News Release

Springleaf Financial Introduces Formal Customer Commitment and Borrower's Bill of Rights

11/5/2014

EVANSVILLE, Ind.--(BUSINESS WIRE)-- To underscore its dedication to responsible lending, Springleaf Holdings (NYSE:LEAF) today introduced its Customer Commitment, including a "Borrower's Bill of Rights." This set of affirmative statements is now publicly available on the company's **website** and will be posted in all 830 branch locations across the country. Springleaf also adopted an updated, customer-focused Mission Statement and set of business principles that will guide all of Springleaf's operations and customer relationships.

"Today's announcement demonstrates our continued commitment to responsible lending, enriching our customers' experience, and overall transparency," said Jay Levine, president and chief executive officer of Springleaf Holdings, Inc. "These are more than just words on paper. While these principles have long been a part of the Springleaf culture, the Customer Commitment and Borrower's Bill of Rights establish a guiding compass for all interactions with those who do business with Springleaf."

As a leader in responsible lending, Springleaf Financial's underwriting approach takes into account each customer's total financial situation to determine what loan offerings best fit their budgets and goals.

"For more than 90 years, Springleaf Financial has worked to help credit-worthy borrowers achieve their financial goals," said Levine. "These commitments are the foundation of our leadership in responsible lending."

The Springleaf Customer Commitment/"Borrower's Bill of Rights" and the Springleaf Mission Statement are attached and included below.

Our Commitment to You

At Springleaf Financial, we put your financial well-being first, making responsible loans and never compromising

your trust.

We commit to:

- Treat you with dignity, honesty and integrity
- Deliver an outstanding customer experience
- Work with you in times of temporary hardship

We pledge to honor our “Borrower’s Bill of Rights”:

- Ensure you understand the terms and requirements of your loan before you sign (including interest rate, monthly payment and total cost of your loan)
- Offer loans that you have the ability to repay, with predictable, affordable monthly payments
- Answer any questions you may have about our products or services
- Clearly disclose that all insurance or other products we offer are optional
- Never pressure you to buy or accept loans, terms, insurance or other products you don’t understand or want
- Never impose undisclosed costs or fees
- Always report all your payment information to the credit bureaus on a timely basis

Our Mission and Business Principles

At Springleaf Financial, our Mission is to be the leading provider of responsible loan products, distinguished by exceptional customer experience.

We will accomplish our Mission by adhering to these business principles:

- Act with the highest standards of integrity
- Provide responsible products that meet our customers’ needs
- Deliver unsurpassed service that exceeds our customers’ expectations
- Be personally accountable to our customers and fellow team members
- Be engaged citizens of the communities in which we live and work
- Provide a stimulating environment that produces a “Great Place to Work” for all team members

To learn more about Springleaf Financial, visit **www.springleaf.com**.

About Springleaf Holdings, Inc.

Springleaf is a leading consumer finance company providing loan products to customers through its nationwide branch network and through iLoan, its internet lending division. Springleaf has a nearly 100-year track record of high quality origination, underwriting and servicing of personal loans, primarily to nonprime consumers. Springleaf operates one of the largest consumer finance branch networks in the United States, serving its customers through nearly 830 branches in 26 states. For more information, visit **www.springleaffinancial.com/about-us**.

Photos/Multimedia Gallery Available: **http://www.businesswire.com/multimedia/home/20141105005209/en/**

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Source: Springleaf Holdings, Inc.