	10000-12000	20000	5000	10240	3000

Either number of loan accounts or number of Hosted Named Users will determine the type of configuration that will be provisioned.

For example if the number of accounts are in the range of 30 K to 50 K and if the Hosted Named User are up to 100, "Very Small" environment configuration will be provisioned. If the Hosted Named User are in the range of 101 to 400, "Small" environment configuration will be provisioned and so on.

In no case should the maximum range of the accounts or Hosted Named User should exceed the count as specified in the table.

Production Data Access: Reporting Database

For access to Cloud Service Environment data (near real time replicated SaaS production data in

a separate reporting DB with read only access) for external processing, You must work with Oracle to establish the necessary private circuit or VPN solution to facilitate secure traffic between the Oracle servers and Your network.

- Alternatively, You can use Your own Oracle Analytics Cloud (OAC) instance to access the reporting database.
- You will be fully responsible for any impact to performance caused by the reports configured on Your reporting database.
- A maximum number of TWO generic user credentials will be provided to access the reporting database.

In case of '2XSmall' and 'very Small' environments, above mentioned reporting database feature is optional.

License Prerequisite: Oracle Analytics Publisher

(a) As a prerequisite to Your use of this Oracle Cloud Service, You are required to download and implement at Your location Oracle Analytics Publisher Template Builder for the purpose of designing reports templates. You may download the Oracle Analytics Publisher program from oracle designated location on

https://www.oracle.com/middleware/technologies/bi-publisher.html. For purposes of Your order for this Oracle Cloud Service, the Oracle Business Intelligence program will be an "Ancillary Program" within the meaning of the agreement for this Cloud Service.

(b) Subject to Your payment obligations for this Oracle Cloud Service, You will have the nonexclusive, non- assignable, royalty free, worldwide limited right to use the Oracle Analytics Publisher program solely to facilitate Your access to, operation of, and/or use of the Cloud Services Environment, subject to the terms of Your order of the Oracle Cloud Service, including the Services Specifications. Your right to use the Oracle Analytics Publisher program terminates at the end of this Oracle Cloud Service, and at such time You must neither use the Oracle Analytics Publisher program for any purpose nor receive or use any direct or indirect Oracle technical support for such program in any manner. If You would like to use the Oracle Business Intelligence program after the end of this Oracle Cloud Service, provided that Oracle has made such program commercially available, You must purchase from Oracle licenses for such program under a separate contract.

(c) For the full term of this Oracle Cloud Service, You are required to (i) provide all the necessary hardware, software, and network components (collectively, the "Infrastructure") to, host, run and operate the Oracle Analytics Publisher program at Your location, and (ii) implement, manage, secure and maintain the Oracle

Analytics Publisher program within the Infrastructure at Your location. The foregoing are not included as part of this Oracle Cloud Service. You may purchase additional services from

Oracle related to Oracle Analytics Publisher at Your location or subscribe to Oracle Analytics Cloud.

Service Level Targets: For purposes of Disaster Recovery and System Availability Level as described in the Oracle Cloud Policies referenced below, this Cloud Service has the following Service Level Targets for the Production Environment:

ORACLE CLOUD SERVICE	RTO	RPO	TARGET SYSTEM AVAILABILITY
Oracle Financial Services Lending and Leasing Cloud Service	4 hours	1 Hour	99.7%

The Service Level Targets do not apply to the Non-Production Environment(s). The Target System Availability Service Level Target does not apply in the event of a declared disaster. The Recovery Time and Recovery Point Objectives do not apply to customizations or third party software.

Third Party Web Sites, Platforms and Services

This Oracle Cloud Service may enable You to link to, transmit Your Content or Third Party Content to, or otherwise access, other Web sites, platforms or services of third parties. Oracle does not control and is not responsible for such third party Web sites or platforms or services. You bear all risks associated with access to and use of such third party Web sites, platforms, and services and are solely responsible for entering into separate terms with such third party. Oracle is not responsible for the security, protection or confidentiality of such content (including obligations in the Hosting and Delivery Policies and Data Processing Agreement) that is transmitted to such third parties.

Oracle Cloud Policies
Your order for this Oracle Cloud Service is subject to the *Oracle Hosting and Delivery Policies*, which may be viewed at www.oracle.com/contracts.

