UNITED STATES OF AMERICA CONSUMER FINANCIAL PROTECTION BUREAU

ADMINISTRATIVE PROCEEDING	ć
File No. 2023-CFPB-0014	

In the Matter of:

ORDER TERMINATING THE CONSENT ORDER

ENOVA INTERNATIONAL, INC.

With the consent of Enova International, Inc. (Enova) and through its Chief Executive Officer, the Consumer Financial Protection Bureau (Bureau) issued a Consent Order on November 15, 2023, for violations of Sections 1031 and 1036(a)(1)(A), (B) of the Consumer Financial Protection Act, 12 U.S.C. §§ 5531 and 5536(a)(l)(A), (B) related to Enova's payment processing practices.

To this date, Enova has fulfilled certain obligations under the Consent Order, including, among other things, paying a civil money penalty of \$15,000,000 to the Bureau required by Section XI of the Consent Order; retaining a third-party consultant to determine whether Enova's business records reflect that it provided redress to all Affected Consumers, as required by Paragraph 81 of the Consent Order; taking steps to provide redress to certain Affected Consumers whom the third-party consultant determined had not previously received complete redress, as required by Paragraph 85 of the Consent Order; and taking steps to implement injunctive relief to prevent future violations required by "Conduct Provisions" of the Consent Order.

Pursuant to its authority under 12 U.S.C. § 5563(b)(3), the Bureau hereby terminates this Consent Order. The Bureau also waives any alleged non-compliance by Enova with the Consent Order.

Accordingly, under Paragraph 120 of the Consent Order, the Bureau directs that the Consent Order be, and hereby is, terminated this 29 day of 2025.

Russell Vought

Acting Director

Consumer Financial Protection Bureau