Revised August 17, 2026

Robinhood Crypto Customer Agreement

In consideration of Robinhood Crypto, LLC and its agents and assigns (collectively, "RHC", "you", or "your") opening one or more accounts on my behalf (each "my RHC Account" or the "RHC Account"), I represent and agree to the terms set forth below (the "Agreement"). When used in this Agreement, the words "I", "me", or "my" mean the owner of the RHC Accounts.

I understand that the terms and conditions of this Agreement govern all aspects of my relationship with RHC regarding my RHC Accounts and my use of RHC Services (as defined below) that may be offered by RHC through the Robinhood mobile application(s) and the Robinhood website (such applications and website, together with any programs, tools, features, functionality, services, transactions, and content provided through or in connection with the website and the apps, collectively, the "Robinhood Platform"). I will carefully read and accept the terms and conditions of this Agreement before I click "Submit Application" or other similarly worded button below. I understand that clicking "Submit Application" or other similarly worded button is the legal equivalent of my manually signing this Agreement and I will be legally bound by its terms and conditions in their entirety. I also understand that by clicking "Submit Application" or similarly worded button. By entering into this Agreement, I acknowledge receipt of the Robinhood Privacy Policy, located at https://about.robinhood.com/legal.

THIS AGREEMENT CONTAINS AN ARBITRATION CLAUSE PURSUANT TO THE FEDERAL ARBITRATION ACT AND A WAIVER OF YOUR RIGHT TO BRING OR JOIN A CLASS PROCEEDING. THE ARBITRATION AGREEMENT REQUIRES THAT YOU MAY ONLY BRING CLAIMS ON AN INDIVIDUAL BASIS AND WILL PROHIBIT YOU FROM HAVING ANY CLAIMS AGAINST US RESOLVED BY A JURY OR IN A COURT OF LAW. BY SUBMITTING AN APPLICATION FOR AN ACCOUNT AND AGREEING TO BE BOUND BY THIS AGREEMENT, YOU AGREE TO RESOLVE ALL DISPUTES CONCERNING YOUR ACCOUNT(S) THROUGH ARBITRATION IF YOU OR WE ELECT TO USE ARBITRATION. YOU HAVE THE RIGHT TO REJECT THE ARBITRATION AGREEMENT AS SET FORTH BELOW WITHIN 60 DAYS OF OPENING YOUR ACCOUNT.

I am at least 18 years old and have the legal capacity to enter into this Agreement. No person, except myself, has any interest in the RHC Accounts opened pursuant to this Agreement.

I understand that this Agreement may be amended from time to time by RHC, with revised terms posted on https://about.robinhood.com/legal. I agree to check for updates to this Agreement. I understand that by logging into an RHC Account or continuing to maintain an RHC Account without objecting to any revised terms of this Agreement, I am accepting the terms of the revised agreement and will be legally bound by its terms and conditions. I understand that I should therefore read this Agreement from time to time and that my affirmative agreement to its terms, as amended, may be requested of me as a condition of logging into my Robinhood Account. I understand that if I do not agree to be legally bound by this Agreement and all of its terms and conditions (as amended from time to time), I should not log into my RHC Accounts. If I request other services provided by RHC that require me to agree to specific terms and conditions electronically (through clicks or other actions) or otherwise, such terms and conditions will be deemed an amendment and will be incorporated into and made part of this Agreement.

1. Robinhood Crypto Service.

a) **RHC Accounts**. I understand that each RHC Account allows me to place spot purchase and sale orders for certain digital assets supported on the Robinhood Platform (such digital assets, "Cryptocurrencies"), to transfer Cryptocurrencies from my RHC Accounts to external digital asset wallets and/or from external digital asset wallets to my RHC Accounts ("Wallet Transfers"), to stake Cryptocurrencies from my RHC Accounts, and to access other services that may be offered by RHC from time to time (such services, the "RHC Services"). I further agree and acknowledge that my use of my RHC Accounts and the RHC Services is and shall be only for my personal, non-commercial purpose.

b) **Absence of FDIC or SIPC Protection**. RHC is not a broker-dealer of any kind and is not a member of the Financial Industry Regulatory Authority ("FINRA") or the Securities Investor Protection Corporation ("SIPC"). I understand that my Cryptocurrency holdings are not insured by the Federal Deposit Insurance Corporation ("FDIC") or SIPC.

c) **Fees and Charges**. I agree to pay RHC any fees RHC imposes in connection with RHC Services. The current fees are included in the RHC Fee Schedule available on the Robinhood Platform (the "RHC Fee Schedule"). I agree to pay any such fees at the then-prevailing rate. I acknowledge that the prevailing fees may change and that change may occur without notice. I agree to be bound by such changes once they are posted in the RHC Fee Schedule. RHC reserves the right to vary rates and fees among customers in connection with special offers, promotions, arrangements, or account criteria such as account value/balance or customer loyalty. I also agree to pay all applicable federal, state, local, and foreign taxes, and any fees, costs or expenses incurred by RHC in connection with collection of any unpaid balance due on my RHC Accounts, including attorney's fees allowed by law.

d) **RHC's Receipt of Rebates and Integration Fees and Passing On of Fees.** I understand that RHC reserves the right to pass on any fees charged by any Cryptocurrency exchanges, brokers, market makers, liquidity providers, or other types of Cryptocurrency counterparties (including decentralized applications or dApps), trading venues, or intermediaries (each, a "Market Actor"). RHC also reserves the right to pass on any fees charged by Cryptocurrency networks to facilitate Wallet Transfers or any fees associated with any enhanced due diligence performed on my RHC Accounts. I further understand that RHC may receive activity-based rebates from Market Actors in relation to Cryptocurrency transactions. RHC may also receive integration fees in connection with supporting certain assets.

e) **Authorization to RHC**. I understand that my RHC Accounts are self-directed. Accordingly, I appoint you as my agent for the purpose of carrying out my directions to you in accordance with the terms and conditions of this Agreement. You are authorized to open or close my RHC Accounts, place and withdraw orders, and take such other steps as are reasonably necessary to carry out my directions. All transactions will be affected only on my authorization or the authorization of my authorized delegate, except as otherwise expressly described in this Agreement. My use of my RHC Accounts and my grant of access to any RHC Account to any third party are solely at my risk.

f) **Relationship with Robinhood Affiliate Accounts**. I understand that my RHC Accounts and the RHC Service are provided to me by RHC, and that my RHC Accounts are separate from my accounts with any of Robinhood's Affiliates, as defined in Section 3(a) (any such account, an "Affiliated Account"), including Robinhood Financial LLC ("RHF" or "Robinhood Financial" and any such account with RHF, an "RHF Account") or Robinhood Money, LLC ("RHY" or "Robinhood Money" and any such account with RHY, an "RHY Account"). I understand that, if I already have a RHF Account and a RHC Account, the creation

of a new RHF Account will automatically create a new corresponding RHC Account; I further understand that the account titles I assign to my RHF Accounts will also apply to their corresponding RHC Accounts, respectively, but that each RHC Account is nevertheless separate from its corresponding RHF Account. I understand that I will not be able to use margin provided through any RHF Account I may have with Robinhood Financial to purchase Cryptocurrencies.

