

Code of Business Conduct and Ethics

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1.0 POLICY OVERVIEW, PURPOSE AND SCOPE

OneMain Holdings, Inc. and its subsidiaries (collectively “OneMain” or the “Company”) is committed to the highest standards of business conduct in our relationships with each other, our investors, customers, suppliers, shareholders, and others. This commitment requires that we conduct our business in accordance with all applicable laws and regulations and in accordance with the highest standards of business conduct. The Company’s Code of Business Conduct and Ethics (the Code) helps each of us in this endeavor by providing a statement of the fundamental principles and key policies and procedures that govern the conduct of our business.

Our business depends on the reputation of all of us for integrity and principled business conduct. Thus, in many instances, the policies referenced in this Code go beyond the requirements of the law.

The Code is a statement of policies for individual and business conduct and does not, in any way, constitute an employment contract or an assurance of continued employment. Team members of the Company are employed at-will, except when covered by an express, written employment agreement with the Company as approved by the Chief Executive Officer or Executive Vice President of Human Resources. This means that you may choose to resign your employment at any time, for any reason or for no reason at all. Similarly, the Company may choose to terminate your employment at any time, for any legal reason or for no reason at all, but not for an unlawful reason.

1.1 MEETING OUR SHARED OBLIGATIONS

Each of us is responsible for knowing and understanding the policies and guidelines contained in the following pages. If you have questions, ask; if you have ethical concerns, raise them. The General Counsel, who is responsible for overseeing and monitoring compliance with this Code, and the other resources set forth in this Code, are available to answer your questions and provide guidance. The General Counsel is the party to whom you should report suspected misconduct. If the General Counsel is involved in the matter or you are uncomfortable contacting the General Counsel, you may contact any member of senior management, your manager or anyone in your chain of command. Our conduct should reflect the Company’s values, demonstrate ethical leadership, and promote a work environment that upholds the Company’s reputation for integrity, ethical conduct, and trust.

2.0 RELATED POLICIES, PROCEDURES, AND FORMS

This policy assumes a familiarity with and/or access to the following:

<i>POLICY/PROCEDURE/FORM</i>	<i>Reference</i>	<i>POLICY/PROCEDURE/FORM</i>	<i>Reference</i>
Fair Lending and Servicing	BP 6221	Insider Trading Compliance Program	BP 6222
Prevention of Discrimination and Harassment	BP 1204	External Distribution of Company Information	BP 7202
Work Life and Environment	BP 6102	Removable Media	BP 3110
Inspections and Monitoring of Electronic Communications and Property	BP 3167	Social Media and Policies and Procedures	BP 7220
Lobbying, Government Ethics and Political Activity	BP 7751	Company-Sponsored Events	BP 1210
Internet Use	BP 3163	Employee Development	BP 1601

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3.1 RESPONSIBILITY TO OUR ORGANIZATION

Company team members, officers, and directors are expected to dedicate their best efforts to advancing the Company's interests and to make decisions that affect the Company based on the Company's best interests, independent of outside influences.

3.2 CONFLICTS OF INTEREST

A conflict of interest occurs when your private interests interfere, or even appear to interfere, with the interests of the Company. A conflict situation can arise when you take actions or have interests that make it difficult, or even appear to make it difficult, for you to perform your Company work objectively and effectively. Your obligation to conduct the Company's business in an honest and ethical manner includes the ethical handling of actual, apparent, and potential conflicts of interest between personal and business relationships. This includes full disclosure of any actual, apparent or potential conflicts of interest as set forth below.

Special rules apply to executive officers and directors who engage in conduct that creates an actual, apparent or potential conflict of interest. Except as may otherwise be permitted under the Certificate of Incorporation of OneMain Holdings, Inc., as has been and may be amended and/or restated from time to time, or any policy approved by the Nominating and Corporate Governance Committee (the Committee) of the Board of Directors (the Board) of the Company, before engaging in any such conduct, executive officers and directors must make full disclosure of all facts and circumstances to the General Counsel, who informs and seeks the prior approval of the Committee.

Although we cannot list every conceivable conflict, the following are some common examples of actual, apparent and potential conflicts of interest and to who team members (other than executive officers, who are discussed in the paragraph above) should make disclosures. If you are involved in a conflict situation that is not described below or have any questions about whether a particular activity may be a conflict situation, you should discuss your particular situation with your supervisor or the General Counsel.

A. Improper Personal Benefits from the Company

Conflicts of interest arise when a team member, officer or director, or any person with whom a team member has a close personal relationship, including a spouse, parents, children, siblings, or any person living in a team member's home (each an Affiliate), receives improper personal benefits as a result of his or her position in or relationship to the Company. You may not accept any benefits from the Company that have not been duly authorized and approved pursuant to Company policy and procedure, including any Company loans or guarantees of your personal obligations. The Company will not make any personal loans to nor guarantee the personal obligations of directors and executive officers.

B. Financial Interests in Other Businesses

Except as provided in our Certificate of Incorporation, you may not own or otherwise possess an interest in a company that competes with the Company. You may not own or otherwise possess an interest in a

company or person that does business with the Company (such as a Company investor or supplier) without the prior written approval of the General Counsel. However, it is not typically considered a conflict of interest (and therefore, prior approval is not required) to have an interest of less than one half of 1% of the outstanding shares of a publicly traded company.

C. Business Arrangements with the Company

Except as provided in our Certificate of Incorporation, without prior written approval from the General Counsel, you may not participate in a joint venture, partnership or other business arrangement with the Company. If you are in a position where bids for Company work are submitted to you for decision, any bids submitted must be judged impartially and selected using reasonable business judgment and with the best interest of the Company in mind.

