FINAL

CHIME FINANCIAL, INC.
AMENDED AND RESTATED AUDIT AND RISK COMMITTEE CHARTER

(Amended and Restated on May 21, 2026)

Purposes

The primary purposes of the Audit and Risk Committee (the "Committee") of the Board of Directors (the "Board") of Chime Financial, Inc. (the "Company") are to oversee the accounting and financial reporting processes of the Company, the audits of the Company's financial statements and the risk management framework of the Company. In that regard, the Committee shall:

- assist the Board in monitoring (1) the integrity of the financial statements of the Company, (2) the qualifications, independence, and performance of the Company's independent auditors, (3) the design and implementation of the Company's internal audit function, (4) the compliance by the Company with legal and regulatory requirements, and (5) risk assessment and management, including oversight of the Company's overall enterprise risk management framework; and

- prepare the report required by the rules of the Securities and Exchange Commission (the "SEC") to be included in the Company's annual proxy statement.

This charter (this "Charter") sets forth the authority and responsibilities of the Committee in fulfilling its purpose.

Membership

The Committee will consist of no fewer than three members, with the exact number determined by the Board.

The members of the Committee will be appointed annually by the Board on the recommendation of the Nominating and Corporate Governance Committee and will serve at the Board's discretion. Committee members may be replaced or removed from the Committee by the Board at any time, with or without cause, and any vacancies will be filled through appointment by the Board on the recommendation of the Nominating and Corporate Governance Committee. Resignation or removal of a director from the Board will automatically constitute resignation or removal, as applicable, of such director from the Committee.

The Board will appoint one member of the Committee as its Chairperson (the "Committee Chair").

All members of the Committee will meet the independence and experience requirements of the listing standards of the securities exchange on which the Company's securities are listed and any other applicable laws, rules or regulations (including the rules and regulations of the SEC) or other qualifications as are established by the Board from time to time, subject to any applicable exceptions to such rules, regulations or qualification. All members of the Committee shall be able to read and understand fundamental financial statements. No member of the Committee shall have participated in the preparation of the financial statements of the Company in the past three years. At least one member of the Committee will be an "audit committee financial expert" (as defined by the SEC).

Notwithstanding the foregoing, the Company may avail itself of any phase-in rules and interpretations applicable to newly listed companies in connection with an initial public offering.

Committee members will not simultaneously serve on the audit committees of more than two other public companies, unless such simultaneous service is approved by the Board.

Meetings and Actions Without a Meeting

The Committee will meet as often as it determines necessary to carry out its responsibilities, but not less frequently than quarterly, which meetings may be held in person, by telephone conference or videoconference. The Committee Chair will preside at each meeting. In the event the Committee Chair is not present at a meeting, the Committee members present at that meeting may designate one of its members as the acting chair of such meeting. A majority of the members of the Committee shall constitute a quorum for purposes of holding a meeting. The Committee may meet periodically in separate executive sessions with management (including the chief financial officer and chief accounting officer), the internal auditors and the independent auditor, and have such other direct and independent interaction with such persons from time to time as the members of the Committee deem appropriate. The Committee may request any officer or employee of the Company or the Company's outside counsel or independent auditor to attend a meeting of the Committee or to meet with any members of, or consultants to, the Committee. The Committee may also act by unanimous written consent in lieu of a meeting in accordance with the Company's Amended and Restated Bylaws, as in effect from time to time.

Authority and Responsibilities

The Committee will have the sole authority to appoint, replace, determine funding for and oversee the independent auditor. The Committee will be directly responsible for the compensation and oversight of the work of the independent auditor (including resolution of disagreements between management and the independent auditor regarding financial reporting) for the purpose of preparing or issuing an audit report or related work. The independent auditor will report directly to the Committee.

The Committee will pre-approve all auditing services, internal control-related services and permitted non-audit services (including the range of fees and terms thereof) to be performed for the Company by the independent auditor, pursuant to the Company's Audit and Non-Audit Services Pre-Approval Policy, as amended, and subject to the *de minimis* exception for non-audit services described in Section 10A(i)(1)(B) of the Exchange Act that are approved by the Committee prior to the completion of the audit. The Committee will review and discuss with the independent auditor any documentation supplied by the independent auditor as to the nature and scope of any tax services to be approved, as well as the potential effects of the provision of such services on the auditor's independence.

The Committee, to the extent it deems necessary or appropriate, will:

Financial Statement and Disclosure Matters

1. Review and discuss with management and the independent auditor the annual audited financial statements, including disclosures made in management's discussion and analysis, and recommend to the Board whether the audited financial statements should be included in the Company's Form 10-K.

2. Review and discuss with management and the independent auditor the Company's quarterly financial statements prior to the filing of its Form 10-Q, including disclosures made in management's discussion and analysis and the results of the independent auditor's review of the quarterly financial statements.

3. Discuss with management and the independent auditor significant financial reporting issues and judgments made in connection with the preparation of the Company's financial statements, including any significant changes in the Company's selection or application of accounting principles.

4. Review and discuss with management and the independent auditor any major issues as to the

adequacy of the Company's internal controls, any special steps adopted in light of material control deficiencies and the adequacy of disclosures about changes in internal control over financial reporting.