g) **Authorization to Clearing Broker; Authorization to Robinhood Money**. I understand that when I elect to purchase Cryptocurrencies on the Robinhood Platform in an RHC Account, I am authorizing and instructing RHC, on my behalf, to authorize and instruct Robinhood Financial to instruct Robinhood Securities, LLC (the "Clearing Broker") to accept an instruction to transfer the funds required for the transaction from my corresponding RHF Account to an account in the name of RHC (an "Entity Account"). In the event I do not have a RHF Account, I understand that when I elect to purchase Cryptocurrencies on the Robinhood Platform, I am authorizing and instructing RHC, on my behalf, to authorize and instruct RHY to accept such instruction to transfer the funds required for the transaction from my RHY Account to an Entity Account. I acknowledge that legal title to any such transferred funds will pass to RHC to effectuate settlement and that the Clearing Broker or RHY, as applicable, does not have the ability to monitor or recall the funds after such funds have been transferred to the external bank account. I agree to hold the Clearing Broker or RHY harmless with respect to the Clearing Broker or RHY, as applicable, accepting and following my instructions to transfer funds from my RHF Account or RHY Account to the applicable Entity Account. I hereby authorize and instruct the Clearing Broker or RHY, as applicable, to accept all instructions to deposit funds into my RHF Account or RHY Account from the applicable Entity Account at the sole instruction of RHF, RHY or RHC. I understand that I may revoke this authorization at any time by closing my RHC Accounts. I understand that the assets in my RHC Accounts are not held at the Clearing Broker or RHY. I understand that the Clearing Broker and RHY are not involved in the purchase, sale, execution, custody, or trading of Cryptocurrencies, and only take instructions regarding the transfer of funds as described in this Agreement.

h) **Position and Transaction Limits**. I understand that my use of the RHC Services is subject to a limit on volume (in USD terms) that I may transact in a given time period. Such limits may vary, at RHC's sole discretion, depending on a variety of factors, and RHC may apply different limits to certain customers at its sole election. RHC will make the transaction and position limits applicable to my use of the RHC Services available upon request.

i) **Stablecoins.**

i) **USDC**. I understand that I may purchase USD Coin ("USDC"), issued by Circle Internet Financial ("Circle"), through my RHC Accounts and that I own my USDC. RHC is not the issuer, does not hold USDC reserves, and has no obligation to repurchase USDC for USD, though it may do so in its discretion. I may redeem USDC directly with Circle. My use of USDC is subject to the Circle USDC User Agreement (https://support.usdc.circle.com/hc/en-us/articles/360001233386-Circle-USDC-User-Agreement), which contains additional terms and limitations.

ii) **USDG**. I understand that I may purchase Global Dollar ("USDG"), issued by Paxos Digital Singapore Pte. Ltd. ("Paxos"), through my RHC Accounts and that I own my USDG. RHC is not the issuer, does not hold USDG reserves, and has no obligation to repurchase USDG for USD, though it may do so in its discretion. I may redeem USDG directly with Paxos. My use of USDG is subject to Paxos' US Dollar-Backed Stablecoin Terms and Conditions (https://www.paxos.com/terms-and-conditions/stablecoin-terms-conditions), which contain additional terms and limitations.

j) **Affiliated Liquidity Providers**. I agree and understand that RHC may route my order to an exchange or market maker that is, or that sources its liquidity in whole or in part from, an Affiliate of RHC. Such Affiliates may include, e.g., Bitstamp USA, Inc., which is licensed to engage in virtual currency business activities by the New York State Department of Financial Services and as a money transmitter by various state authorities in the United States; Bitstamp Europe S.A., which is authorized as a payment institution and crypto-asset service provider in Luxembourg; Bitstamp Asia Pte Ltd, which is authorized as a major payment institution in Singapore; Bitstamp UK Ltd., which engages in certain crypto-asset activities pursuant to registration in the United Kingdom; and Bitstamp Global Ltd., which operates under the transitional virtual asset service provider regime in the British Virgin Islands.

2. **Cryptocurrency Networks and Forks**. I understand and acknowledge that you do not own or control the software, protocols, or databases underlying the Cryptocurrency networks and other digital asset networks and that you make no guarantees regarding the security, functionality, or availability of such networks. In general, the underlying software, protocols, and databases are public and open source and anyone can use, copy, modify, and distribute them. I further understand and acknowledge that third parties may from time to time create a copy of a Cryptocurrency network and then implement changes in operating rules or other features ("Forks") that may result in more than one version (each, a "Forked Network"), and that such Forks may materially affect the value of the Cryptocurrencies or other digital assets I hold. In the event of a Fork, I agree and understand that you may temporarily suspend the RHC Services without advance notice to me while you determine in your sole discretion which Forked Networks to support. I agree and understand that you may determine, in your sole discretion, not to support a forked network and that I have no right, claim, or other privilege to any cryptocurrency or other digital asset on such unsupported network ("Forked Assets"). I understand and agree that you may, in your sole discretion, determine the approach to such Forked Assets, which approach may include abandoning or otherwise electing not to support such Forked Assets as part of the RHC Service. I agree and understand that you are unlikely to support most forked networks and that most Forked Assets likely will not be made available to me. I understand and acknowledge that the supply of Forked Assets available to you as part of the RHC Services and your ability to deliver Forked Assets resulting from a forked network may depend on third parties that are outside of your control. I further understand and agree that you and your Affiliates shall not be liable for (i) the software, protocols, or databases underlying the Cryptocurrencies (or other digital asset) and associated networks, (ii) any change in the value of any Cryptocurrency or other digital asset (whether associated with a Fork or otherwise), or (iii) any decision regarding supporting or not supporting any Cryptocurrency or other digital asset, including a Forked Asset.

3. **My RHC Accounts.**

a) **Account Access and Potential Fraudulent Events**. I understand that I am only permitted to access my RHC Accounts using my RHC Account login credentials and other required forms of authentication. I am solely responsible for keeping my username and password ("Login Credentials") to the Robinhood Platform and my RHC Account number confidential and secure. I agree and accept full responsibility for monitoring and safeguarding my RHC Accounts. I agree to immediately notify Robinhood customer support if I become aware of: (i) any loss, theft, or unauthorized use of my Login Credentials or my RHC Account number; (ii) any failure by me to receive any communication from you indicating that an order was received, executed or cancelled, as applicable; (iii) any failure by me to receive an accurate written confirmation of an execution or Wallet Transfer transaction; (iv) any receipt by me of confirmation of an order, execution, cancellation or Wallet Transfer that I did not place; (v) any inaccurate information in or relating to my RHC Account balances, Wallet Transfers, Cryptocurrency positions, or transaction history; (vi) any transfer of funds to RHC

required to fund a transaction that is funded through an Affiliated Account (including through an ACH debit initiated by an Affiliated Account from an account that I own at another financial institution in accordance with the applicable RHC or Affiliated Account Agreement) where such funding is unauthorized, including funding that I assert is unauthorized and/or seek to reverse through by bank; or (vii) any other unauthorized use of or access to any of my RHC Accounts or other suspicious activity. Each of the events described in the preceding subsections (i)-(vii) shall be deemed a "Potential Fraudulent Event". The use and storage of any information including my RHC Account numbers, Login Credentials, portfolio information, transaction activity, account balances, and any other information or orders available on my wireless, web-enabled cellular telephone or similar wireless communications device (collectively, "Mobile Device") or my personal computer is at my own risk and is my sole responsibility. I am and will be solely responsible for, have authorized, and will authorize all orders or instructions appearing in, originating from, or associated with my RHC Accounts, RHC Account number, and Login Credentials. I agree to notify you immediately after I discover any Potential Fraudulent Event, but in no event more than twenty-four (24) hours following discovery. Upon request by you, I agree to report any Potential Fraudulent Event promptly to legal authorities and provide you a copy of any report prepared by such legal authorities. I agree to cooperate fully with the legal authorities and you in any investigation of any Potential Fraudulent Event and I will complete any required affidavits promptly, accurately and thoroughly. I also agree to allow you access to my Mobile Device, my computer, and my network in connection with your investigation of any Potential Fraudulent Event. I understand that, if I fail to do any of these things, I may encounter delays in regaining access to the funds in my RHC Accounts. I agree to indemnify and hold you, any entities controlled by, controlling, or under common control with you (such entity, an "Affiliate"), and your and your Affiliates' respective officers and employees harmless from and against any Losses arising out of or relating to my failure to comply with any of my above obligations relating to any Potential Fraudulent Event. I understand and acknowledge that you are not responsible for any unauthorized use of my RHC Accounts.