D. Contracting with Outside Companies

To ensure that the best interests of the Company are advanced at all times and that adequate time is allowed for review and negotiations of contracts, team members and directors agree that all agreements that the Company enters into may be signed only by the proper signatory with the appropriate authority level (including as conferred upon them by the Chief Executive Officer or through management's prescribed collaborative review process, including certain of the Company's senior officers) up to their approved amount.

E. Outside Employment or Activities with a Competitor

Except as provided in our Certificate of Incorporation, simultaneous employment with or serving as a director of a competitor of the Company is strictly prohibited, as is any activity that is intended to or that you should reasonably expect to advance a competitor's interests. You may not market products or services in competition with the Company's current or potential business activities. It is your responsibility to consult with the General Counsel to determine whether a planned activity competes with any of the Company's business activities before you pursue the activity in question.

F. Outside Employment with a Supplier

Except as provided in our Certificate of Incorporation, and without prior written approval from the General Counsel, you may not be a supplier or be employed by, serve as a director of or represent a supplier to the Company, nor may you accept money or benefits of any kind as compensation or payment for any advice or services that you may provide to a supplier or anyone else in connection with its business with the Company.

G. Charitable, Government, and Other Outside Activities

The Company encourages all team members to participate in projects and causes that further the welfare of our local communities. Team members must obtain prior written approval of the General Counsel before serving as a director or trustee of any charitable, not-for-profit, for-profit, or other entity or before running for election or seeking appointment to any government-related position.

H. Family Members Working in the Industry

You may find yourself in a situation where your spouse or significant other, your children, parents, or in-laws, or someone else with whom you have a close familial relationship is a competitor, supplier or customer of the Company or is employed by one. Such situations are not prohibited, but they call for disclosure and extra sensitivity to security, confidentiality, and conflicts of interest.

There are several factors to consider in assessing such a situation. For example: the relationship between the Company and the other company; the nature of your responsibilities as a Company team member and those of the other person; and the access you have to your respective employer's confidential information. Such a situation, however harmless it may appear, may arouse suspicions among your associates that may affect your working relationships. The appearance of a conflict of interest can create problems, regardless of the propriety of your behavior.

To remove any such doubts or suspicions, you must disclose your specific situation to your supervisor, manager or the General Counsel to assess the nature and extent of any concern and how it can be resolved (executive officers must disclose their specific situations to the General Counsel). In some instances, any risk to the Company's interests, however remote, the General Counsel may only remind you to guard against inadvertently disclosing Company confidential information and not to be involved in decisions on behalf of the Company that involve the other company.

3.3 CORPORATE OPPORTUNITIES

Team members and directors owe a duty to the Company to advance its legitimate interests when the opportunity to do so arises. Except as provided in our Certificate of Incorporation, if you learn of a business or investment opportunity through the use of Company property or information or your position at the Company, such as from a competitor or actual or potential customer, supplier, or business associate of the Company, you may not participate in the opportunity or make the investment without prior written approval of the General Counsel. You may not use Company property or information or your position at the Company for improper personal gain, and except as provided in our Certificate of Incorporation, you may not compete with the Company.

3.4 ENTERTAINMENT, GIFTS, AND GRATUITIES

A. Receipt of Gifts and Entertainment

When you are involved in making business decisions on behalf of the Company, your decisions must be based on uncompromised, objective judgment. Team members interacting with any person who has business dealings with the Company (including suppliers, competitors, contractors, and consultants) must conduct such activities in the best interest of the Company, using consistent and unbiased standards. We must never accept gifts or other benefits if our business judgment or decisions may be affected.

You must never ask for gifts, entertainment or any other business courtesies from people doing business with the Company. Unsolicited gifts and business courtesies, including meals and entertainment (only when part of a business meeting and when shared with the host business contact), are permissible if they are customary and commonly accepted business courtesies; not excessive in value; and given and accepted without an express or implied understanding that you are in any way obligated by your acceptance of the gift or that the gift is a reward or inducement for any particular business decision already made or forthcoming. Gifts with a value in excess of \$100 or that are unusual in nature should not be accepted without the prior written approval of your supervisor, manager or the General Counsel.

Gifts of cash or cash equivalents (including securities, below-market loans, etc.) in any amount are prohibited and must be returned promptly to the donor.

B. Offering Gifts and Entertainment

When you are providing a gift, entertainment or other accommodation in connection with Company business, you must do so in a manner that is in good taste and without excessive expense. You may not furnish or offer to furnish any gift that is of more than token value or that goes beyond the common courtesies associated with accepted business practices or that is an inducement or reward for entering into a business transaction. You should follow the above guidelines for receiving gifts in determining when it is appropriate to give gifts and when prior written approval from your supervisor or manager or the General Counsel is required.

Our investors, customers, suppliers, and consultants likely have gift and entertainment policies of their own. You must be careful never to provide a gift or entertainment that violates the other party's gift and entertainment policy.

Acceptable gifts and entertainment in the commercial business environment may be entirely unacceptable in dealings with the government. There are strict laws that govern providing gifts, including meals, entertainment, transportation, and lodging, to government officials and employees. You are prohibited from providing gifts or anything of value to government officials or employees or members of their families in connection with Company business without prior written approval from the General Counsel. For more information, see [Section 3.13](#), Interacting with Government.

Giving or receiving any payment or gift in the nature of a bribe or kickback is absolutely prohibited.

3.5 PROTECTION AND PROPER USE OF COMPANY ASSETS

We each have a duty to protect the Company's assets and ensure their efficient use. Theft, carelessness, and waste have a direct impact on the Company's profitability. We should take measures to prevent damage to and theft or misuse of Company property. When you leave the Company, all Company property must be returned to the Company. Except as specifically authorized, Company assets, including Company time, funds, equipment, materials, resources, and proprietary information, must be used for business purposes only.

