

UPSTART HOLDINGS, INC. 2022 ANNUAL STOCKHOLDER MEETING GUIDELINES

Welcome to the 2022 Annual Meeting of Stockholders of Upstart Holdings, Inc. The following procedures have been established in order to ensure an orderly annual meeting:

1. The meeting will be a virtual meeting. If you would like to attend, beginning at 8:45 a.m. Pacific time on May 17, 2022, please go to www.virtualshareholdermeeting.com/UPST2022. Stockholders as of the record date (March 24, 2022) may log in by entering the 16-digit control number sent to them previously. The meeting will begin at 9:00 a.m. Pacific Time. The meeting will be webcast on the Upstart Investor Relations website at <https://ir.upstart.com>, and a recording of the webcast will be available at that site following the meeting.
2. The meeting will be conducted as set forth in the meeting agenda. The Chairperson of the Board will preside at the meeting and make determinations with respect to the conduct of the meeting consistent with these procedures and principles of fairness.
3. The proposals to be considered at the meeting will be presented in the order in which they appear in Upstart's proxy statement. In accordance with Upstart's amended and restated bylaws, no other items of business may be introduced or considered at the meeting.
4. While stockholders have been encouraged to vote in advance of the meeting, they may also vote or change their prior votes via the website (once properly logged in) during the virtual meeting until the polls are announced as closed. No further voting will be permitted after the polls are closed. Opening of the polls for voting during the meeting will be announced at the start of the meeting.
5. As the proposals that are the subject of this meeting come up for discussion, the Chairperson of the Board will ask if there are any questions relevant to the proposals, and stockholders may ask general questions following the formal portion of the meeting. Only stockholders of record will be able to submit questions online in the designated field on the virtual meeting web portal. Out of consideration for others, please limit yourself to one question. Questions asked during the formal portion of the meeting should be relevant to the proposal being voted upon. Questions will be answered at the discretion of the Chairperson of the Board, based on determinations of relevancy or appropriateness. When submitting a question via the web portal, please identify yourself by your name and organization.
6. After the formal portion of the meeting has been finished, a company overview presentation will be given. Following this presentation, a question and answer period will be held during which stockholders may ask general questions.