b) **Multi-Factor Authentication**. I understand that, at your discretion, I may be required to use at least two (2) forms of authentication when accessing my RHC Accounts and performing certain operations in my RHC Accounts. Forms of multi-factor authentication in addition to my Login Credentials may include verification tokens delivered through SMS or a specified and supported two- factor authentication ("2FA") application. If I choose to install and use a 2FA application on a device, I understand that I do so at my own risk, including the risk that the operating system has been tampered with in any way. RHC reserves the right in RHC's sole discretion to prohibit access from or by any device, including one on which the operating system has been or is suspected of having been modified or tampered with. I agree that you may provide my 2FA data to a third-party service provider in order to help authenticate me.

c) **Account Review and Acknowledgment**. I understand that I will receive trade confirmation emails from you after a trade that I have placed is executed. I understand that it is my sole responsibility to review my transaction history, trade confirmations, and any notices from RHC or its Affiliates promptly upon receipt, and that my Account Documents (as defined in Section 21(e)) available through the Robinhood Platform will evidence all activity in my RHC Accounts for the stated period. I waive any right to dispute any transaction unless I notify you of any objections within two calendar days from the date trade confirmations are sent, and Account Documents will be considered binding on me unless I notify you of any objections within ten calendar days after such records are posted on the Robinhood Platform. In all cases, you reserve the right to determine the validity of my objection. If I object to a transaction for any reason, I understand and agree that I am obligated to take action to limit any losses that may result from such transaction or I will bear sole responsibility for any losses relating to the transaction, even if my objection to the transaction is ultimately determined to be valid. I agree that it is my sole responsibility to review my trade confirmations on a regular basis in order to

meet the period set forth above. I understand and agree that for the purposes of review and acknowledgment, I agree to be deemed to have reviewed my transaction history and all notices on at least a monthly basis. If for any reason I am unable to do so, or I do not receive your or your Affiliates' communications, it is my responsibility to contact support@robinhood.com and notify you immediately.

d) **Account Restriction or Closure**. I understand that you may, in your discretion and at any time, prohibit or restrict the trading of Cryptocurrencies in my RHC Accounts. I further understand that either you or I may close any of my RHC Accounts and that you may deactivate or block access to any of my RHC Accounts at any time and for any reason. Closing an account will not affect any rights and obligations incurred prior to the date of account closure. I understand and acknowledge that a RHC Account must have a zero balance in order to be closed. If there is a Cryptocurrency balance remaining in a RHC Account, I hereby agree to: (i) upon your request, provide you with a Cryptocurrency address upon providing me notice of closure so that you can return the remaining Cryptocurrency to me pursuant to a Send Transaction; or (ii) permit you, at your discretion, to sell any remaining Cryptocurrency on the open market at the prevailing market price and return the proceeds (less fees, costs, expenses, charges, obligations including, but not limited to, attorney and court fees or transfer costs of funds (or Cryptocurrencies), and damages) to any valid bank account linked to the RHC Account or to any Affiliate Account(s) (each, an "Account Closure Transaction"). In the event RHC reasonably determines my RHC Account balance is insufficient to cover the costs and fees associated with an Account Closure Transaction (such account balance, a "Dust Balance"), I agree to forfeit any such Dust Balance. **I further agree that RHC will not have any responsibility or liability for any losses, unrealized gains, damages, expenses, or other harm that I may incur in connection with such forfeiture.** Without limiting the foregoing, if the costs of closing a RHC Account exceeds the value in my RHC Accounts, I will be responsible for reimbursing you. I will remain liable to you for all obligations incurred in my RHC Accounts, pursuant to this Agreement, or otherwise, whether arising before or after closure of any RHC Account or termination of this Agreement.

e) **Account Suspension and Investigation**. I acknowledge and agree that you have the right to immediately (i) cause any of my RHC Accounts or, to the extent permitted by the customer agreement with such Affiliate, any Affiliated Account to be suspended, (ii) cause the funds and assets in any RHC Account and any Affiliated Account to be frozen, and (iii) investigate any RHC Account, until a determination has been made, if (A) you suspect, in your sole discretion, any such accounts to be in violation of this Agreement, your Anti-Money Laundering ("AML") program or that of any of your Affiliates, any applicable laws or regulations, or the RHC Code of Conduct; (B) you or any of your Affiliates are required to do so by a government or regulatory authority, court order, or facially valid subpoena; (C) any RHC Account or any Affiliated Account is subject to any pending litigation, investigation, or governmental proceeding; (D) any RHC Account or any Affiliated Account has a negative balance; (E) my ACH deposit was returned to my bank; (F) you believe that there is unusual activity in any RHC Account or any Affiliated Account or suspect that I am using RHC, RHF, RHY, my Login Credentials, or other account information in an unauthorized or inappropriate manner; or (G) I have not accessed any of my RHC Accounts in two (2) years of more. RHC will provide me with notice of any such suspension of my RHC Accounts if legally permitted to do so.

4. **Orders**

a) **Order Types.** I understand that RHC allows the following types of orders to be placed on the Robinhood Platform:

iii) **Market Orders**. Market orders may be submitted either in U.S. dollar ("USD") amounts or in Cryptocurrency amounts. I understand that (A) RHC does not currently support sending traditional market buy orders and that RHC collars all market buy orders by using limit orders priced up to 1% above the last ask price, and (B) RHC does not currently support sending traditional market sell orders and that RHC collars all market sell orders by using limit orders priced up to 5% below the last bid price. If I place a market order, I agree to pay or receive the prevailing market price at the time my market order is executed, subject to the specific clarification above relating to buy and sell orders. I understand that the execution price may be significantly higher or lower than anticipated at the time I placed the order.

iv) **Limit Orders**. To avoid buying a Cryptocurrency at a higher price and possibly exceeding my purchasing power, I understand my option to enter a limit buy order. I also have the option to use a limit sell order to offer to sell a Crytpocurrency for a price that is not lower than a minimum I set. A limit order may be "good till cancelled" which means the order remains valid until (A) it is executed or (B) I cancel the order. I also understand that limit orders may not be executed at any particular time, or at all, if there is not sufficient trading at prices that are at or better than the limit price I specify, and are good until I cancel them, provided, however, that RHC may in its sole discretion cancel any limit order that remains unexecuted for at least thirty calendar days. I further understand that if I place a limit order with Exchange Routing rather than Market Maker Routing, my order will rest on a single order book at Bitstamp (an affiliate of Robinhood Crypto), which carries the risk of non-execution if the target price is only available on another exchange.

b) **No Margin or Options**. The RHC Services do not include margin or options trading.

c) **Order Placement**. I understand that all orders for the purchase or sale of Cryptocurrencies given for my RHC Accounts will be executed in reliance on my promise that an actual transaction is intended, and that you reserve the right to require full payment or delivery in cleared funds prior to the acceptance of any order. I understand that I am not permitted to place a Cryptocurrency buy order with RHC, unless I have enough funds available in my RHC Accounts or any Affiliated Account to satisfy my order. I further understand that I am not permitted to place a Cryptocurrency sell order with RHC unless I have enough Cryptocurrencies available in my RHC Accounts or any Affiliated Account to satisfy my order. I agree that it is my responsibility to cancel any order that I do not want to be filled. I understand that I may not be able to cancel an order prior to its filling and that you are not liable to me for the completion of an order after I have submitted a cancellation request.

d) **Order Handling**. I agree and understand that RHC does not guarantee that any order that I place will be filled or that all supported Cryptocurrencies will be available for trading. I further agree and understand that RHC reserves the right to cancel any order or part of an order if such order was placed during a scheduled or unscheduled RHC downtime, violates RHC's Code of Conduct, I do not have enough funds available in my Affiliated Account to satisfy my order, or is nonmarketable.

e) **Order Execution**. I understand that the method, counterparty, broker (if any) and venue (if any) used for the execution of any order that I place shall be determined by RHC in its sole good faith discretion.

