

UNITED AIRLINES HOLDINGS, INC.
Finance Committee Charter

Purpose

The purpose of the Finance Committee (the “Committee”) of the Board of Directors (the “Board”) of United Airlines Holdings, Inc. (the “Company”) is to review, evaluate and advise the Board with respect to: (1) financial plans and cash management policies and activities; (2) any proposed merger or consolidation, or any significant acquisition or disposition of assets; (3) business opportunities, capital commitments and financing transactions; (4) the Company’s capital structure and recommend certain proposed issuances of securities; and (5) strategies relating to financial, operating or economic risk.

In addition to the powers and responsibilities expressly delegated to the Committee below, the Committee may exercise any other powers and carry out any other responsibilities delegated to it by the Board from time to time consistent with the Company’s Amended and Restated Certificate of Incorporation (the “Certificate of Incorporation”), Amended and Restated Bylaws (the “Bylaws”) and applicable law. The powers and responsibilities delegated by the Board to the Committee in this Charter or otherwise shall be exercised and carried out by the Committee as it deems appropriate without the requirement of Board approval and any decision made by the Committee (including any decision to exercise or refrain from exercising any of the powers delegated to the Committee hereunder) shall be at the Committee’s sole discretion. While acting within the scope of the powers and responsibilities delegated to it, the Committee shall have and may exercise all the powers and authority of the Board. To the fullest extent permitted by law, the Committee shall have the power to determine which matters are within the scope of the powers and responsibilities delegated to it.

Membership

Composition

Each member of the Committee shall be appointed by the Board (taking into account any recommendations of the Nominating/Governance Committee) and shall serve until such member’s successor is duly appointed and qualified or until such member’s resignation or removal by the Board. The Board shall appoint a Chair of the Committee, taking into account the recommendation of the Nominating/Governance Committee. The Nominating/Governance Committee is responsible for making recommendations to the Board regarding Committee membership and appointment of the Chair of the Committee.

Authority and Responsibilities

The Committee shall have the following responsibilities:

Financial Plans; Cash Management

1. The Committee shall review the Company’s overall financial plans and objectives and shall review and recommend to the Board annual financial plans and capital plans.
2. The Committee shall review and approve, as appropriate, the Company’s cash management policies and activities.
3. The Committee shall review at least annually the entry by the Company and/or its subsidiaries into over-the-counter derivatives transactions that are exempt from clearing and from trading on a swap execution facility under the Commodity Exchange Act in accordance with applicable rules of the Commodity Futures Trading Commission, and otherwise review and consider the reliance by the Company and/or its subsidiaries on any applicable exemptions from requirements that would otherwise apply to the Company’s derivatives trading under the Dodd-Frank Wall Street Reform and Consumer Protection Act or other applicable law.

Business Combinations, Capital Commitments and Financing Transactions

4. The Committee shall evaluate and make recommendations to the Board regarding (a) any proposed merger or consolidation, (b) any significant acquisition, sale, lease or exchange of the Company's property or assets and (c) other significant business transactions, including aircraft acquisitions.
5. In the event of any merger or consolidation, the Committee shall periodically review with management the progress and integration of the merger or consolidation, including the achievement of business synergies.
6. The Committee shall review, advise and, in certain circumstances, recommend to the Board business opportunities or initiatives that may result in substantial capital expenditures, commitments or exposures, consistent with the Company's Corporate Approval Policy.
7. The Committee shall review, advise and, in certain circumstances, recommend to the Board major financial undertakings and financing transactions.
8. The Committee shall periodically review the Company's debt limitations, material covenants, loan guarantees of third-party debt and obligations, strategic alliances and investments and target credit ratings.

Capital Structure and Issuances of Securities

9. The Committee shall periodically evaluate the capital structure of the Company and shall oversee the development of long-term capital structure guidelines.
10. The Committee shall review and recommend to the Board certain proposed issuances, repurchases or redemptions of Company securities.
11. The Committee shall review and recommend to the Board proposed dividends or other distributions with respect to Company securities.
12. The Committee shall periodically review information regarding the financial performance of the assets of benefits plans sponsored by the Company and the funding obligations related to such benefit plans.

Risk Assessment and Risk Management Strategies

13. The Committee shall periodically review risk assessment and risk management policies and strategies (taking into account the risk assessment and risk management policies and strategies managed through the Company's Audit Committee) for managing certain exposures to financial, operating, corporate citizenship (including climate-related) or economic risks, including (a) hedging strategies related to fuel, foreign currency and interest rates, and (b) insurance programs, including coverage for property, casualty, fiduciary and political risk and directors and officers. The Committee shall review the steps management has taken to monitor and control such risk exposures.
14. The Committee shall review certain legal and regulatory matters that may have a material impact on the Company's financing or risk management activities (taking into account the review of the Company's risk assessment and risk management policies and strategies managed through the Company's Audit Committee).

Retention of Consultants and Advisors; Investigations

15. The Committee shall have the authority to obtain, at the expense of the Company, advice and assistance from internal or external financial, legal, accounting or other advisors as the Committee deems advisable, and to approve any such advisor's fees and other terms of engagement.
16. In discharging its duties, the Committee shall have the authority to conduct or authorize investigations into any matters within the Committee's scope of responsibilities.

Performance Evaluation

17. At least annually, the Committee shall review its own performance.
18. The Committee shall reassess the adequacy of this Charter at least annually in such manner as it deems appropriate and submit such evaluation, including any recommendations for change, to the Board for review, discussion and approval.

Meetings, Structure and Operations

The Committee may form and delegate authority to subcommittees, to the extent consistent with the Certificate of Incorporation, the Bylaws and applicable law.

The Committee will coordinate, to the extent appropriate, with the Audit Committee or any other relevant committee with respect to risk assessment and risk management policies and strategies.

The Committee may act by unanimous written consent signed by each member of the Committee.

The Committee shall maintain minutes or other records of its meetings and shall give regular reports to the Board on these meetings and its other activities.

All minutes of meetings of the Committee, and all unanimous written consents of the Committee, shall be filed with the records of meetings of the Committee and delivered to the Secretary of the Company.

The Committee shall meet as often as may be deemed necessary or appropriate in its judgment, and in any event at least once a year. The Committee may request that members of management or others attend its meetings to provide pertinent information, as necessary or appropriate.

Approved by the Finance Committee
Date: December 10, 2025

Approved by the Board of Directors
Date: December 11, 2025