ORACLE FINANCIAL SERVICES LENDING AND LEASING CLOUD SERVICE ADDITIONAL NONPRODUCTION ENVIRONMENT CLOUD SERVICE – PER INSTANCE

Part #: Please refer the below table

The Oracle Financial Services Lending and Leasing Cloud Service, Additional Nonproduction Environment Cloud Service is designed for non-production activities such as development, data migration, training and testing but not for production operations or stress testing.The maintenance or upgrade schedule for the Additional Nonproduction Environment is the same as the schedule for Your Production Environment.

Each Additional Nonproduction Environment will automatically terminate at the end of the Service Period mentioned in the Ordering Document. Production to Additional Non-Production refreshes will not be provided.

Performance standards and service level targets referenced or incorporated into Your contract for the Oracle Cloud Services are not applicable to the Additional Nonproduction Environment.

Usage Limits: The Oracle Financial Services Lending and Leasing Cloud Service Additional Nonproduction Environment is subject to usage limits based upon:

* The number of Non-Production Environments cannot exceed the total quantity of Additional Non-Production Environments stated as part of Your order for the Oracle Financial Services Lending and Leasing Cloud Service
* The number of Loan Accounts for this Cloud Service may not exceed the number of Loan Accounts mentioned in your order.The Non-Production Environment is specifically sized and exceeding these quantities may adversely affect service performance, and Oracle is not responsible for resulting performance issues
* The following usage limits apply per instance of the Additional Nonproduction Environment:

Configuration Type	Number of Loan Accounts (Range)	Part Number	Number of Hosted Named Users	Database Storage (GB)	File Storage (APP + DB) (GB)
X- Small	15,800 to 30,000 Loan Account	B93666	Up to 50	256	200
Small	>30,000 to 150,000 Loan Account	B93667	101 to 400	1024	300

Medium	> 150,000 to 350,000 Loan Account	B93668	401 - 800	2048	500
Large	> 350,000 to 1,000,000 Loan Account	B93669	801 - 2000	4096	700
X-Large	> 1,000,000 to 2,000,000 Loan Account	B93670	2001-30000	6144	900
2X-Large	> 2,000,000 to 20,000,000 Loan Account	B93671	3001-6000	8192	1200
3X-Large	> 20,000,000 to 40,000,000 Loan Account	B93672	6001-10000	10240	3000
4X-Large	> 40,000,000 to 60,000,000 Loan Account	B93673	10001-12000	10240	3000

Oracle Cloud Policies:

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies,* which may be viewed at www.oracle.com/contracts;

ORACLE FINANCIAL SERVICES LENDING AND LEASING ADDITIONAL 500 GB PRODUCTION STORAGE CLOUD SERVICE

Part #: B81200

Oracle Financial Services Lending and Leasing Additional 500 GB Production Storage Cloud Service increases the storage capacity per month for a single Production Environment of the Oracle Financial Services Lending and Leasing Cloud Service Storage will be equally distributed across database and file storage (i.e., 50% database/50% file storage).

Oracle Cloud Policies:

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies*, which may be viewed at www.oracle.com/contracts.

ORACLE FINANCIAL SERVICES LENDING AND LEASING ADDITIONAL 500 GB NONPRODUCTION STORAGE CLOUD SERVICE

Part #: B81201

Oracle Financial Services Lending and Leasing Additional 500 GB Nonproduction Storage increases the storage capacity per month for a single Nonproduction Environment of the Oracle Financial Services Lending and Leasing Cloud Service Storage will be equally distributed across database and file storage (i.e., 50% database/50% file storage).

Oracle Cloud Policies:

Your order for this Oracle Cloud Service is subject to the *Oracle* Cloud *Hosting and Delivery Policies,* which may be viewed at www.oracle.com/contracts.

ORACLE FINANCIAL SERVICES LENDING AND LEASING CLOUD SERVICE, PREMIUM EDITION – PER LOAN ACCOUNT

Part # B93994

Users of the Oracle Financial Services Lending and Leasing Cloud Service Premium Edition are authorized to access the following modules:

- Oracle Financial Services Lending and Leasing Consumer Loans Origination
- Oracle Financial Services Lending and Leasing Consumer Loans Servicing
- Oracle Financial Services Lending and Leasing Consumer Loans Collection
- Oracle Financial Services Lending and Leasing Lines Origination
- Oracle Financial Services Lending and Leasing Lines Servicing
- Oracle Financial Services Lending and Leasing Lines Collection
- Oracle Financial Services Lending and Leasing Consumer Lease Origination
- Oracle Financial Services Lending and Leasing Consumer Lease Servicing
- Oracle Financial Services Lending and Leasing Consumer Lease Collection

Usage Limits: The Oracle Financial Services Lending and Leasing Cloud Service Premium Edition is subject to usage limits based on:

- A maximum number of Loan Accounts as defined in Your order.
- Oracle will provision two Environments for this Cloud Service: Production and Non-Production.
  - The Non-production environment is for testing, staging and training

activities respectively.

