

MARQETA, INC.

STOCK OWNERSHIP GUIDELINES POLICY

I. Purpose: The Board of Directors (the “Board”) of Marqeta, Inc. (the “Company”) believes that it is in the best interest of the Company and its shareholders to align the financial interests of certain executives and the non-employee members of the Board (“Non-Employee Directors”) with those of the Company’s shareholders and further promote the Company’s commitment to sound corporate governance.

In this regard, the Compensation Committee of the Board (the “Compensation Committee”) has recommended to the Board, and the Board has adopted, minimum stock ownership guidelines. The Compensation Committee may recommend revisions to, and the Board may revise, this Stock Ownership Guidelines Policy (this “Policy”) with respect to employees of the Company in their discretion.

II. Participation: This Policy applies to the Non-Employee Directors and the Executive Officers¹ of the Company, and other executive staff members (each, a “Participant”) for as long as they continue, as applicable, to serve as a Non-Employee Director, a designated Executive Officer or an executive staff member.

III. Determination of Policy: This Policy requires ownership of shares of common stock of the Company having a value equal to or greater than the following:

Chief Executive Officer	5 times base salary
Executive Chair	5 times base salary
Other Executive Officers	1.5 times base salary
Non-Employee Directors	5 times annual cash retainer (exclusive of committee compensation or supplemental retainer for lead independent director)

IV. Ownership Calculation: Target share ownership shall be determined by multiplying the Participant’s annual base salary or annual board cash retainer for service as a Non-Employee Director (exclusive of any compensation for participation as the chairperson or member of any committee of the Board), as the case may be, by the applicable multiple shown above and dividing the result by the closing price of the Company’s common stock on NASDAQ on 12/31 or the trading day immediately prior thereto.

V. Time Period for Compliance: The Participants are expected to meet the applicable guideline no more than five (5) years after first becoming subject to it (the “Compliance Deadline”), and the Participants are expected to continuously own sufficient shares to meet the applicable guideline once attained. For the Participants who are serving in their roles as of the Effective Date (as defined below), the foregoing time period will commence as of the Effective Date. For any individual who becomes a Participant subsequent to the Effective Date, the foregoing time period will commence as of the date he or she becomes a Participant.

VI. Eligible Shares: Stock that may be considered in determining compliance with the Policy includes:

- Shares owned directly by the Participant or indirectly by the Participant through (i) his or her Immediate Family Members residing in the same household or (ii) trusts for the benefit of the Participant or his or her Immediate Family Members. For purposes of this Policy, “Immediate Family Members” means any child, stepchild, parent, stepparent, spouse, sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law of such security holder, and any person (other than a tenant or employee) sharing the household of such security holder; and

¹For purposes of this Policy, “Executive Officers” shall be those employees that are designated by the Board of Directors as Executive Officers.

VII. Holding Requirement: While a Participant is not in compliance with the applicable guideline, including, without limitation, if a Participant falls below the applicable guideline after attaining the applicable guideline level solely due to a decline in the value of the Company's common stock, such Participant is prohibited from selling 50% or more of any common stock of the Company, including shares acquired through the exercise of stock options (except for shares withheld to pay any applicable tax liability or the exercise price of the stock options). Notwithstanding the preceding sentence, this holding requirement shall not be applicable until the Compliance Deadline for a particular Participant. The Board shall disclose in its annual Proxy Statement filed with the SEC when an individual falls out of compliance with the stock holding provision and when the individual regains compliance.

VIII. Exceptions/Hardship: In the event a Participant falls below the required holdings solely due to a decline in the value of the shares, upon recommendation by the Compensation Committee the Board may, in its discretion, determine the appropriate hardship relief, if any, for non-compliance with this Policy, including but not limited to allowing such Participant additional time to gain or regain compliance and suspending ownership requirements in the event of extreme volatility in the Company's stock price.

IX. Administration: The Compensation Committee shall be responsible for monitoring the application of this Policy. Participants who are subject to this Policy will be notified each year as to the status of their compliance. This Policy supersedes any previous policy of the Company concerning stock ownership guidelines. In the event of any conflict or inconsistency between this Policy and any other materials previously distributed by the Company, this Policy shall govern.

X. Effective Date: This Policy shall be effective as of February 17, 2023 (the "Effective Date").

Date Approved: February 17, 2023