You may not store or keep any personal property at any of the Company's Facilities, except as specifically authorized, in advance, by one of the Company's officers.

3.6 COMPANY BOOKS AND RECORDS

It is Company policy to make full, fair, accurate, timely, and understandable disclosure in compliance with all applicable laws and regulations in all reports and documents that the Company files with, or submits to, the Securities and Exchange Commission (the SEC) and in all other public communications made by the Company.

You must complete all Company documents accurately, truthfully, and in a timely manner, including all timesheets, travel, and expense reports. When applicable, you are responsible for ensuring that documents are properly authorized. You must record the Company's financial activities in compliance with all applicable laws and accounting practices, and fully reflect all Company transactions, as appropriate. In addition, the Company requires that you comply with all internal procedures established by the Company at all times. The making of false, artificial or misleading entries, records or documentation is strictly prohibited. No undisclosed or unrecorded bank account, fund or asset may be established or maintained. Do not create a false or misleading report or request or make a payment or establish an account on behalf of the Company with the understanding that any part of the payment or account is to be used for a purpose other than as described by the supporting documents. Do not sign another's name or sign on behalf of anyone other than yourself, unless authorized to do so and only by properly indicating that you are signing on behalf of someone other than yourself.

You are expected to provide truthful, accurate, and complete information, upon request, to the Company's attorneys, auditors, and accountants (both internal and external). Do not make, or cause to be made, any false or misleading statement in connection with any examination or audit of the Company's books and records.

3.7 RECORD RETENTION

In the course of its business, the Company produces and receives large numbers of records. Numerous laws require the retention of certain Company records for various periods of time. The Company is committed to compliance with all applicable laws and regulations relating to the preservation of records. The Company identifies, maintains, safeguards, destroys, and retains all records in the Company's possession on a systematic and regular basis. Under no circumstances are Company records destroyed selectively or maintained outside Company premises (other than Company designated storage facilities), except in those instances where Company records may be temporarily brought home by team members working from home in accordance

with approvals from their supervisors or applicable policies about working from home or other remote locations.

If you learn of a subpoena or a pending or contemplated litigation or government investigation, immediately contact the General Counsel. You must retain and preserve All records that may be responsive to the subpoena or relevant to the litigation or that may pertain to the investigation until you are advised by the Company's Legal Department as to how to proceed. You must also affirmatively preserve from destruction all relevant records that without intervention would automatically be destroyed or erased (such as e-mails and voicemail messages). Destruction of such records, even if inadvertent, may seriously prejudice the Company. If you have questions regarding whether a particular record pertains to a pending or contemplated investigation or litigation or may be responsive to a subpoena or regarding how to preserve particular types of records, you should preserve the records in question and ask the Legal Department for advice.

3.8 CONFIDENTIAL INFORMATION

All team members may learn, to a greater or lesser degree, facts about the Company's business, plans, operations or "secrets of success" that are not known to the general public or to competitors. Confidential information includes all non-public information that might be of use to competitors, or harmful to the Company, our customers or our investors if disclosed and any other confidential information or trade secrets (collectively "Confidential Information"). Examples of confidential information include, but are not limited to, customer data and records, the terms offered or prices charged to customers or by suppliers, current and potential customer and investor lists, marketing or strategic plans, and product specifications. During the course of performing your responsibilities, you may obtain information concerning possible transactions with other companies or receive confidential information concerning other companies, such as our customers, which the Company may be under an obligation to maintain as confidential and also is considered to be confidential information.

You must maintain the confidentiality of information entrusted to you by the Company or its customers, except when disclosure is authorized by the Company (including as permitted under the Certificate of Incorporation) or legally mandated. Team members who possess or have access to confidential information or trade secrets must:

- A. Not use the information for their own benefit or the personal benefit of persons inside or outside of the Company
- B. Not transmit or disclose Confidential Information outside of the Company, unless otherwise approved in writing by the Company
- C. Guard against disclosure of that information to people outside the Company. For example, you should not discuss such matters with family members or business or social acquaintances or in places where the information may be overheard, such as taxis, public transportation, elevators or restaurants

- D. Not disclose confidential information to another Company team member unless the team member needs the information to carry out business responsibilities

Confidentiality Agreements are commonly used when the Company needs to disclose confidential information to customers, suppliers, consultants, joint venture participants, or others. A Confidentiality Agreement puts the person receiving confidential information on notice that he or she must maintain the secrecy of such information. If, in doing business with persons not employed by the Company, you foresee that you need to disclose confidential information, call the Legal Department and discuss the utility of entering into a Confidentiality Agreement.

Your obligation to treat information as confidential does not end when you leave the Company. Upon the termination of your employment, you must return everything that belongs to the Company, including all documents and other materials containing Company and customer confidential information. You must not disclose confidential information to a new employer or to others after ceasing to be a Company team member.

You may not disclose your previous employer's confidential information to the Company. You may use general skills and knowledge acquired during your previous employment.

- E. Insider Trading

The following provides a summary of certain provisions of the Company's "Insider Trading Compliance Program," as adopted by the Board, and must be read in conjunction with the Company's Insider Trading Compliance Program. You are required to abide by all terms of the Company's Insider Trading Compliance Program. The Insider Trading Compliance Program only allows you to trade in the Company's common stock during certain periods, commonly known as "trading windows." Certain individuals are also required to obtain prior clearance from the General Counsel before engaging in any trades in the Company's common stock.