- The Non-Production Environment may be refreshed, at Your request, no more than once per quarter provided that the storage sizes for database and file system in the Non-Production Environment are equal to or larger than the storage size of the Production Environment.
- Oracle Financial Services Lending and Leasing Cloud Service will come with Oracle Identity Cloud Service (IDCS) integration. You may either choose to use IDCS as Identity provider OR integrate Your existing identity provider with IDCS. If You need to integrate Your existing identity provider, it should be compliant with SAML 2.0 (for Web authentication).
- You will be allowed Identity federation for only one SAML identity provider as per foundation version of IDCS[2]. Identity federation configuration will be Your responsibility.
- The following storage limits apply per Loan Account

Cloud Service	Database Storage (MB)
Oracle Financial Services Lending and Leasing Cloud Service, Premium Edition	10 *

* Maximum Database size is limited to 20 Terabytes (TB)

Data Retention
The standard data retention allowance for this Oracle Cloud Service is as follows:
- 36 months of Transaction records

Production Data Access: Reporting Database
For access to Cloud Service Environment data (near real time replicated SaaS production data in a separate reporting DB with read only access) for external processing, You must work with Oracle to establish the necessary private circuit or VPN solution to facilitate secure traffic between the Oracle servers and Your network. Please note that the IPSecVPN connectivity provided will have a maximum capacity of 250 Mbps. In case customer requires higher connectivity band width, they can separately purchase Oracle FastConnect service. Please refer the following for detailed information on FastConnect - https://www.oracle.com/cloud/networking/fastconnect-faq.html.

- Alternatively, You can use Your own GBU Data Intelligence Cloud Service (GBUDIS) instance to access the reporting database.
- You will be fully responsible for any impact to performance caused by the reports configured on Your reporting database.

---

[2] For information on Administering Oracle Identity Cloud Service, refer to the Program Documentation on docs.oracle.com → Cloud Platform → Identity → View pricing tiers and features.

- A maximum number of TWO generic user credentials will be provided to access the reporting read-only database.

Service Level Targets: For purposes of Disaster Recovery and System Availability Level as described in the Oracle Cloud Policies referenced below, this Cloud Service has the following Service Level Targets for the Production Environment:

ORACLE CLOUD SERVICE	RTO	RPO	TARGET SYSTEM AVAILABILITY
Oracle Financial Services Lending and Leasing Cloud Service, Premium Edition	4 hours	1 Hour	99.7%

The Service Level Targets do not apply to the Non-Production Environment(s). The Target System Availability Service Level Target does not apply in the event of a declared disaster. The Recovery Time and Recovery Point Objectives do not apply to customizations or third party software.

Third Party Web Sites, Platforms and Services

This Oracle Cloud Service may enable You to link to, transmit Your Content or Third Party Content to, or otherwise access, other Web sites, platforms or services of third parties. Oracle does not control and is not responsible for such third party Web sites or platforms or services. You bear all risks associated with access to and use of such third party Web sites, platforms, and services and are solely responsible for entering into separate terms with such third party. Oracle is not responsible for the security, protection or confidentiality of such content (including obligations in the Hosting and Delivery Policies and Data Processing Agreement) that is transmitted to such third parties.

Oracle Cloud Policies

Your order for this Oracle Cloud Service is subject to the *Oracle Hosting and Delivery Policies*, which may be viewed at www.oracle.com/contracts.

ORACLE FINANCIAL SERVICES LENDING AND LEASING CLOUD SERVICE, PREMIUM EDITION, ADDITIONAL NONPRODUCTION ENVIRONMENT CLOUD SERVICE – PER INSTANCE

Part Number	Description
B94419	Financial Services Lending and Leasing Cloud Service, Premium Edition, Additional Non Production Cloud Service - 30K - 150K Loan Accounts
B94420	Financial Services Lending and Leasing Cloud Service, Premium Edition, Additional Non Production Cloud Service - >150K - 350K Loan Accounts
B94421	Financial Services Lending and Leasing Cloud Service, Premium Edition, Additional Non Production Cloud Service - >350K - 1M Loan Accounts
B94422	Financial Services Lending and Leasing Cloud Service, Premium Edition, Additional Non Production Cloud Service - >1M - 2M Loan Accounts
B94423	Financial Services Lending and Leasing Cloud Service, Premium Edition, Additional Non Production Cloud Service - >2M - 5M Loan Accounts
B94424	Financial Services Lending and Leasing Cloud Service, Premium Edition, Additional Non Production Cloud Service - >5M - 20M Loan Accounts
B94425	Financial Services Lending and Leasing Cloud Service, Premium Edition, Additional Non Production Cloud Service - >20M - 40M Loan Accounts