f) **Price Fluctuations and Rounding**. The price or amount of Cryptocurrency received for an order that is placed is likely to differ from the quote displayed on entry of an order, especially during periods of high volume, illiquidity, fast movement, or volatility in the

marketplace, and I may receive partial executions of an order at different prices. I understand that RHC is not liable for any price fluctuations. In addition, I understand that if I place an order to buy or sell a specific dollar amount of Cryptocurrency, RHC will calculate the amount of Cryptocurrency bought or sold by dividing the dollar amount of the order by the price of the Cryptocurrency and, as applicable, rounding to at least the sixth decimal place or as many decimal places as is practicable for a given Cryptocurrency. Due to such rounding, the exact amount of Cryptocurrency bought or sold may be slightly greater or less than the actual dollar amount of my order. I also understand that if I place an order to buy or sell a specific amount of Cryptocurrency, RHC will calculate the cost of the Cryptocurrency in dollars by multiplying the amount of Cryptocurrency by the price and rounding to two decimal places. Due to such rounding, the actual dollar amount may be slightly greater or less than the exact Cryptocurrency value of your order.

g) **Erroneous or Fraudulent Trades or Orders**. I understand that RHC reserves the right, but has no obligation, to (i) declare a transaction null and void that RHC considers to be erroneous or a Potential Fraud Event, or (ii) reverse a transaction on or perform offsetting transactions for my account in connection with an Erroneous Transaction or a Potential Fraudulent Event. RHC may consider a transaction to be erroneous when its price is substantially inconsistent with the prevailing price at the time of execution (each, an "Erroneous Transaction"). I agree that I am responsible for ensuring that the appropriate price and order type are entered into the Robinhood Platform when I place an order to buy or sell Cryptocurrency with RHC. I acknowledge and agree that a simple assertion by me that a mistake was made in entering an order, or that I failed to pay attention to or update an order, shall not be sufficient to establish the order as an Erroneous Transaction or a Potential Fraudulent Event. I further acknowledge and agree that if you determine that a given transaction is an Erroneous Transaction or a Potential Fraudulent Event, (i) you may, without obligation, declare it null and void, in whole and in part, even if I do not agree to cancel or modify it, in which case I will return the Cryptocurrency or fiat currency received in the Erroneous Transaction or a Potential Fraudulent Event and (ii) you might not declare it null and void for any reason, including without limitation where the counterparty cannot be compelled to return the Cryptocurrency or fiat currency it received in the Erroneous Transaction or a Potential Fraudulent Event. I understand that, if an Erroneous Transaction or a Potential Fraudulent Event should affect my account, my account may not be made completely whole and its balance may not be restored to the amount immediately preceding the Erroneous Transaction or Potential Fraudulent Event.

5. **Compliance with Applicable Laws and Regulations**.

a) **Customer Identification**. To help the government better detect the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. Therefore, I understand that when I open any RHC Account, you may ask for my name, address, date of birth, taxpayer identification number, and other identifying information, or that you may obtain such information from an Affiliate that I submitted as part of the process of opening an Affiliated Account. I hereby authorize the applicable Affiliate to disclose to you and you to receive from such Affiliate any such information. I understand you may also ask me for copies of my driver's license, passport, or other identifying documents. I further understand that if I attempt to access any RHC Account or any Affiliated Account from a jurisdiction subject to certain U.S. sanctions or I am ordinarily resident in such a jurisdiction, or if you reasonably believe that I am attempting such access or have become resident in such a jurisdiction, you may restrict my RHC Accounts and/or any Affiliated Account, and any pending orders may be canceled. If this happens, I understand that I should contact support@robinhood.com, and that I may be asked to provide supplemental information as part of this process. I further

understand that I must close my RHC Accounts or any Affiliated Account before establishing residency in any jurisdiction subject to U.S. sanctions.

b) **Notification of Changes**. I understand and agree that I am obligated to promptly notify you of any changes in such information, including my name, address, e-mail address, and telephone number.

c) **Applicable Laws and Regulations**. Transactions in my RHC Accounts are subject to the applicable laws, regulations, and rules of federal and state governmental and regulatory authorities. In no event will RHC be obligated to affect any transaction it believes would violate any federal or state law, rule, or regulation, or the rules or regulations of any regulatory or self-regulatory organization.

Residents of states that have imposed restrictions on certain cryptocurrencies will be able to hold, sell or withdraw the restricted cryptocurrencies in their RHC Accounts, but they will not be able to deposit or purchase the restricted cryptocurrencies. For residents of New York State only, restricted cryptocurrencies can be held or sold in their RHC Accounts, but they will not be able to withdraw, deposit or purchase the restricted cryptocurrencies. State restrictions will be applied on the basis of a user's current state residency and any state residency within the past 45 days.

d) **Background Checks**. I understand that, in furtherance of your AML Program, you may require me to provide you with additional information or require me to undergo a background check prior to being authorized to use RHC, or at any point thereafter, in accordance with applicable laws and regulations.

e) **Source of Funds**. I agree, represent, and warrant that all funds in my RHC Accounts or any Affiliated Account, or funds exchanged or to be exchanged by me in the future through RHC or any of its Affiliates, are not the direct or indirect proceeds of any criminal or fraudulent activity. I understand that I am not allowed to receive funds in my RHC Accounts or any Affiliated Account from a sender other than myself, except as expressly permitted by RHC from time to time. Any funds I receive from a sender other than myself will be considered unauthorized. I understand that you reserve the right to investigate the source of any funds in my RHC Accounts or any Affiliated Account and determine, in your sole discretion, how to handle their disposition. If, following review of any funds in question and the circumstances by which I received them, you determine that I am not the owner of such funds, I understand that you reserve the right to dispose of these funds in accordance with applicable laws and regulations.

f) **Sanctions Programs**. Pursuant to the economic sanctions programs administered by the U.S. Department of Treasury's Office of Foreign Assets Control ("OFAC"), RHC is prohibited from providing services or entering into relationships with certain individuals and institutions. In the event that you are required to block funds or Wallet Transfers associated with my RHC Accounts in accordance with a sanctions program, or other similar government sanctions programs, I understand that you may: (i) suspend my RHC Accounts; (ii) terminate my RHC Accounts; (iii) return funds to the destination of their origin or to an account specified by authorities; or (iv) require that I transfer Cryptocurrencies out of my RHC Accounts within a certain period of time. I agree that you are not responsible for any losses, whether direct or indirect, that I may incur as a result of your good faith efforts to comply with applicable laws and regulations, the guidance or direction of any regulatory authority or government agency, or any writ of attachment, lien, levy, subpoena, warrant, or other legal order.

6. **Downtime**. I agree and understand that part or all of the Robinhood Platform or the RHC Services may be periodically unavailable during scheduled maintenance or unscheduled

downtime (collectively, "Downtime"). If I am placing an order via Exchange Routing and a partner exchange is unavailable, I agree and understand that RHC will route my order only to the available exchange(s), if any. If I am placing an order via Market Maker Routing and a partner market maker is unavailable, I agree and understand that RHC will route my order only to the available market maker(s), if any. I agree and understand that RHC is not liable or responsible to me for any inconvenience or Losses to me as a result of Downtime. Following Downtime, when services resume, I understand that the prevailing market prices may differ significantly from the prices prior to such Downtime.

7. **Money Transmitter License Disclosures**. RHC maintains licenses to engage in money transmission activities in certain jurisdictions, and these licenses may impact RHC's provision and my use of RHC Services depending on where I live. RHC's licenses and corresponding required disclosures can be found on RHC's Licenses & Disclosure on the Robinhood Platform, which is incorporated by reference. RHC also provides the state-specific disclosures set forth in Appendix 1, which may be amended from time to time. By creating a RHC Account or using the RHC Services, I acknowledge that I have read, understand and agree to those disclosures that are applicable to me.

8. **Risks of Cryptocurrency Trading**. I represent that I have read the Robinhood Crypto Risk Disclosures available on the Robinhood Platform, which is incorporated by reference.

