

DELAWARE SCHEDULE OF CHARGES

Loans are made by OneMain Financial Services, Inc., OneMain Consumer Loan, Inc. and by OneMain Financial Group, LLC.

For loans made by OneMain Financial Services, Inc. and OneMain Consumer Loan, Inc.:

- Loan Type Offered: Closed-end interest bearing personal loans.
- Annual Interest Rate: 9.99% to 36.00%
- Fees:
 - Late Charge: 5% of the amount in default
 - Returned Check Fee: \$15.00
 - Lien Recording Fee: The amount paid to the recording office. As of July 12, 2016, this amount is \$55.00. The Lien Recording Fee is charged only on loans secured by an automobile.
 - GAP Waiver Fee: \$400.00. The GAP Waiver Fee is charged only on loans secured by an automobile, if the GAP Waiver product is selected.
- The most recent change to any of these charges was December 10, 2017.

For loans made by OneMain Financial Group, LLC:

- Delaware Residents: These charges apply only to loans made to Delaware residents.
- Loan Type Offered: Closed-end interest bearing personal loans.
- Annual Interest Rate: 9.99% to 36.00%
- Fees:
 - Late Charge: 5% of the amount in default
 - Returned Check Fee: \$20.00
 - Lien Recording Fee: The amount paid to the recording office. As of September 12, 2016, this amount is \$55.00. The Lien Recording Fee is charged only on loans secured by an automobile.
 - GAP Waiver Fee: \$400.00. The GAP Waiver Fee is charged only on loans secured by an automobile, if the GAP Waiver product is selected.
- The most recent change to any of these charges was December 10, 2017.