The Oracle Financial Services Lending and Leasing Cloud Service, Premium Edition, Additional Nonproduction Environment Cloud Service is designed for non-production activities such as development, data migration, training and testing but not for production operations or stress testing.The maintenance or upgrade schedule for the Additional Nonproduction Environment is the same as the schedule for Your Production Environment.

Each Additional Nonproduction Environment will automatically terminate at the end of the Service Period mentioned in the Ordering Document. Production to Additional Non-Production refreshes will not be provided.

Performance standards and service level targets referenced or incorporated into Your contract for the Oracle Cloud Services are not applicable to the Additional Nonproduction Environment.

Usage Limits: The Oracle Financial Services Lending and Leasing Cloud Service Additional Nonproduction Environment is subject to usage limits based upon:

- The number of Non-Production Environments cannot exceed the total quantity of Additional Non-Production Environments stated as part of Your order for the Oracle Financial Services Lending and Leasing Cloud Service

- The number of Loan Accounts for this Cloud Service may not exceed the number of Loan Accounts mentioned in your order.The Non-Production Environment is specifically sized and exceeding these quantities may adversely affect service performance, and Oracle is not responsible for resulting performance issues
- The following storage limits apply per Loan Account

Cloud Service	Database Storage (MB)
Oracle Financial Services Lending and Leasing Cloud Service, Premium Edition, Additional Nonproduction Environment	10 *

* Maximum Database size is limited to 20 Terabytes (TB)

Oracle Cloud Policies:

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies,* which may be viewed at www.oracle.com/contracts;

RETIRED SKUS

ORACLE FINANCIAL SERVICES LENDING AND LEASING CLOUD SERVICE ADDITIONAL NONPRODUCTION ENVIRONMENT CLOUD SERVICE – PER INSTANCE

Part #: B80797

The Oracle Financial Services Lending and Leasing Cloud Service Additional Nonproduction Environment Cloud Service is designed for non-production activities such as development, training and testing but not for production operations or stress testing. Certain programs and optional services may not be able to run in the Additional Nonproduction Environment. The maintenance or upgrade schedule for the Additional Nonproduction Environment is the same as the schedule for Your Production Environment.

Each Additional Nonproduction Environment will automatically terminate at the end of the Service Period of the associated Oracle Cloud Ordering Document. Production to Non-Production refreshes will not be provided.

Performance standards and service level targets referenced or incorporated into Your contract for the Oracle Cloud Services are not applicable to the Additional Nonproduction Environment.

Usage Limits: The Oracle Financial Services Lending and Leasing Cloud Service Additional Nonproduction Environment is subject to usage limits based upon:

- The number of Non-Production Environments cannot exceed the total quantity of Non-Production Environments stated as part of Your order for the Oracle Financial Services Lending and Leasing Cloud Service
- The following usage limits apply per instance of the Additional Nonproduction Environment:

Licensed Metric	Database Storage	File Storage	Bandwidth
Non-Production Instance	256 GB	100 GB	N/A

Oracle Cloud Policies:

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery* Policies and Oracle Global Business Unit Cloud Services-Pillar Document, which may be viewed at www.oracle.com/contracts;

ORACLE FINANCIAL SERVICES LENDING AND LEASING CLOUD SERVICE SET UP FEE – PER CUSTOMER DEPLOYMENT

Retired Part #: B76845

The Per Customer Set up Fee applies to each new Customer Deployment of the Oracle Financial Services Lending and Leasing Cloud Service. For the Per Customer Set up Fee, Oracle will set up a Customer Deployment of the Oracle Financial Services Lending and Leasing Cloud Service at an Oracle data center which consists of two Environments: Production and Non-Production (Test). Additional Non-Production Environments can be provisioned for additional fees.

Oracle Cloud Policies:

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies,* which may be viewed at www.oracle.com/contracts.