9. **Customer Representations and Responsibilities**.

a) **Self-Directed Account**. I understand that my RHC Accounts are self-directed, I am solely responsible for all orders placed in my RHC Accounts, and all orders entered by me or on my behalf are unsolicited and based on my own investment decisions or the investment decision of my duly authorized representative or agent. I agree and understand that I have not received and do not expect to receive any investment advice from you or any of your Affiliates in connection with your orders. Notwithstanding anything in this Agreement, I agree and understand that you accept no responsibility whatsoever for, and shall in no circumstances be liable to me in connection with, my decisions. I agree and understand that under no circumstances will my use of any RHC Account be deemed to create a relationship that includes the provision of or tendering of investment advice. I acknowledge that neither you nor any of your employees, agents, principals, or representatives (i) provide investment advice in connection with any RHC Accounts, (ii) recommend any Cryptocurrencies, transactions, or orders, or (iii) solicit orders. To the extent research materials or similar information are available through the Robinhood Platform, I understand that these materials are intended for informational and educational purposes only and they do not constitute a recommendation to enter into any Cryptocurrency transactions or to engage in any investment strategies.

b) **Information Accuracy**. I: (i) certify that the information contained in any RHC Account application and any other document that I furnish to you in connection with any RHC Account or any Affiliated Account is complete, true, and correct; (ii) authorize you to contact any individual or firm noted on the documents referred to in subsection (b)(i) of this Section and any other normal sources of debit or credit information; (iii) authorize anyone so contacted to furnish such information to you as you may request; and (iv) agree that this Agreement, the account application, and any other document I furnish in connection with any RHC Account is your property. I shall promptly advise you of any changes to the information in such agreements and documents in writing within ten calendar days. I authorize you to obtain reports and provide information to others concerning my creditworthiness and business conduct. Upon my request, you agree to provide me a copy of any report so obtained. You may retain this Agreement, RHC Account applications, and all other such documents and their respective records at your sole discretion. I understand that you may take steps to verify the accuracy of the information I provide to you in any RHC Account application or otherwise and

that you may restrict my access to my RHC Accounts or take other action you reasonably deem necessary pending such verification.

c) **U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC") Certification.** I acknowledge that I am aware that RHC has OFAC sanctions compliance obligations. I also acknowledge that this Agreement and my RHC Accounts are subject to U.S. sanctions laws, rules, and regulations and that I will not permit any RHC Account to be used in a manner that would cause a violation of the above referenced laws, rules, and regulations. I also specifically represent and warrant that I have not been designated by OFAC as a Specially Designated National ("SDN"), that I have no reason to believe that I would be considered a blocked person by OFAC, and that I am not acting as an agent of any such person. To the extent that OFAC, via laws, rules, regulations, or Executive Order, has promulgated restrictive measures against a government or regime ("sanctioned regime"), I further represent and warrant that I am not employed by or acting as an agent of (1) an entity owned or controlled by a sanctioned regime, (2) a government-controlled entity of a sanctioned regime, or (3) a government corporation of a sanctioned regime. Further, I acknowledge and consent to RHC restricting my RHC Accounts and canceling any pending orders to the extent RHC believes I am accessing any RHC Account from (1) a jurisdiction that is subject to comprehensive sanctions by OFAC or (2) any jurisdiction RHC has made a risk-based decision to restrict access to use of its application and website. Additionally, I agree that I will notify RHC and close my RHC Accounts before establishing residency in any jurisdiction subject to U.S. sanctions. RHC is not liable for any Losses, including any trading losses, that I may suffer as a result of the foregoing.

d) **Politically Exposed Person ("PEP") Certification.** I represent and warrant that I am not a PEP (as defined below). To the extent I am or become a PEP in the future while I hold any RHC Account at Robinhood, I represent and warrant that I will immediately notify RHC and subject myself to any due diligence measures deemed appropriate by RHC. A "PEP" is an individual who is/was or is an immediate family member (spouse, parent, sibling, children, inlaw, or dependent) or close associate (someone who is closely connected to the individual either socially or professionally) of (1) a senior official in the executive, legislative, administrative, military, or judicial branches of a non-U.S. government (whether elected or not); (2) a senior official of a major non U.S. political party; (3) a senior executive of a non-U.S. government-owned entity; or (4) a foreign individual who was or has been entrusted with a prominent public function. A senior official or executive includes an individual with substantial authority over policy, operations, or the use of government-owned resources.

e) **Commercially Reasonable Efforts**. I understand that you use commercially reasonable efforts to provide me with a reliable and secure Robinhood Platform. From time to time, interruptions, errors, or other deficiencies in service may occur due to a variety of factors, some of which are outside of RHC's control. These factors can contribute to delays, errors in service, or Downtimes. I understand that I may experience difficulties in accessing my RHC Accounts, withdrawing funds, transferring Cryptocurrencies, viewing Third-Party Information, and placing or canceling orders.

f) **Unavailability of RHC Services in Certain Jurisdictions**. I agree and understand that the RHC Services are not provided to, and may not be used by, any person in any jurisdiction where the provision or use thereof would be contrary to applicable laws and regulations. I agree to refrain from using the RHC Service if I begin to reside in a jurisdiction where the RHC Service would violate any of the laws and regulations of such jurisdiction. I agree that I shall not provide incorrect information about my address and will promptly inform RHC when I establish residency in a new jurisdiction.

g) **Sole Control over Account**. I agree not to share my Login Credentials with any other person. I further agree not to allow any other person to trade for any RHC Account.

h) **No Tax or Legal Advice**. I understand and acknowledge that RHC does not provide tax or legal advice.

10. **Title, Ownership, Custody and Application of the Uniform Commercial Code**

a) **Title and Ownership**. I understand that any order for Cryptocurrency that I place on the Robinhood Platform that is subsequently filled will result in a RHC Account being immediately credited the amount of such Cryptocurrency and me obtaining title to such Cryptocurrency. I shall retain title to the Cryptocurrency I purchase, and title shall not transfer to you. The amount of Cryptocurrency that I purchase will be reflected on the Robinhood Platform. I may sell all or a portion of the Cryptocurrency using the Robinhood Platform. You may not grant a security interest in the Cryptocurrency I own. Except at my direction or instruction, or as may be required by applicable law or regulation or legal order, RHC will not loan, hypothecate, pledge, or encumber my Cryptocurrency.

b) **Custody.** RHC shall act as custodian for Cryptocurrency that I own and is reflected on the Robinhood Platform. Cryptocurrencies that I purchase shall be stored and held by RHC in one or more omnibus cryptocurrency wallets for the benefit of RHC customers. RHC shall track the balance and ownership of Cryptocurrencies purchased as part of the RHC Services, and I understand that I can view the balance of Cryptocurrencies in my RHC Accounts on the Robinhood Platform. RHC shall use commercially reasonable efforts to securely store the private keys associated with my Cryptocurrencies.

c) **My Cryptocurrency and Application of the Uniform Commercial Code**. The Cryptocurrency that are reflected in my RHC Accounts and held by you as custodian on my behalf are considered my property under Division 8 of the California Commercial Code (the "Code"). Specifically, I agree that (i) the Cryptocurrency reflected in my RHC Accounts and held by you as custodian are "financial assets" (as defined in Section 8102(a)(9) of the Code); (ii) RHC is acting as a "securities intermediary" (as defined in Section 8102(a)(14) of the Code) with respect to such financial assets; (iii) I am an "entitlement holder" (as defined in Section 8102(a)(7) of the Code) with respect to such financial assets; (iv) I have a "security entitlement" (as defined in Section 8102(a)(17) of the Code) with respect to such financial assets; and (v) my RHC Accounts are "securities accounts" (as defined in Section 8501(a) of the Code). Under Section 8503(a) of the Code, "all interests in that financial asset held by the securities intermediary are held by the securities intermediary for the entitlement holders, are not property of the securities intermediary, and are not subject to claims of creditors of the securities intermediary." For the purpose of clarity, the above references, including to "securities intermediary" and "securities account," are referring to the terms as defined in the Code and such use does not imply that the "financial assets" held in my RHC Accounts qualify as "securities" under federal or state securities laws.