You are prohibited by Company policy and the law from buying or selling securities of the Company when in possession of "material nonpublic information." (There is, however, an exception for trades made pursuant to a pre-existing trading plan as approved by the Company, discussed below.) This conduct is known as "insider trading." Passing such information on to someone who may buy or sell securities – known as "tipping" – is also illegal. The prohibition applies to Company securities and to securities of other companies if you learn material nonpublic information about other companies, such as the Company's customers, in the course of your duties for the Company.

Information is "material" if (a) there is a substantial likelihood that a reasonable investor would find the information "important" in determining whether to trade in a security; or (b) the information, if made public, likely would affect the market price of a company's securities. Examples of material information include: unannounced dividends, earnings, financial results, new or lost contracts or products, sales results, important personnel changes, business plans, possible mergers, acquisitions, divestitures or joint

ventures, important litigation developments, and important regulatory, judicial or legislative actions. Information may be material even if it relates to future, speculative, or contingent events and even if it is significant only when considered in combination with publicly available information.

Information is considered to be nonpublic unless it has been adequately disclosed to the public, which means that the information must be publicly disclosed, and adequate time must have passed for the securities markets to digest the information. Examples of adequate disclosure include public filings with securities regulatory authorities and the issuance of press releases, and may also include meetings with members of the press and the public. A delay of one or two business days is generally considered a sufficient period for routine information to be absorbed by the market. Nevertheless, a longer period of delay might be considered appropriate in more complex disclosures.

Do not disclose material nonpublic information to anyone, including co-workers, unless the person receiving the information has a legitimate need to know the information for purposes of carrying out the Company's business. If you leave the Company, you must maintain the confidentiality of all such information until it has been adequately disclosed to the public by the Company. If there is any question as to whether information regarding the Company or another company with which we have dealings is material or has been adequately disclosed to the public, contact our Legal Department.

Notwithstanding the prohibition against insider trading, the law and Company policy permit Company team members, directors, and officers to trade in Company securities regardless of their awareness of material nonpublic information if the transaction is made pursuant to a prearranged trading plan (often called a "10b5-1 plan") that was established in compliance with applicable law and was entered into when the person was not in possession of material nonpublic information. These plans are subject to certain specific requirements and are required to be approved by the General Counsel. A person who wishes to enter into a trading plan must submit the plan to our General Counsel for approval prior to the adoption, modification or termination of the trading plan, and may only be adopted during a "trading window" and when the person proposing to enter the plan is not in possession of material nonpublic information.

3.9 TRADEMARKS, COPYRIGHTS AND OTHER INTELLECTUAL PROPERTY

A. Trademarks

Our logos and the names OneMain and OneMain Financial are Company trademarks. You must always properly use our trademarks and advise your supervisor, manager, or the Legal Department of infringements by others. Similarly, the trademarks of third parties must be used properly.

B. Copyright Compliance

Works of authorship such as books, articles, drawings, computer software, and other such materials may be covered by copyright laws. It is a violation of those laws and of the Company's policies to make

unauthorized copies of or derivative works based upon copyrighted materials. The absence of a copyright notice does not necessarily mean that the materials are not copyrighted.

The Company licenses the use of much of its computer software from outside companies. In most instances, this computer software is protected by copyright. You may not make, acquire, or use unauthorized copies of computer software. Any questions concerning copyright laws must be directed to the Legal Department.

C. Intellectual Property Rights of Others Copyright Compliance

It is Company policy not to infringe upon the intellectual property rights of others. When using the name, trademarks, logos or printed materials of another company, including any such uses on the Company's websites, you must do so properly and in accordance with applicable law.

D. Computer and Communication Resources

The Company's computer and communication resources, including computers, voicemail and e-mail, provide substantial benefits, but they also present significant security and liability risks to you and the Company. It is extremely important that you take all necessary measures to secure your computer and any computer or voicemail passwords. All sensitive, confidential or restricted electronic information must be password protected, and, if sent across the Internet, must be protected by Company-approved encryption software. If you have any reason to believe that your password or the security of a Company computer or communication resource has in any manner been compromised, you must change your password immediately and report the incident to the Information Technology Department.

When you are using Company resources to send e-mail, voicemail or to access Internet services, you are acting as a representative of the Company. Any improper use of these resources may reflect poorly on the Company, damage its reputation and expose you and the Company to legal liability.

All of the resources used to provide computing and network connections throughout the organization are the property of the Company and are intended for use by Company team members to conduct the Company's business. All e-mail, voicemail, and personal files stored on Company computers are Company property. You should, therefore, have no expectation of personal privacy in connection with these resources. The Company may, from time to time and in its sole discretion, review any files stored or transmitted on its computer and communication resources, including e-mail messages, for compliance with Company policy. Incidental and occasional personal use of e-mail and telephones is permitted, but such use should be minimized and the length of the messages should be kept as short as possible, as these messages cost the Company in both productive time and money. Personal messages on the Company's e-mail and voicemail systems are Company property.

You must not use Company resources in a way that may be disruptive or offensive to others or unlawful. At all times when sending e-mail or transmitting any other message or file, you must not transmit

comments, language, images or other files that would embarrass you to be read by any person. Remember that your “private” e-mail messages are easily forwarded to a wide audience. In addition, do not use these resources in a wasteful manner. Unnecessarily transmitting messages and other files wastes not only computer resources, but also the time and effort of each team member having to sort and read through his or her own e-mail.

Use of computer and communication resources must be consistent with all other Company policies, including those relating to harassment, privacy, copyright, trademark, trade secret, and other intellectual property considerations.