ORACLE FINANCIAL SERVICES LENDING AND LEASING ORIGINATION CLOUD SERVICE – PER LOAN ACCOUNT

Retired Part # B76841

Users of the Oracle Financial Services Lending and Leasing Origination Cloud Service are authorized to access the following module:
- Oracle Financial Services Lending and Leasing Origination Cloud Service

Usage Limits: The Oracle Financial Services Lending and Leasing Origination Cloud Service is subject to usage limits based on:
- A maximum number of Loan Accounts as defined in Your order.
- A maximum number of Hosted Named Users based on the number of Loan Accounts:

Loan Accounts From	Loan Accounts To	Maximum number of Hosted Named Users
0	42,000	100
42,001	168,000	400
168,001	336,000	800
336,001	840,000	2,000

- Oracle will provision two Environments for this Cloud Service: Production and Non-Production (Test).

- The Non-Production Environment may be refreshed, at Your request, no more than once per quarter provided that the storage sizes for database and file system in the Non-Production Environment are equal to or larger than the storage size of the Production Environment.
- Additional Non-Production Environments may be purchased subject to additional fees.
- The following storage limits apply:

Environment Type	Total Database Storage	Total File Storage	Bandwidth
Production Environment	500 GB	250 GB	N/A
Non-Production Environment	200 GB	250 GB	N/A

For access to Cloud Service Environment data for external processing, You must work with Oracle to establish the necessary private circuit or VPN solution to facilitate secure traffic between the Oracle servers and Your network.

License Prerequisite: Oracle Business Intelligence

(a) As a prerequisite to Your use of this Oracle Cloud Service, You are required to download and implement at Your location Oracle Business Intelligence Publisher Template Builder for the purpose of designing reports templates. You may download the Oracle Business Intelligence program from oracle designated location on http://www.oracle.com/technetwork/middleware/fusion-middleware/ . For purposes of Your order for this Oracle Cloud Service, the Oracle Business Intelligence program will be an "Ancillary Program" within the meaning of the agreement for this Cloud Service.

(b) Subject to Your payment obligations for this Oracle Cloud Service, You will have the non-exclusive, non- assignable, royalty free, worldwide limited right to use the Oracle Business Intelligence program solely to facilitate Your access to, operation of, and/or use of the Cloud Services Environment, subject to the terms of Your order of the Oracle Cloud Service, including the Services Specifications. Your right to use the Oracle Business Intelligence program terminates at the end of this Oracle Cloud Service, and at such time You must neither use the Oracle Business Intelligence program for any purpose nor receive or use any direct or indirect Oracle technical support for such program in any manner. If You would like to use the Oracle Business Intelligence program after the end of this Oracle Cloud Service, provided that Oracle has made such program commercially available, You must purchase from Oracle licenses for such program under a separate contract.

(c) For the full term of this Oracle Cloud Service, You are required to (i) provide all the necessary hardware, software, and network components (collectively, the "Infrastructure") to, host, run and operate the Oracle Business Intelligence program at Your location, and (ii) implement, manage, secure and maintain the Oracle Business Intelligence program within the Infrastructure at Your location. The foregoing are not included as part of this Oracle Cloud Service. You may purchase additional services from Oracle related to Oracle

Business Intelligence at Your location.

Service Level Targets: For purposes of Disaster Recovery and System Availability Level as described in the Oracle Cloud Policies referenced below, this Cloud Service has the following Service Level Targets for the Production Environment:

ORACLE CLOUD SERVICE	RTO	RPO	TARGET SYSTEM AVAILABILITY
Oracle Financial Services Lending and Leasing Origination Cloud Service	4 hours	30 minutes	99.5%

The Service Level Targets do not apply to the Non-Production Environment(s). The Target System Availability Service Level Target does not apply in the event of a declared disaster. The Recovery Time and Recovery Point Objectives do not apply to customizations or third party software.

Third Party Web Sites, Platforms and Services

This Oracle Financial Cloud Service may enable You to link to, transmit Your Content or Third Party Content to, or otherwise access, other Web sites, platforms or services of third parties. Oracle does not control and is not responsible for such third party Web sites or platforms or services. You bear all risks associated with access to and use of such third party Web sites, platforms, and services and are solely responsible for entering into separate terms with such third party. Oracle is not responsible for the security, protection or confidentiality of such content (including obligations in the Hosting and Delivery Policies and Data Processing Agreement) that is transmitted to such third parties.

Oracle Cloud Policies:

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies*, which may be viewed at www.oracle.com/contracts.