5. Review disclosures made to the Committee by the Company's CEO and CFO during their certification process for the Form 10-K and Form 10-Q about any significant deficiencies in the design or operation of internal controls or material weaknesses therein and any fraud involving management or other employees who have a significant role in the Company's internal controls.

6. Review and discuss with management (including the senior internal audit executive) and the independent auditor the Company's internal controls report and the independent auditor's attestation report prior to the filing of the Company's Form 10-K.

7. Review and discuss quarterly reports from the independent auditors on:

   (a) all critical accounting policies and practices to be used;

   (b) all alternative treatments of financial information within U.S. generally accepted accounting principles ("GAAP") that have been discussed with management, ramifications of the use of such alternative disclosures and treatments, and the treatment preferred by the independent auditor; and

   (c) other material written communications between the independent auditor and management, such as any management letter or schedule of unadjusted differences.

8. Discuss with management the Company's earnings press releases, including the use of "*pro forma*" or "adjusted" non-GAAP information, as well as financial information and earnings guidance provided to analysts and rating agencies. Such discussions may be general (consisting of discussing the types of information to be disclosed and the types of presentations to be made), and each earnings release or each instance in which the Company provides earnings guidance need not be discussed in advance.

9. Discuss with management and the independent auditor the effect of regulatory and accounting initiatives, as well as off-balance-sheet structures on the Company's financial statements.

10. Discuss with management the Company's major financial risk exposures and the steps management has taken to monitor and control such exposures, including the Company's risk assessment and risk management policies.

11. Review and approve the Company's decision to enter into swaps and other derivatives transactions that are exempt from exchange-execution and clearing under "end-user exception" regulations established by the Commodity Futures Trading Commission; and review and approve the Company's policies governing the Company's use of swaps and other derivatives transactions subject to the end-user exception.

12. Discuss with the independent auditor the matters required to be discussed by Statement on Auditing Standards No. 114 relating to the conduct of the audit, including any difficulties encountered in the course of the audit work; any restrictions on the scope of activities or access to requested information; and any significant disagreements with management.

13. Ensure that a public announcement of the Company's receipt of an audit opinion that contains a going concern qualification is made promptly.

14. Review management's use of non-GAAP measures and metrics (including environmental, social and governance measures and metrics), and in particular how these measures are used to evaluate performance, whether they are consistently prepared and presented and what the Company's disclosure controls and procedures relating to these are.

15. In coordination and consultation with the other committees of the Board (including the Nominating and Corporate Governance Committee), periodically and generally discuss with management (i) the type and presentation of the Company's key environmental, social and governance ("ESG") related external disclosures and reports, (ii) the use and selection of recognized third-party reporting frameworks in selecting or aligning such disclosures, and (iii) the Company's internal procedures and controls related to such disclosures, including any assurance or verification being provided by the independent auditor or other third party with respect to such disclosures.

Oversight of the Company's Relationship with the Independent Auditor

16. Before the engagement of an independent auditor and at least annually thereafter, review and discuss with the independent auditor the independent auditor's written communications to the Committee regarding the relationships between the auditor and the Company that, in the auditor's professional judgment, may reasonably be thought to bear on its independence and affirm in writing to the audit committee that the auditor is independent.

17. Review and evaluate the lead partner of the independent auditor team.

18. Obtain and review a report from the independent auditor at least annually regarding: (a) the independent auditor's internal quality-control procedures; (b) any material issues raised by the most recent internal quality-control review, or peer review, of the independent auditor, or by any inquiry or investigation by governmental or professional authorities within the preceding five years respecting one or more independent audits carried out by the independent auditor; (c) any steps taken to deal with any such issues; and (d) all relationships between the independent auditor and the Company. Evaluate the qualifications, performance and independence of the independent auditor, including considering whether the independent auditor's quality controls are adequate and the provision of permitted non-audit services is compatible with maintaining the auditor's independence, taking into account the opinions of management and internal auditors. The Committee will present its conclusions with respect to the independent auditor to the Board.

19. Obtain from the independent auditor a formal written statement delineating all relationships between the independent auditor and the Company. It is the responsibility of the Committee to actively engage in a dialogue with the independent auditor with respect to any disclosed relationships or services that may impact the objectivity and independence of the independent auditor and for purposes of taking, or recommending that the full Board take, appropriate action to oversee the independence of the outside auditor.

20. Ensure the rotation of the audit partners as required by law. Consider whether, in order to ensure continuing auditor independence, it is appropriate to adopt a policy of rotating the independent auditing firm on a regular basis.

21. Set policies for the Company's hiring of employees or former employees of the independent auditor.

22. Discuss with the independent auditor material issues on which the national office of the independent auditor was consulted by the Company's audit team.

23. Meet with the independent auditor prior to the audit to discuss the planning and staffing of the audit.

24. Engage in a dialogue with the independent auditor on the responsibilities of the auditor in relation to the audit, terms of the audit engagement, overview of the overall audit strategy and timing of the audit, and observations arising from the audit that are significant to the financial reporting process.

