



Pagaya Announces New Affiliate Partnership with Experian® to Expand Access to Personal Loans

- *Strategic expansion into Experian Marketplace, accessible to over 80 million Experian members*
- *Leverages Experian's AI-enabled platform, Experian Activate, to potentially qualify more consumers with greater offers*
- *Partnership bolsters Pagaya's AI-powered data network and further scales credit access for U.S. consumers*

NEW YORK & SAN MATEO, Calif. – May 11th, 2026 – Pagaya Technologies Ltd. (NASDAQ: PGY) ("Pagaya"), a global technology company delivering AI-driven product solutions for the financial ecosystem, and Experian, a global data and technology company, announced a strategic partnership to embed Pagaya into Experian Marketplace, a leading shopping marketplace for credit cards, personal loans and auto insurance.

Pagaya's AI-driven lending technology powered by its vast data network with insights from over \$1 trillion in annual loan applications is now embedded in Experian Marketplace. Pagaya will support lenders in extending real-time underwriting recommendations and credit opportunities to qualified consumers through its personal loan offering.

"Integrating with Experian brings our AI-driven network to more than 80 million Experian members. This collaboration helps lenders connect with more qualified borrowers and supports our goal of expanding credit responsibly. We look forward to working with Experian to create more financial opportunities for American consumers," said Sanjiv Das, Co-Founder and President of Pagaya.

The inclusion of Pagaya's model within Experian's hosted model environment, Activate, gives lenders an automated, data-driven solution to expand their reach responsibly. This integration will help Experian Marketplace lenders identify eligible consumer loan applicants across the credit spectrum, match them with financial products and maintain a disciplined approach to risk.

"Experian is committed to expanding consumers' access to credit and our work with Pagaya is a critical part of that mission, benefitting both lenders and consumers," said Rakesh Patel, Executive Vice President of Experian Marketplace at Experian Consumer Services. "By leveraging Pagaya's AI network within Experian Marketplace, we are enabling lenders to identify and serve qualified borrowers who might have been overlooked by legacy systems. This will provide millions of Americans with a more inclusive and transparent path to the credit they need."

Experian joins a growing list of strategic partners working with Pagaya to unlock greater access to financial services for their customers through its advanced AI model, vast data network, real-time decisioning capabilities and seamless integration.



About Pagaya

Pagaya (NASDAQ: PGY) is a global technology company making life-changing financial products and services available to more people nationwide, as it reshapes the financial services ecosystem. By using machine learning, a vast data network and an AI-driven approach, Pagaya provides consumer credit and other products for its partners, their customers, and investors. Its proprietary API and capital solutions integrate into its network of partners to deliver seamless user experiences and greater access to the mainstream economy. For more information, visit pagaya.com.

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