3.10 RESPONDING TO INQUIRIES FROM THE PRESS AND OTHERS

Company team members who are not official Company spokespersons may not speak with the press, securities analysts, other members of the financial community, shareholders, groups, or organizations as a Company representative or about Company business unless specifically authorized to do so by Investor Relations. Requests for financial or other information about the Company from the media, the press, the financial community, shareholders or the public must be referred to the Investor Relations Manager or the General Counsel. Requests for information from regulators or the government must be referred to the Chief Operating Officer or the General Counsel.

3.11 FAIR DEALING

The Company depends on its reputation for quality, service, and integrity. The way we deal with our customers, competitors, and suppliers molds our reputation, builds long-term trust, and ultimately determines our success. You must deal fairly with the Company’s customers, competitors, suppliers, and team members. We must never take unfair advantage of others through manipulation, concealment, abuse of privileged information, misrepresentation of material facts, or any other unfair dealing practice.

A. Fair Lending

The Company is committed to treating all customers fairly and equitably in its lending and servicing practices. The Company strives to provide the highest quality service to prospective and existing customers. To accomplish this goal, the Company does not tolerate any form of discrimination in any aspect of the credit transaction, including product development, marketing, originations, fulfillment, underwriting, pricing, servicing, collections, loss mitigation, and repossessions. For more information on Fair Lending, see [BP-6221](#), Fair Lending and Servicing Policy.

B. Antitrust Laws

While the Company competes vigorously in all of its business activities, its efforts in the marketplace must be conducted in accordance with all applicable antitrust and competition laws. While it is impossible to describe antitrust and competition laws fully in any code of business conduct, this Code gives you an

overview of some types of conduct that are likely to raise antitrust concerns. If you are or become engaged in activities similar to those identified in the Code, you must consult our Legal Department for further guidance.

C. Conspiracies and Collaborations Among Competitors

One of the primary goals of the antitrust laws is to promote and preserve each competitor's independence when making decisions on price, output, and other competitively sensitive factors. Some of the most serious antitrust offenses are agreements between competitors that limit independent judgment and restrain trade, such as agreements to fix prices, restrict output or supply or to divide a market for customers, territories, products or purchases. You must not agree with any competitor on any of these topics, as these agreements are almost always unlawful. (In other words, no excuse absolves you or the Company of liability.)

Unlawful agreements need not take the form of a written contract or even express commitments or mutual assurances. Courts can – and do – infer agreements based on “loose talk,” informal discussions, or the mere exchange between competitors of information from which pricing or other collusion could result. Any communication with a competitor's representative, no matter how harmless it may seem at the time, may later be subject to legal scrutiny and form the basis for accusations of improper or illegal conduct. You must take care to avoid involving yourself in situations from which an unlawful agreement could be inferred.

By bringing competitors together, trade associations and standard-setting organizations can raise antitrust concerns, even though such groups serve many legitimate goals. The exchange of sensitive information with competitors regarding topics such as prices, profit margins, output levels, billing or advertising practices may potentially violate antitrust and competition laws, as can creating a standard with the purpose and effect of harming competition. You must notify our Legal Department before joining any trade associations or standard-setting organizations. Further, if you are attending a meeting at which potentially competitively sensitive topics are discussed without oversight by an antitrust lawyer, you must object, leave the meeting, and notify our Legal Department immediately.

Joint ventures with competitors are not illegal under applicable antitrust and competition laws. However, like trade associations, joint ventures present potential antitrust concerns. Our Legal Department must be consulted before negotiating or entering into such a venture.

D. Distribution Issues

Relationships with customers and suppliers also may be subject to a number of antitrust prohibitions if these relationships harm competition. For example, it can be illegal for a company to affect competition by agreeing with a business partner to limit that partner's business activities with any of the company's competitors. Collective refusals to deal with a competitor, potential business partner or customer may be unlawful as well. While a company generally is allowed to decide independently that it does not wish to

transact business with a particular person, when such a decision is reached jointly with others, it may be unlawful, regardless of whether it seems commercially reasonable. Finally, it is always unlawful to restrict a customer's ability to transact business with others through minimum price maintenance (for example, by prohibiting discounts).

Other activities that can raise antitrust concerns are:

1. Discriminating in terms and services offered to customers where a company treats one customer or group of customers differently than another
2. Exclusive dealing agreements where a company requires a customer or business partner to transact only with that company
3. Tying arrangements where a customer or business partner is required, as a condition of transacting business, to also consummate a second, distinct transaction
4. "Bundled discounts," in which discount or rebate programs link the level of discounts available on one product to purchases of separate but related products (for example, pencils linked to other office supplies)
5. "Predatory pricing," where a company offers a discount that results in the sales price of a product being below the product's cost (the definition of cost varies depending on the court), with the intention of sustaining that price long enough to drive competitors out of the market.

Because these activities are prohibited under many circumstances, you must consult our Legal Department before implementing any of them.

E. Penalties

Failure to comply with the antitrust laws could result in jail terms for individuals and large criminal fines and other monetary penalties for both the Company and individuals. In addition, private parties may bring civil suits to recover three times their actual damages, plus attorney's fees and court costs.

The antitrust laws are extremely complex. Because antitrust lawsuits can be very costly, even when a company has not violated the antitrust laws and is cleared in the end, it is important to consult with our Legal Department before engaging in any conduct that even appears to create the basis for an allegation of wrongdoing. It is far easier to structure your conduct to avoid erroneous impressions than to have to explain your conduct in the future when an antitrust investigation or action is in progress. For that reason, when in doubt, consult the Legal Department with your concerns.

