NVIDIA Student Loan Repayment Program

Q1 Who is eligible to participate in the Student Loan Repayment Program?

A1 Full-time and Part-time U.S. employees working 20 hours or more per week, after completing three months of continuous service. Interns, Co-ops and other temporary employees are not eligible for the Program. Employees must have received a degree within the last three years. If you have a current degree with no student loan debt, or are going back to school to secure an advanced degree, such as a Master’s or Doctorate, you will become eligible for the Student Loan Repayment Program upon graduation, as long as you graduated within 3 years.

Q2 Is there a waiting period before I am eligible to use the Student Loan Repayment Program?

A2 Newly hired employees have a three month waiting period from date of hire to submit an application. For more details review the eligibility rules in the plan policy.

Q3 Am I still eligible for the Tuition Reimbursement Program?

A3 Employees can participate simultaneously in the Student Loan Repayment Program and Tuition Reimbursement Program.

Q4 How do I submit my request?

A4 Go to Student Loan Repayment Program online to submit your application. Your default password is your 8 digit employee id (use leading zeroes to create the full 8 digit number i.e. 00012345). You will receive a same day email to confirm receipt of your application. Within seven business days you’ll receive an email with your payment request status.

Q5 What is the deadline for submitting Student Loan Repayment Program applications?

A5 You must submit your application one month prior to your next scheduled payment date. Participating employees should continue making minimum monthly payment toward their loan(s). Payments made to the servicer are not guaranteed by the due date of the employee’s monthly payment.

Q6 What are NVIDIA’s reimbursement limits?

A6 You can request up to the amounts listed below, but never more than your actual monthly payments.

<table>
<thead>
<tr>
<th>Cap</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Cap</td>
<td>The lesser of $500 or your required total monthly payment amount</td>
</tr>
<tr>
<td>Annual Cap</td>
<td>$6,000</td>
</tr>
<tr>
<td>Lifetime Cap</td>
<td>$30,000</td>
</tr>
</tbody>
</table>
Q7  What costs are covered under the Student Loan Repayment Program?

A7

<table>
<thead>
<tr>
<th>Applicable Expenses</th>
<th>Ineligible or Non-Applicable Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Federal Perkins Loans</td>
<td>• Late fees</td>
</tr>
<tr>
<td>• Private Student Loans</td>
<td>• Installment plan/deferred payment fees</td>
</tr>
<tr>
<td>• Subsidized Stafford Loans (FFELP/Direct)</td>
<td>• Direct Parent PLUS loans</td>
</tr>
<tr>
<td>• Unsubsidized Stafford Loans (FFELP/Direct)</td>
<td>• Loans not in your name</td>
</tr>
<tr>
<td>• Health Professional Loans</td>
<td>• Other methods of refinance: Example:</td>
</tr>
<tr>
<td>• Grad PLUS Loans (FFELP/Direct)</td>
<td>Home Equity Lines used to repay Education</td>
</tr>
<tr>
<td>• Student Consolidation Loans</td>
<td>• Other methods of repayment: Funds from</td>
</tr>
<tr>
<td>• Student Refinance Loans</td>
<td>403(b)/401(k) or other retirement account</td>
</tr>
<tr>
<td>• State Loans</td>
<td>• Foreign Loans outside the US</td>
</tr>
</tbody>
</table>

Q8  What if the school I completed my degree from is not listed in the system?

A8  If your school is not in the Program database, you can request it be added by calling 855-222-2397 or by using the “Question” feature on the website.

Q9  If I go on a leave of absence will my student loan repayments continue?

A9  You continue to be eligible while on a “non” Personal Leave of Absence. Personal Leaves of Absences are in-eligible for the duration of the personal leave of absence.

Q10  Do I have to repay my student loan payments if I leave NVIDIA?

A10  You must remain employed by NVIDIA for one year following receipt of your education expenses. Payments are subject to collection by NVIDIA if you voluntarily end your employment sooner.

Q11  Does my manager need to approve my request?

A11  The Student Loan Repayment Program requests do not need your manager’s approval.

Q12  What are the Program Documentation Requirements?

A12  You will need to provide proof of graduation including the degree and date obtained. This documentation can be obtained from the college/university from which you graduated. Examples: Copy of official Transcript; copy of diploma; confirmed graduation date on loan documentation.

Employees will not be reimbursed for loan payments that are overdue, whether or not they have a process setup with the loan servicer.

Q13  How are payments made?
A13 Payments will be made directly to the loan servicer, once a loan repayment request is completed and documentation that meets program compliance is submitted to EdAssist, your loan servicer(s) will receive direct payment as soon as administratively possible.

Q14 Will my student loan payments be taxed?
A14 Payments There is no exemption on IRS code for Student Loan Repayment Program. The amount you are reimbursed will be considered part of your gross income in the year in which you receive the payments.

Q15 How can I learn more about Student Loans?
A15 www.myfedloan.org
www.nslds.ed.gov (source for student status – graduated and graduation date)
www.studentloans.ed.gov

Q16 Additional Questions?
A16 You can reach Support in the following ways:

➤ Go to https://tams4.tamsonline.org/TAMS4Web/login/nvidia and click on “Question” on the website, then submit the Question
➤ Phone: 855-789-3848 7am to 7pm CST, M-F
➤ Email: nvidia@edassist.com