11. **Authorization to Offset; Remedies for Breach**.

a) **Authorization to Offset**. In the event that I fail to provide sufficient funds, have a negative USD balance in any Affiliated Accounts, or have an ACH transaction returned to my bank, I authorize you, at your option and without notice to me, to settle any and all negative balances in my RHC Accounts or Affiliated Account(s) or debts owed to you or your Affiliates by liquidating or otherwise transferring any assets in my RHC Accounts or any Affiliated Account to you or your Affiliates. You or your Affiliates may also charge any consequential loss to my RHC Accounts.

b) **Remedies for Breach**. I understand and agree that if you determine, in your sole discretion, that I have committed a breach or default under this Agreement, your AML Program, or the RHC Code of Conduct (such breach or default, a "Violation"), you shall have all rights and remedies available to a secured creditor under all applicable laws and in addition to the rights and remedies provided in this Agreement. I understand and agree that, in the event of one or more Violations, you may at any time, at your sole discretion and without prior notice to me: (i) prohibit or restrict my access to the use of the Robinhood Platform or related services and my ability to trade, (ii) refuse to accept any of my transactions, (iii) refuse to execute any of my transactions, (iv) terminate my RHC Accounts, and (v) debit from my RHC Accounts or any Affiliated Account any damages suffered by you as a result of the Violation. I further acknowledge and agree that if you determine, in your sole discretion, that I have colluded, coordinated, or collaborated with any other RHC user to commit a Violation, I and that user will be jointly and severally liable for the whole value of any damages to which you are entitled under this Agreement and any such amounts may be debited, in your sole discretion, from my RHC Accounts, such other user's accounts, or in each case, any Affiliated Account.

12. **Automated Customer Account Transfer Service**. I understand that I may request a full transfer of the funds and securities in my RHF Account through the Automated Customer Account Transfer Service ("ACATS"), and that RHF may accept that transfer request, but such request will not result in the transfer of the Cryptocurrencies, if any, in my RHC Accounts. I hereby agree and consent that, if (a) I request a full transfer of funds and securities in my RHF Account to another brokerage account through the ACATS process and (b) I do not maintain a RHY Account that can be used when funds are transferred to or from an Entity Account, you may, in your discretion and without notice, liquidate any remaining assets then held in my RHC Accounts and close my RHC Accounts in accordance with the terms of this Agreement, including without limitation the terms of Section 3(d) and Section 10.

13. **Wallet Transfers**.

a) **Enrollment Required**. Active enrollment in wallet transfers enables me to transfer Cryptocurrencies from my RHC Accounts to external cryptocurrency wallets ("Send Transactions" or "Send") and/or from external cryptocurrency wallets to my RHC Accounts ("Receive Transactions" or "Receive"). I understand that enrollment in Wallet Transfers, and my ability to initiate Send or Receive Transactions, may require that I re-verify my identity and that I also must enable multi-factor authentication using a compatible third-party authenticator application (the "Enrollment Requirements"), and that my successful completion of the Enrollment Requirements is necessary to enabling my ability to initiate Send or Receive Transactions. Enrollment in Wallet Transfers may be deactivated or temporarily restricted in some instances such as if any RHC Account or Affiliated Account is restricted for any reason or if my authenticator application configurations change, for example in the event I change my mobile device. If my enrollment is deactivated, I understand that I may need to complete the Enrollment Requirements again in order to enable Send and Receive functionality.

b) **Send Transactions**. Provided that I am actively enrolled in Wallet Transfers I may initiate Send Transactions executed by RHC at my direction to an external wallet address (the "Recipient Wallet Address") to which the Cryptocurrency will be sent. I understand that the amount of Cryptocurrency credited to the Recipient Wallet Address following a Send Transaction will be net of any network fees to facilitate the transaction (as further described in subsection 13(d), below). Send Transactions will be recognized by RHC once the transaction has been successfully submitted to the relevant Cryptocurrency network, and once this occurs my RHC Account balance will be updated accordingly and these assets will no longer be available for use in my RHC Accounts. I recognize that RHC may refuse to process or may cancel pending Send Transactions in its sole discretion, and/or as required by law, the courts

or any other regulatory authority to which RHC is subject. I understand and agree that I am solely responsible for confirming the accuracy of the information required to initiate Send Transactions, including ensuring that the Recipient Wallet Address is correct and that the Recipient Wallet Address is able to support the Cryptocurrency I am sending to it. I understand that Send Transactions cannot be reversed once they have been broadcast to the relevant Cryptocurrency network and that failing to verify the accuracy or compatibility of the Recipient Wallet Address may result in my transaction not being completed, or being received by an unintended party. **I understand and agree that you will not be liable to me for Send Transactions I direct to an incorrect wallet address and that RHC has no duty or obligation to attempt to retrieve Cryptocurrency that has been sent to unintended recipients or that was otherwise not received by the Recipient Wallet Address based upon my error.** I further understand that you consider Send Transactions complete and final once they have been submitted to a given Cryptocurrency Network and therefore you are not liable to me for any delays, failures to process or failures to receive Cryptocurrency associated with a Send Transaction after it has been successfully submitted to the relevant Cryptocurrency Network.

c) **Receive Transactions**. Provided that I am actively enrolled in Wallet Transfers, I may request that RHC provide me a Robinhood wallet address (the "Receiving Wallet Address") to which I may transfer Cryptocurrencies from my external Cryptocurrency wallet. Receive Transactions will be credited to a RHC Account subject to internal risk and compliance checks and once the transaction has received the required number network confirmations, which RHC shall determine in its sole discretion and which it may not disclose to me in advance of the transaction. I understand that the amount of Cryptocurrency credited to a RHC Account following a Receive Transaction will be net of any network fees I have paid to facilitate the transaction and that, until the Cryptocurrency has been credited to a RHC Account, it will not be available for use in the RHC Account. I understand and agree that RHC, in its sole discretion, may refuse to process any Receive Transaction that has not been credited to a RHC Account as required by law, the courts or any other regulatory authority to which RHC is subject. I recognize that I am solely responsible for confirming the accuracy of the information required to initiate Receive Transactions, including ensuring that I am transferring supported Cryptocurrency to my RHC Accounts, that I have correctly input the Receiving Wallet Address and any memo and/or destination tag (if applicable) for such Receiving Wallet Address, and that the Receive Transaction otherwise conforms to the requirements of the applicable Receiving Wallet Address. I understand that Receive Transactions cannot be reversed once they have been broadcast to the relevant Cryptocurrency network, and **I agree that RHC will not be liable to me in the event I attempt to transfer unsupported Cryptocurrency to any RHC Account, input the Receiving Wallet Address incorrectly and/or fail to include the memo and destination (if applicable) for such Receiving Wallet Address (if applicable), or I attempt to send supported Cryptocurrency to an incompatible Receiving Wallet Address.** I further understand and agree that any erroneously sent, unsupported Cryptocurrency may be lost to me and that RHC is not liable to me for such loss, nor has any duty or obligation to attempt to retrieve unsupported Cryptocurrency on my behalf. Without limiting the foregoing, I understand and agree that RHC may, in its sole discretion, liquidate any erroneously sent Cryptocurrencies into fiat currency and that RHC is not liable for any loss incurred for such liquidation.