F. Gathering Information About the Company's Competitors

It is entirely proper for us to gather information about our marketplace, including information about our competitors and their products and services. However, there are limits to the ways that information may be acquired and used, especially information about competitors. In gathering competitive information, you must abide by the following guidelines:

1. We may gather information about our competitors from sources such as published articles, advertisements, brochures, other non-proprietary materials, surveys by consultants, and conversations with our customers, as long as those conversations are not likely to suggest that we are attempting to (a) conspire with our competitors, using the customer as a messenger, or (b) gather information in breach of a customer's nondisclosure agreement with a competitor or through other wrongful means. You must be able to identify the source of any information about competitors.
2. We must never attempt to acquire a competitor's trade secrets or other proprietary information through unlawful means, such as theft, spying, bribery or breach of a competitor's nondisclosure agreement.
3. If there is any indication that information that you obtain was not lawfully received by the party in possession, you must refuse to accept it. If you receive any competitive information anonymously or that is marked confidential, do not review it and contact our Legal Department immediately.

The improper gathering or use of competitive information may subject you and the Company to criminal and civil liability. When in doubt as to whether a source of information is proper, contact the Legal Department.

3.12 RESPONSIBILITY TO OUR PEOPLE

A. Respect One Another

The way we treat each other and our work environment affects the way we do our jobs. All team members want and deserve a work place where they are respected and appreciated. Everyone who works for the Company must contribute to the creation and maintenance of such an environment, and supervisors and managers have a special responsibility to foster a workplace that is consistent with the Company's "Core Values," as may be revised from time to time.

B. Team Member Privacy

We respect the privacy and dignity of all individuals. The Company collects and maintains personal information that relates to your employment, including medical and benefit information. Special care is taken to limit access to personal information to Company personnel with a need to know such information for a legitimate purpose. Team members who are responsible for maintaining personal information and

those who are provided access to such information must not disclose private information in violation of applicable law or in violation of the Company's policies.

Team members should not search for or retrieve items from another team member's workspace without prior approval of that team member or management. Similarly, you should not use communication or information systems to obtain access to information directed to or created by others without the prior approval of management, unless such access is part of your job function and responsibilities at the Company.

Personal items, messages, or information that you consider to be private must not be placed or kept in telephone systems, computer or electronic mail systems, office systems, offices, work spaces, desks, credenzas or file cabinets. The Company reserves all rights, to the fullest extent permitted by law, to inspect such systems and areas and to retrieve information or property from them when deemed appropriate in the judgment of management.

1. Equal Employment Opportunity and Nondiscrimination

The Company is an equal opportunity employer in hiring and promoting practices, benefits, and wages. We do not tolerate discrimination against any person on the basis of race, religion, color, gender, age, marital status, pregnancy, national origin, sexual orientation, citizenship, Vietnam-era or disabled veteran status or disability (where the applicant or team member is qualified to perform the essential functions of the job with or without reasonable accommodation) or any other basis prohibited by law in recruiting, hiring, placement, promotion or any other condition of employment.

You must treat all Company people, team members, customers, investors, suppliers, and others with respect and dignity.

2. Sexual Harassment

Company policy strictly prohibits any form of harassment in the workplace, including sexual harassment. The Company takes prompt and appropriate action to prevent and, where necessary, discipline behavior when this policy is violated.

Sexual harassment consists of unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when:

- a. Submission to such conduct is made a term or condition of employment
- b. Submission to or rejection of such conduct is used as a basis for employment decisions
- c. Such conduct has the purpose or effect of unreasonably interfering with an individual's work performance or creating an intimidating, offensive or hostile work environment

Forms of sexual harassment include, but are not limited to, the following:

- a. Verbal harassment, such as unwelcome comments, jokes or slurs of a sexual nature
- b. Physical harassment, such as unnecessary or offensive touching or impeding or blocking movement
- c. Visual harassment, such as derogatory or offensive posters, cards, cartoons, graffiti, drawings or gestures

3. Other Forms of Harassment

Harassment on the basis of other characteristics is also strictly prohibited. Under this policy, harassment is verbal or physical conduct that degrades or shows hostility or hatred toward an individual because of his or her race, gender, color, national origin, sexual orientation, citizenship, religion, marital status, age, mental or physical handicap or disability, veteran status or any other characteristic protected by law, which:

- a. Has the purpose or effect of creating an intimidating, hostile, or offensive work environment
- b. Has the purpose or effect of unreasonably interfering with an individual's work performance
- c. Otherwise adversely affects an individual's employment

Harassing conduct includes, but is not limited to, the following: epithets; slurs; negative stereotyping; threatening, intimidating or hostile acts; and written or graphic material that ridicules or shows hostility or aversion to an individual or group and that is posted on Company premises or circulated in the workplace.

4. Reporting Responsibilities and Procedures

If you believe that you have been subjected to harassment of any kind, you should promptly report the incident to your supervisor, the harasser's supervisor or the General Counsel. If you feel comfortable doing so, you may also wish to confront the offender and state that the conduct is unacceptable and must stop. Complaints of harassment, abuse or discrimination are investigated promptly and thoroughly and are kept confidential to the extent possible. The Company does not in any way retaliate against any team member for making a good faith complaint or report of harassment or participating in the investigation of such a complaint or report.

The Company encourages the prompt reporting of all incidents of harassment, regardless of who the offender may be or the offender's relationship to the Company. This process must also be followed if you believe that a non-employee with whom you are required or expected to work has engaged in prohibited conduct. Supervisors must promptly report all complaints of harassment to the General Counsel.

Any team member who is found to be responsible for harassment or for retaliating against any individual for reporting a claim of harassment or cooperating in an investigation may be subject to disciplinary action, up to and including discharge.