ORACLE FINANCIAL SERVICES LENDING AND LEASING SERVICING AND COLLECTION CLOUD SERVICE – PER LOAN ACCOUNT

Retired Part # B76842

Users of the Oracle Financial Services Lending and Leasing Servicing and Collection Cloud Service are authorized to access the following module:

- Oracle Financial Services Lending and Leasing Servicing and Collection Cloud Service

Usage Limits: The Oracle Financial Services Lending and Leasing Servicing and Collection Cloud Service is subject to usage limits based on:

- A maximum number of Loan Accounts as defined in Your order.
- Oracle will provision two Environments for this Oracle Financial Cloud Service: Production and Non- Production (Test).
- A maximum number of Hosted Named Users based on the number of Loan Accounts:

Loan Accounts From	Loan Accounts To	Maximum number of Hosted Named Users
0	42,000	100
42,001	168,000	400
168,001	336,000	800
336,001	840,000	2,000

- The Non-Production Environment may be refreshed, at Your request, no more than once per quarter provided that the storage sizes for database and file system in the Non-Production Environment are equal to or larger than the storage size of the Production Environment.
- Additional Non-Production Environments may be purchased subject to additional fees.
- The following storage limits apply:

ENVIRONMENT TYPE	TOTAL DATABASE STORAGE	TOTAL FILE STORAGE	BANDWIDTH
Production Environment	500 GB	250 GB	N/A
Non-Production Environment	200 GB	250 GB	N/A

For access to Cloud Service Environment data for external processing, You must work with Oracle to establish the necessary private circuit or VPN solution to facilitate secure traffic between the Oracle servers and Your network.

License Prerequisite: Oracle Business Intelligence

(a) As a prerequisite to Your use of this Oracle Cloud Service, You are required to download and implement at Your location Oracle Business Intelligence Publisher Template Builder for the purpose of designing reports templates. You may download the Oracle Business Intelligence program at from oracle designated location on http://www.oracle.com/technetwork/middleware/fusion-middleware/. For purposes of Your order for this Oracle Cloud Service, the Oracle Business Intelligence program will be an "Ancillary Program" within the meaning of the agreement for this Cloud Service.

(b) Subject to Your payment obligations for this Oracle Cloud Service, You will have the non-exclusive, non- assignable, royalty free, worldwide limited right to use the Oracle Business Intelligence program solely to facilitate Your access to, operation of, and/or use of the Cloud Services Environment, subject to the terms of Your order of the Oracle Cloud Service, including the Services Specifications. Your right to use the Oracle Business Intelligence program terminates at the end of this Oracle Cloud Service, and at such time You must neither use the Oracle Business Intelligence program for any purpose nor receive or use any direct or indirect Oracle technical support for such program in any manner. If You would like to use the Oracle Business Intelligence program after the end of this Oracle Cloud Service, provided that Oracle has made such program commercially available, You must purchase from Oracle licenses for such program under a separate contract.

(c) For the full term of this Oracle Cloud Service, You are required to (i) provide all the necessary hardware, software, and network components (collectively, the "Infrastructure") to, host, run and operate the Oracle Business Intelligence program at Your location, and (ii) implement, manage, secure and maintain the Oracle Business Intelligence program within the Infrastructure at Your location. The foregoing are not included as part of this Oracle Cloud Service. You may purchase additional services from Oracle related to Oracle Business Intelligence at Your location.

Service Level Targets: For purposes of Disaster Recovery and System Availability Level as described in the Oracle Cloud Policies referenced below, this Cloud Service has the following Service Level Targets for the Production Environment:

ORACLE CLOUD SERVICE	RTO	RPO	TARGET SYSTEM AVAILABILITY
Oracle Financial Services Lending and Leasing Origination Cloud Service	4 hours	30 minutes	99.5%

The Service Level Targets do not apply to the Non-Production Environment(s). The Target System Availability Service Level Target does not apply in the event of a declared disaster. The Recovery Time and Recovery Point Objectives do not apply to customizations or third party software.

Third Party Web Sites, Platforms and Services

This Oracle Financial Cloud Service may enable You to link to, transmit Your Content or Third Party Content to, or otherwise access, other Web sites, platforms or services of third parties. Oracle does not control and is not responsible for such third party Web sites or platforms or services. You bear all risks associated with access to and use of such third party Web sites, platforms, and services and are solely responsible for entering into separate terms with such third party. Oracle is not responsible for the security, protection or confidentiality of such content (including obligations in the Hosting and Delivery Policies and Data Processing Agreement) that is transmitted to such third parties.

Oracle Cloud Policies

Your order for this Oracle Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies,* which may be viewed at www.oracle.com/contracts.