d) **Network Fees**. I recognize that each Cryptocurrency network may assess network or miner's fees in order to process Send and Receive Transactions on the relevant Cryptocurrency network. In advance of initiating a Send Transaction RHC will provide to me an estimate of the network fees required for the relevant Cryptocurrency network to process my transaction within a reasonable amount of time, as determined solely by RHC (the "Estimated Network Fees"). I understand that the Estimated Network Fees may vary depending on network congestion or other network issues, which are outside of RHC's control. I understand that I am responsible for paying the Estimated Network Fees in connection with

any Send Transaction, and the amount received by the Recipient Wallet Address will be decreased by these Estimated Network Fees. I understand that I will be responsible for paying any network fees associated with Receive Transactions and that the amount credited to a RHC Account following the completion of a Receive Transaction will also be net of any network fees paid to facilitate the transaction. For the avoidance of doubt, I understand that RHC does not set and is not able to control the network or miner's fees associated with any Send or Receive Transaction on a given Cryptocurrency network.

e) **Restrictions and Transaction Limits**. From time-to-time RHC may impose limits on the amount of Cryptocurrency that I may Send or Receive in a single transfer or over the course of a set time period such as one day ("Transaction Limits"). I understand that RHC: (i) will make best efforts to provide notice of these Transaction Limits via the Robinhood Platform or other modes of communication, but RHC has no obligation to directly inform me in advance of imposing any such Transaction Limits or modifications thereto; (ii) may impose specific Transaction Limits upon me in light of restrictions imposed on a RHC Account or an Affiliated Account, including because I have a negative balance in a RHC Account or an Affiliated Account; and (iii) may do so without prior notice to me. I further understand that I am solely responsible for ensuring that my RHC Accounts and any Affiliated Accounts are in good standing prior to seeking to initiate any Send or Receive Transaction.

14. **Staking Services.**

a) **Staking Services.** I understand that when I buy or hold one of the Cryptocurrencies with a proof-of-stake consensus mechanism on the Robinhood Platform, I may be given the option to "stake" these assets on the applicable third-party proof-of-stake network via staking services provided by RHC, one or more of its Affiliates, or a third-party service provider (such services, "Staking Services"). I further understand that:

i) In order to use the Staking Services, I must explicitly opt-in by selecting the eligible Cryptocurrencies to stake from my RHC Accounts;

ii) the use of Staking Services may affect my ability to access the staked Cryptocurrencies, as they may be locked or otherwise unavailable for the staking period including due to the reasons set forth in Section 14(e);

iii) Not all Cryptocurrencies in my RHC Accounts can be staked;

iv) I retain ownership of the staked Cryptocurrencies and such staked Cryptocurrencies shall remain my property when staked under the terms set forth in this Section 14, and Section 10 (Title, Ownership, Custody and Application of the Uniform Commercial Code) shall apply whether or not the Cryptocurrencies I hold are staked; and

v) RHC will not use the staked assets for operational or general business purposes, lend, pledge or rehypothecate them for any reason or hold them in a manner that would subject them to claims by third parties.

b) **Eligibility.** I further understand that I may only use the Staking Services if I satisfy the eligibility requirements for doing so. RHC shall establish any such requirements in its sole discretion.

c) **Earning Staking Rewards.** I further understand that:

i) If I choose to use the Staking Services to stake my Cryptocurrencies, RHC, one of its Affiliates, or a third-party service provider, will facilitate the staking of those Cryptocurrencies on my behalf by acting as a transaction validator on the applicable network for the Cryptocurrencies I choose to stake. Depending on the protocol, there may be a delay before my assets are eligible to participate in the transaction validation process and earn rewards. I may request to unstake my Cryptocurrencies at any time subject to the restrictions set forth in Section 14(e).

ii) If RHC, one of its Affiliates, or a third-party service provider successfully validates a block of transactions in that Cryptocurrency, I may receive a reward granted by that Cryptocurrency's network ("Staking Reward"), less the amounts described in Section 14(c)(iii). Staking Rewards are determined by each individual protocol of the applicable network.

iii) Staking Rewards, less the amounts described below, will be credited to a RHC Account on a periodic basis, taking into account the amount of my staked Cryptocurrencies. RHC will credit a RHC Account for any earned Staking Rewards after receipt by RHC, minus a commission payable to RHC and/or third-party service providers. The current commission for staking each Cryptocurrency can be found in the RHC Fee Schedule. RHC may change these published commissions at any time, including after my Cryptocurrencies have been staked. RHC may also offer lower commission rates for certain Cryptocurrencies on a promotional basis, and these promotional commission rates may differ among RHC customers.

iv) **Estimated and Variable Staking Rewards Rate**. Unless otherwise specified, the "Staking Rewards Rate" or "APY" disclosed by RHC for a particular Cryptocurrency is an estimated annualized rate based on the Staking Rewards generated by the applicable protocol of the Cryptocurrency less RHC's and/or the third-party service provider's commission. Staking Rewards are determined by the applicable cryptocurrency protocol, and RHC does not have any control over the amount of Staking Rewards generated by the applicable protocol. **I ACKNOWLEDGE THAT THE STAKING REWARDS RATE IS ESTIMATED, VARIABLE AND SUBJECT TO CHANGE AT ANY TIME, AND RHC DOES NOT GUARANTEE, SET OR FIX THE STAKING REWARDS RATE.**

v) **No Guarantee of Rewards**. I understand I have no right to a Staking Reward until it is received by RHC on my behalf. Staking Rewards, less the commission payable to RHC and/or a third-party service provider, will be distributed to a RHC Account after they are received by RHC, subject to Sections 14(c)(vi) and 14(e). RHC will use commercially reasonable efforts to deliver Staking Rewards upon receipt. While RHC employs measures to ensure that the Staking Services is continually accessible, RHC cannot guarantee uninterrupted or error-free operation of the Staking Services or that RHC will correct all defects or prevent third-party disruptions or unauthorized third-party access. In the event of such disruptions, any staked Cryptocurrency may not be generating the Staking Rewards. **RHC DOES NOT GUARANTEE THAT YOU WILL RECEIVE ANY STAKING REWARDS.**

vi) **Restaking**. I understand that I may have the option of having my Staking Rewards restaked automatically instead of receiving a payout. If I opt into automatic restaking, after the applicable network distributes any rewards, RHC will use commercially reasonable efforts to restake those rewards, less the commission payable to RHC and/or third-party service providers. I may request to unstake my

Cryptocurrencies at any time and receive the Staking Rewards subject to the restrictions set forth in Section 14(e).

d) **Slashing.** Some cryptocurrency networks subject staked assets to "slashing" if the transaction validator representing those assets incorrectly validates a transaction or otherwise fails to adhere to the network's technical requirements. RHC will use commercially reasonable efforts to prevent any staked assets from being slashed; however, in the event they are, unless otherwise provided in this Section 14, RHC will promptly replace my assets at no additional cost so long as such penalties are not a result of: (i) protocol-level failures caused by bugs, maintenance, upgrades, or general failure; (ii) my acts or omissions; (iii) acts or omissions of any third-party service provider; (iv) a force majeure event; (v) acts by a hacker or other malicious actor; or (vi) any other events outside of RHC's reasonable control.

e) **Unstaking.** I understand that some networks may impose a waiting period while staking, during which my staked assets will be restricted from transfer or sale ("Unbonding Period") and, if I instruct RHC to unstake my staked assets, I will not have access to my assets until the expiration of any applicable Unbonding Period. In some market environments, the Unbonding Period may be several weeks. RHC may also impose an additional waiting period in order to facilitate transfer of my assets to a RHC Account after the expiration of any applicable Unbonding Period.

f) **Early Staking Rewards and Early Unstaking.** RHC may in its discretion permit you (i) to accrue rewards for a Cryptocurrency position that you have requested be staked before the end of the applicable protocol's bonding period for that Cryptocurrency (i.e., the period of time determined by the protocol from when a Cryptocurrency position is staked and when the position becomes eligible for Staking Rewards) or (ii) to unstake your staked Cryptocurrency position before the end of the applicable protocol's Unbonding Period for that Cryptocurrency. If you are permitted to unstake your staked ETH before the end of the Unbonding Period and you request that RHC unstake your staked ETH, it is possible, depending on the volume of unstake requests for ETH received by RHC, that your staked ETH will cease to accrue staking rewards immediately but remain staked until the end of the Unbonding Period.