Remember that, regardless of legal definitions, the Company expects team members to interact with each other in a professional and respectful manner

C. Safety in the Workplace

The safety and security of team members is of primary importance. You are responsible for maintaining our facilities free from recognized hazards and obeying all Company safety rules. Working conditions must be maintained in a clean and orderly state to encourage efficient operations and promote good safety practices.

1. Weapons and Workplace Violence

No team member may bring firearms, explosives, incendiary devices or any other weapons into the workplace or any work-related setting, regardless of whether or not team members are licensed to carry such weapons. Similarly, the Company does not tolerate any level of violence in the workplace or in any work-related setting. Violations of this policy must be referred to your supervisor, manager or our General Counsel immediately. Threats or assaults that require immediate attention must be reported to the police at 911.

2. Drugs and Alcohol

Alcohol may be served at approved Company functions. In those instances, it is the Company's intent to promote responsible behavior and ensure the safety of all team members. Team members are expected to use good judgment. You may not be impaired from the use of alcohol and must be fit for duty on or off Company premises while performing Company business. Operating a vehicle on Company business is strictly prohibited following any consumption of alcohol.

The Company intends to maintain a drug free work environment. You cannot use, sell, attempt to use or sell, purchase, possess or be under the influence of any illegal drug on or off Company premises while performing Company business or while operating a vehicle on Company business. Similarly, the abuse or misuse of prescription drugs on or off Company premises, while performing Company business or while operating a vehicle on Company business, is prohibited.

3.13 INTERACTING WITH GOVERNMENT

A. Prohibition on Gifts to Government Officials and Employees

The various branches and levels of government have different laws restricting gifts, including meals, entertainment, transportation, and lodging, which may be provided to government officials and government employees. You are prohibited from providing gifts, meals or anything of value to government

officials or employees or members of their families without prior written approval from the General Counsel.

B. Political Contributions and Activities

Laws of certain jurisdictions prohibit the use of Company funds, assets, services or facilities on behalf of a political party or candidate. Payments of corporate funds to any political party, candidate or campaign may be made only if permitted under applicable law and approved in writing and in advance by the General Counsel. Indirect political contributions or payments of political contributions through third parties (such as suppliers or consultants) in the name of the Company are not permitted, unless permitted under applicable law and approved in writing and in advance by the General Counsel.

Your work time may be considered the equivalent of a contribution by the Company. Therefore, you are not paid by the Company for any time spent running for public office, serving as an elected official or campaigning for a political candidate. Nor will the Company compensate or reimburse you, in any form, for a political contribution that you intend to make or have made.

You may make personal contributions, but you must avoid any appearance that the contribution is made with Company funds or on behalf of the Company. The Company does not reimburse personal political contributions made by team members.

C. Lobbying Activities

Laws of some jurisdictions require registration and reporting by anyone who engages in a lobbying activity. Generally, lobbying includes the following:

1. Communication with any member or employee of a legislative branch of government for the purpose of influencing legislation
2. Communication with certain government officials for the purpose of influencing government action
3. Research or other activities to support or prepare for such communication

To ensure the Company complies with lobbying laws, you must notify the Legal Department before engaging in any activity on behalf of the Company that may be considered “lobbying” as described above.

D. Bribery of Foreign Officials

Company policy, the U.S. Foreign Corrupt Practices Act (the FCPA) and the laws of many other countries prohibit the Company and its officers, team members, and agents from giving or offering to give money or anything of value to a foreign official, a foreign political party, a party official or a candidate for political office in order to influence official acts or decisions of that person or entity, to obtain or retain business or to secure any improper advantage. A foreign official is an officer or employee of a government or any department, agency or instrumentality thereof, or of certain international agencies, such as the World

Bank or the United Nations or any person acting in an official capacity on behalf of one of those entities. Officials of government-owned corporations are considered to be foreign officials.

Payments do not need to be in cash to be illegal. The FCPA prohibits giving or offering to give “anything of value.” Over the years, many non-cash items have been the basis of bribery prosecutions, including travel expenses, golf outings, automobiles, and loans with favorable interest rates or repayment terms. Indirect payments made through agents, contractors or other third parties are also prohibited. Team members may not avoid liability by “turning a blind eye” when circumstances indicate a potential violation of the FCPA.

The FCPA does allow for certain permissible payments to foreign officials. Specifically, the law permits “facilitating” payments, which are payments of small value to effect routine government actions such as obtaining permits, licenses, visas, mail, utilities hookups, etc. Legal judgment is required to determine whether a payment is “facilitating”. Therefore, team members must obtain permission from our Legal Department before making any payment or gift thought to be exempt from the FCPA.

3.14 IMPLEMENTATION OF THE CODE

While each of us is individually responsible for putting the Code to work, we do not perform it alone. The Company has a number of resources, people, and processes in place to answer questions and guidance through difficult decisions.

A. Responsibilities

1. Copies of the Code are available from the Legal Department.
2. A statement of compliance with the Code must be signed by all officers, directors, and team members on an annual basis.

B. Seek Guidance

This Code does provide definitive answers to all questions. If you have questions regarding any of the policies discussed in this Code or if you are in doubt about the best course of action in a particular situation, you may seek guidance from your supervisor, manager, our Legal Department or the other resources identified in this Code.

C. Report Violations

If you know of or suspect a violation of applicable laws or regulations, the Code or the Company’s related policies, the Company urges that you immediately report that information to your supervisor, manager or the General Counsel. If the General Counsel is involved in the matter or you are uncomfortable contacting the General Counsel, you may contact any member of senior management, your manager or anyone in

your chain of command. In addition, to assist in the administration of this Code and to allow team members to report anonymously known or possible past, current or anticipated violations of this Code, the Company has established the General Counsel Code of Conduct Reporting Line 855.571.0886 (EthicsLine). No one is subject to retaliation because of a good faith report of suspected misconduct.