25. Engage in a dialogue with the independent auditor to understand the nature of each identified critical audit matter, the auditor's basis for identifying a matter as a critical audit matter and how each such identified matter will be described in the auditor's report.

Oversight of the Company's Internal Audit Function

26. Review the appointment and replacement of the senior internal auditing executive.

27. Review the significant reports to management prepared by the internal auditing department and management's responses.

28. Discuss with the independent auditor and management the internal audit department's responsibilities, budget and staffing, and any recommended changes in the planned scope of the internal audit.

Compliance Oversight Responsibilities

29. Obtain from the independent auditor assurance that Section 10A(b) of the Exchange Act has not been implicated.

30. Obtain reports from management, the Company's senior internal auditing executive and the independent auditor that the Company and its subsidiary/foreign affiliated entities are in conformity with applicable legal requirements and the Company's Code of Conduct.

31. Review reports and disclosures of insider and related party transactions. Advise the Board with respect to the Company's policies and procedures regarding compliance with applicable laws and regulations and with the Company's Code of Conduct.

32. Establish procedures for the receipt, retention and treatment of complaints received by the Company regarding accounting, internal accounting controls or auditing matters, and the confidential, anonymous submission by employees of concerns regarding questionable accounting or auditing matters.

33. Discuss with management and the independent auditor any correspondence with regulators or governmental agencies and any published reports that raise material issues regarding the Company's financial statements or accounting policies.

34. Discuss with the Company's General Counsel legal matters that may have a material impact on the financial statements or the Company's compliance policies and internal controls.

35. Review, oversee and approve or ratify all related-party transactions in accordance with the Company's Policies and Procedures with respect to Related Person Transactions.

36. Proactively engage with management and the independent auditor in the implementation of new accounting standards, including assessing whether sufficient time and resources have been devoted to develop sound accounting policies and whether appropriate controls and procedures have been established for the transition to the new standards.

Risk Management Oversight Responsibilities

37. Oversee the Company's overall risk management framework, including policies and practices established by management to identify, assess, measure and manage key current and emerging risks facing the Company, including, but not limited to, financial, accounting, tax, legal and regulatory and financial crimes compliance, technology (including cybersecurity, information security and privacy), operational, credit, capital, extended enterprise, third-party and reputational risks and reliability matters.

38. Review and discuss with the Chief Risk Officer, members of the Chime Risk Committee, the internal auditors, if applicable, other members of management and the independent auditor the overall effectiveness of the Company's risk management program, including the steps management

has taken to monitor and control risk issues (inclusive of self-identified issues, those identified by risk management teams, bank partners where applicable, internal audit, complaints, litigation or regulatory reviews), the progress of key risk initiatives, and the implementation of risk management enhancements.

39. Discuss the Company's risk profile and risk exposures with management as well as the Board and its committees.

40. Oversee audit and risk-related matters involving the Company's wholly owned subsidiary, Chime Payments, Inc. ("CPI").

41. Direct management to create risk reports on selected topics as the Committee deems appropriate.

Advisors

The Committee may, in its sole discretion, retain, obtain the advice of, and determine funding for outside legal, accounting or other advisors. The Committee will have sole authority to approve the advisor's fees (the expense of which will be borne by the Company) and other terms and conditions of the advisor's retention. Without limiting the foregoing, the Company will provide appropriate funding, as determined by the Committee, for payment of compensation to the independent auditor for the purpose of rendering or issuing an audit report or performing other audit, review or attest services for the Company and to any advisors employed by the Committee, as well as funding for the payment of ordinary administrative expenses of the Committee that are necessary or appropriate in carrying out its duties.

To the extent required by the rules of the securities exchange on which the Company's securities are listed, the Committee will conduct an independence assessment, taking into consideration the factors set forth in such rules and any other factors the Committee deems relevant to the advisor's independence from management, prior to selecting or receiving advice from an advisor.

Meetings and Reports

Minutes of each meeting, and each written consent to take action without a meeting, will be kept and distributed to each member of the Committee, members of the Board who are not members of the Committee, and the Secretary of the Company.

Annual Evaluation

At least annually, the Committee will review and evaluate its performance.

The Committee will review and assess the adequacy of this charter annually and submit any recommended changes to the Board for its approval.

The Committee will report regularly to the Board with respect to the Committee's activities, generally at the next regularly scheduled Board meeting following a Committee meeting, on actions taken and significant matters reviewed by the Committee.

Delegation of Authority

The Committee may from time to time as it deems appropriate, and to the extent permitted by applicable laws, rules and regulations, form and delegate authority to subcommittees consisting of one or more members when appropriate, including the authority to grant pre-approvals of audit and permitted non-audit services, *provided* that decisions of such subcommittee to grant pre-approvals will be presented to the full Committee at its next scheduled meeting.

Limitation of Committee's Role

While the Committee has the responsibilities and powers set forth in this Charter, it is not the duty of the Committee to plan or conduct audits or to determine that the Company's financial statements and disclosures are complete and accurate and are in accordance with GAAP and applicable rules and regulations. These are the responsibilities of management and the independent auditor.

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