HealthEquity®

Stockholder Communications to Independent Directors Policy

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Approved by:	Board of Directors
Business unit:	HealthEquity, Inc.
Owner:	Board of Directors
Executive sponsor:	General Counsel

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1 OVERVIEW

The Board of Directors (the "Board") believes that management speaks for HealthEquity, Inc. (the "Company"). Individual Board members may, from time to time, communicate with various constituencies that are involved with the Company, but it is expected that Board members will do this with knowledge of management and, in most instances, only at the request of management.

In cases where stockholders wish to communicate directly with our non-management directors, messages can be sent to our General Counsel at HealthEquity, Inc., 15 W. Scenic Pointe Drive, Suite 100, Draper, UT, 84020. Our General Counsel or Legal Department will review all incoming stockholder communications (except for mass mailings, product complaints or inquiries, job inquiries, business solicitations, and patently offensive or otherwise inappropriate material) and, if appropriate, route such communications to the appropriate member(s) of the Board.

Our General Counsel or Legal Department may decide in the exercise of their judgment whether a response to any stockholder communication is necessary and shall provide a report to the Nominating and Corporate Governance Committee on a quarterly basis of any stockholder communications received for which the General Counsel or Legal Department has responded.

2 ADMINISTRATION

This procedure for stockholder communications with the non-management directors is administered by the Company's Nominating, Governance and Corporate Sustainability Committee. This procedure does not apply to (a) communications to non-management directors from officers or directors of the Company who are stockholders, or (b) stockholder proposals submitted pursuant to Rule 14a-8 under the Securities and Exchange Act of 1934, as amended.

Please note: Requests for investor relations materials should be made to HealthEquity, Inc., 15 W. Scenic Pointe Drive, Suite 100, Draper, UT, 84020, Attn: Investor Relations.

3 POLICY REVIEW

The policy owner will review this policy annually.

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