D. Reports Regarding Accounting Matters

The Company is committed to compliance with applicable securities laws, rules, and regulations, accounting standards, and internal accounting controls. You are expected to report any complaints or concerns regarding accounting, internal accounting controls, and auditing matters (Accounting Matters) promptly.

Reports may be made:

1. In writing and sent to the General Counsel at codeofconduct@onemainfinancial.com
2. By calling the EthicsLine at 855.571.0886
3. By filing an online report at <https://onemainfinancial.alertline.com/gcs/portal>

All reports are treated confidentially to the extent reasonably possible. No one is subject to retaliation because of a good faith report of a complaint or concern regarding Accounting Matters.

E. Anti-Retaliation

The Company does not tolerate unlawful reprisal or retaliation, of any kind, against any team member who reports, in good faith, what he or she reasonably believes to be a violation of state or federal law or the Code. “Good faith” does not mean that you have to be right – but it does mean that you believe that you are providing truthful information regarding an act you reasonably believe to be a violation of our legal or ethical obligations. In particular, no Company team member may be discharged, demoted, threatened or discriminated against, or otherwise subjected to adverse treatment, in any manner, for:

1. Reporting to the Company, in good faith, either directly or through the EthicsLine, a possible violation of state or federal law or of the Code that has occurred, is ongoing or is about to occur
2. Reporting to any state or federal law enforcement agency, including the SEC, in good faith, a possible violation of state or federal law or of the Code that has occurred, is ongoing or is about to occur
3. Initiating, testifying in or assisting in any investigation or judicial or administrative action by any state or federal law enforcement agency, including the SEC, of a possible violation of state or federal law or of the Code that has occurred, is ongoing or is about to occur

4. Making disclosures that are required or protected under the Sarbanes-Oxley Act of 2002, the Securities Exchange Act of 1934, the Dodd-Frank Act of 2010 or any other law, rule or regulation subject to the jurisdiction of the SEC

Allegations of retaliation are promptly and thoroughly investigated and, if substantiated, any person who has engaged, directly or indirectly, in any act of retaliation that violates this section are subject to appropriate disciplinary action, up to and including discharge. Retaliation may also be a violation of the law, and as such, could subject both the individual offender and the Company to legal liability. For team members to feel problems can be reported without fear of reprisals, diligent enforcement of anti-retaliation measures is vital. Team members who experience or witness retaliation in violation of this section are encouraged to report it immediately to a supervisor, manager or the General Counsel or through the EthicsLine.

F. Investigations of Suspected Violations

All reported violations are promptly and thoroughly investigated and treated confidentially to the extent reasonably possible. It is imperative that reporting persons not conduct their own preliminary investigations. Investigations of alleged violations may involve complex legal issues, and acting on your own may compromise the integrity of an investigation and adversely affect both you and the Company.

G. Discipline for Violations

The Company intends to use every reasonable effort to prevent the occurrence of conduct not in compliance with its Code and to halt any such conduct that may occur as soon as reasonably possible after its discovery. Subject to applicable law and agreements, Company personnel who violate this Code and other Company policies and procedures may be subject to disciplinary action, up to and including discharge.

H. Waivers of the Code

The Company waives application of the policies set forth in this Code only where circumstances warrant granting a waiver. Waivers of the Code for directors and executive officers may be made only by the Board as a whole and must be promptly disclosed as required by law or regulation. Any waiver given does not constitute a waiver for future purposes or bind the Company to give any such waiver in the future.

I. No Rights Created

This Code is a statement of the fundamental principles and key policies and procedures that govern the conduct of the Company's business. It is not intended to and does not create any obligations to or rights in any team member, director, customer, supplier, competitor, shareholder, or any other person or entity.

Ultimate responsibility to ensure that we as a Company comply with the many laws, regulations, and ethical standards affecting our business rests with each of us. You must become familiar with and conduct yourself strictly in compliance with those laws, regulations, and standards and the Company's policies and guidelines pertaining to them.

4.0 DEFINITIONS

n/a

5.0 CONTROLS AND MONITORING

This policy and the practices it covers are:

- A. Subject to quality controls, Compliance monitoring, and Internal Audit periodic review to ensure compliance with the policy and applicable laws and regulations
- B. Updated as necessary to address changes in applicable laws and regulations

Collectively, Internal Audit and Compliance test and audit such practices annually.

6.0 OWNERSHIP, APPROVALS AND EXCEPTION AUTHORITY

6.1 OWNERSHIP AND APPROVALS

- A. The Policy Owner for this document is the Company's General Counsel.
- B. This policy, and any material amendments, is approved by the Company's General Counsel and the Board.
- C. This policy is reviewed annually, except as otherwise determined by the Company's General Counsel and the Board.

6.2 EXCEPTIONS

- A. Exceptions to this policy are approved by the Company's General Counsel, or as otherwise specifically delegated.
- B. All exceptions are documented, with the reason for the exception, expiration or review date for the exception and, where necessary, an action plan and timetable for compliance with the policy.
- C. Notice of exceptions granted along with documentation of approval are provided to the contact for this policy, or a designee, who maintains a record of all exceptions.

7.0 COMMUNICATION AND TRAINING

7.1 COMMUNICATION

This policy is published on the Company intranet. Team members may subscribe to the policy to receive notification of any policy changes.

7.2 TRAINING

As required

8.0 REVISION HISTORY

Revision Date	Revision Description
8/18/2016	Revisions to content and formatting due to OneMain/Springleaf integration process