

OnDeck External Referral Program

Overview

The OnDeck External Referral Program (the “Referral Program”) is used to provide an incentive for people not currently employed by our company (“Referrers”) to bring new talent into On Deck Capital, Inc. and our related companies (collectively, “OnDeck”) by referring persons (“Referrals”) who are subsequently hired and successfully employed by OnDeck for a reasonable period of time (“Hired Referrals”).

Referrer Eligibility Criteria

Residents of the United States, Canada, or Australia who are eighteen (18) years of age or older are eligible to participate in the Referral Program. Current OnDeck employees*, OnDeck clients, third party recruiters and recruitment agencies/vendors are not eligible for this program.

The Referrer will not be eligible to participate in the Referral Program if the submission of a Referral could possibly, in OnDeck’s sole discretion, constitute a conflict of interest, violation of any non-solicitation obligation or a violation of applicable law.

**Current OnDeck employees should review the Internal Employee Referral Program.*

Referral Eligibility Criteria

The Referral Program is not applicable to individuals hired through OnDeck’s graduate or campus hiring programs or to individuals hired into temporary, seasonal, cyclical, contract, or intern positions.

Payment of the fee related to providing a Hired Referral (“Referral Payments”) are only available for Hired Referrals who are professionally and/or personally known to the Referrer. By participating in the Referral Program, the Referrer represents and warrants that his or her Referral is aware of the submission.

Referral Payments are not available for any Referrals who already exist in OnDeck’s Recruiting Database. In the event that OnDeck receives multiple Referrals for the same individual, only the Referral (whether from an internal or external source) that was submitted into the Recruiting Database first will be eligible for the Referral Payment, subject to the other terms and conditions of the Referral Program.¹

Referral Payments are subject to all applicable laws. OnDeck will not make Referral Payments where such payment would violate any law, rule, regulation or standard. In the United States, federal, state

¹ A submitted Referral is canceled if inactive in the Recruiting Database for a three (3)-month period. If a Referral is resubmitted after cancellation and subsequently hired, the Referrer who resubmitted the Referral will be awarded credit for the Referral, subject to the other terms and conditions of the Referral Program.

and local government employees may not be eligible for Referral Payments in some cases. Any Referral Payment is subject to the rules applicable to United States government employees regarding gratuities and similar payments.

How it works

Referrers submit their Referrals via email to externalreferrals@ondeck.com; Emails must include the following to be valid:

- Referral Name
- Referral Email and/or Phone Number
- Referral Resume and/or LinkedIn Profile
- Referral's Location
- Job Title For Which Candidate Is a Fit (in subject line)
- Referrer's Association to Referral
- Length of Time Referrer Has Known Referral
- Notes on Referral's Skill Set (optional)
- Referrer's Preferred Email/Phone
- Confirmation from the Referrer that he/she is not violating any non-solicitation obligations by submitting the Referral.

Once the above-referenced information is submitted, a Referral connection between the Referrer and the Referral is activated in OnDeck's Recruiting Database for a three-month period.

If the Referral is hired into the targeted referral position or a similar position, subject to OnDeck's sole discretion, within that same three-month period, the Referrer will be eligible for a Referral Payment. The Referrer will only be alerted if their Referral is hired.

Referral Payment Amounts

The Referral Payment amount is 2,000 USD or 2,000 CAD or 2,000 AUD, respectively² (Gross, subject to tax) for each Hired Referral, for which necessary tax & supplier documents will be issued in due course. Any applicable government and local taxes on the Referral Payment(s) are the sole responsibility of the Referrer.

Notwithstanding the above paragraph, OnDeck makes no specific representations as to taxability of the Referral Payment.

Awards are payable after newly Hired Referral has been employed for a minimum of 90 days. Payment will be initiated after the Referral has completed at least 90 days of employment.

² Referral bonuses are paid based on the location where the candidate is hired, converted into your local currency if necessary. For example: "I live in BOSTON and refer a Manager in Australia." In this case, you would receive the bonus for that position in Australia, converted to US Dollars.

All hiring decisions will be made at the sole discretion of OnDeck. OnDeck may modify or cancel the Payment Amounts or Referral Program at its discretion without prior notice or further obligation.

We encourage Diversity Referrals.

OnDeck is an equal opportunity employer. It is our policy to employ and promote all qualified persons without regard to sex, race, color, religion, national origin, ancestry, sexual orientation, gender identity, age, physical or mental disability, genetic information, veteran status, military service, any application for military service or any other category or characteristic protected by applicable law.