15. **Third-Party Information**. An "Information Provider" is any company or person who directly or indirectly provides RHC with information, including Cryptocurrency market data, quotations from Market Actors, and information that derives from any such information ("Third-Party Information"). I understand that RHC does not guarantee that the Third-Party Information provided on the Robinhood Platform is accurate, reliable, complete, timely, uninterrupted, error-free, or in the correct order. I agree that my use of the Third-Party Information is at my own risk. I understand and acknowledge that each Information Provider has a proprietary interest in the Third-Party Information that belongs to it. I understand and agree that I may use this Third-Party Information only for my own benefit. I may not reproduce, sell, distribute, circulate, create derivative works from, store, commercially exploit in any way, or provide Third-Party Information to any other person or entity without RHC's written consent. I understand and acknowledge that, at any time, any or all Information Providers may discontinue disseminating any category of Third-Party Information, may change or eliminate any transmission method, and may change transmission speeds or other characteristics. The Information Providers or RHC shall not be liable for any resulting liability, loss or damages that may arise therefrom. I acknowledge and agree that RHC, its Affiliates, their respective officers and employees, and the information providers will not be liable in any way for (a) any inaccuracy, error, delay, failure, omission, interruption, or non-performance of any third-party information, (b) RHC's use, display, or provision of such third-party information, or (c) any loss or damage arising from or occasioned by any such inaccuracy, error, delay, failure, omission, interruption, or non-performance, in all cases whether or not any damages resulted from any

negligent act or omission of any such party and whether or not any such party was advised in advance of the likelihood of such damages.

16. **Effect of Attachment or Sequestration of Account**. You shall not be liable for refusing to obey any orders given by or for me with respect to my RHC Accounts that has been subject to an attachment or sequestration in any legal proceeding against me, and you shall be under no obligation to contest the validity of any such attachment or sequestration.

17. **Dormant Accounts; Unclaimed Property**. If my RHC Accounts are inactive or dormant for an extended amount of time, I understand and acknowledge that RHC may be required to report any remaining amounts in my RHC Accounts as unclaimed property in accordance with applicable unclaimed property and escheat laws. In such an event, I understand and acknowledge that RHC will provide me with notice as required by applicable law and will treat such amounts in accordance with the applicable unclaimed property and escheat laws as required. The applicable governmental entity may require RHC to liquidate any Cryptocurrency in my RHC Accounts into fiat currency and turn over the resulting fiat currency to the governmental entity. **I agree that RHC will not have any responsibility or liability for any losses, unrealized gains, damages, expenses, or other harm that I may incur in connection with RHC turning over Cryptocurrency to the applicable governmental entity or RHC's liquidation of the Cryptocurrency.**

18. **Tax Reporting; Tax Withholding**. The proceeds of sale transactions will be reported to the Internal Revenue Service ("IRS") in accordance with applicable law.

a) **U.S. Persons**. This subsection is applicable if I am a U.S. person (including a U.S. resident alien) as such term is defined in section 7701(a) of the Internal Revenue Code of 1986, as amended ("U.S. Person"). Under penalties of perjury, I certify that the taxpayer identification number that I have provided or will provide to you or any of your Affiliates in connection with an account opening (including any taxpayer identification number on any Form W-9 that I have provided or will provide) is my correct taxpayer identification number. I certify that I am not subject to backup withholding. If a correct Taxpayer Identification Number is not provided to you, I understand I may be subject to backup withholding tax at the appropriate rate on all dividends, interest, and gross proceeds paid to me. Backup withholding taxes are sent to the IRS and cannot be refunded by RHC or any of its Affiliates. I further understand that if I waive tax withholding and fail to pay sufficient estimated taxes to the IRS, I may be subject to tax penalties.

b) **Non-U.S. Persons**. This subsection is applicable if I am not a U.S. Person. I certify that I fully understand all the information on any Form W-8BEN that I have submitted or will submit to you or one of your Affiliates in connection with an account opening. Under penalties of perjury, I declare that (i) I have examined all the information on any Form W-8BEN that I have submitted or will submit to you and (ii) to the best of my knowledge and belief all such information is true, correct, and complete. I authorize you or your Affiliates to provide any such Form W-8BEN to the Clearing Broker, any of your Affiliates, or any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner or any withholding agent that can disburse or make payments of the income of which I am the beneficial owner. I agree that I will submit a new Form W-8BEN to you within thirty calendar days if any certification made on any previously submitted Form W-8BEN becomes incorrect.

19. **Arbitration**. **PLEASE READ THIS ARBITRATION AGREEMENT CAREFULLY. IT PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. UNLESS I PROMPTLY REJECT IT, THE ARBITRATION AGREEMENT WILL HAVE A SUBSTANTIAL EFFECT ON MY RIGHTS IN THE EVENT OF A DISPUTE. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY AND**

THE RIGHT TO ASSERT OR PARTICIPATE IN A CLASS, REPRESENTATIVE, OR CONSOLIDATED PROCEEDING WHETHER IN COURT OR IN ARBITRATION. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.

a) **Agreement to Arbitrate.** RHC and I agree to attempt informal resolution of any dispute arising in connection with this Agreement, my RHC Accounts, or the RHC Services prior to initiating litigation, arbitration or any adjudication of any kind and to notify each other in writing of any such dispute. Notice to RHC shall be sent to support@robinhood.com. RHC and I further agree that if we cannot resolve such dispute informally, any such dispute shall be finally settled in binding arbitration. IF I DO NOT REJECT THIS ARBITRATION AGREEMENT, RHC AND I AGREE AND UNDERSTAND THAT, FOR A DISPUTE SUBJECT TO ARBITRATION, (1) RHC AND I ARE GIVING UP THE RIGHT TO HAVE OUR DISPUTE HEARD BY A JUDGE OR JURY, OR OTHERWISE BE DECIDED BY A COURT OR GOVERNMENTAL TRIBUNAL AND (2) THIS ARBITRATION AGREEMENT PRECLUDES RHC AND ME FROM PARTICIPATING IN A CLASS ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE OR A CLASS MEMBER, AND FROM JOINING OR CONSOLIDATING THE CLAIM(S) WITH THE CLAIMS OF OTHER PERSONS.

c) **Governing Law.** This Section is governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. §§ 1 et seq., with respect to both substance and procedure, and not by any state arbitration law, except the law of the state of California will govern the validity and enforceability of arbitration.

Claim. A "Claim" is any unresolved claim, dispute or controversy between RHC and me, whether past, present or future, arising out of or related to this Agreement, my Account, products or services governed by this Agreement, or any relationships resulting from this Agreement or my Account. "Claim" has the broadest possible meaning, and includes, but is not limited to, (i) initial claims, counterclaims, cross-claims and third-party claims; (ii) claims, regardless of what legal theory they are based on or what remedy, whether based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity, (iii) claims that arise from any Account created under this Agreement, any balances in any such account, any transactions made or attempted to be made to or from any such Account, advertisements, promotions, or statements related to any such Account, benefits or services related to having any such Account, and your application for any such Account. The only exception to arbitration of Claims is that both RHC and I have the right to pursue a Claim in a small claims court instead of arbitration, if the Claim is in that court's jurisdiction and proceeds on an individual basis. Any disputes regarding whether any Claim is subject to arbitration and/or the scope of this Arbitration Agreement shall be decided by a court, not the arbitrator.

Notwithstanding anything to the contrary in this Arbitration Agreement, RHC and I retain the right to seek injunctive or other equitable relief in a court of competent jurisdiction to prevent the actual or threatened infringement or misappropriation of intellectual property rights, including copyrights, trademarks, trade secrets, database rights, and patents.

d) **Commencing an Arbitration.** To start an arbitration, the party electing arbitration must notify the other of such election. This notice may be given before or after a lawsuit has been filed and it may be given by papers filed in the lawsuit such as motion to compel arbitration. If I elect arbitration, I must notify RHC in writing at 85 Willow Road, Menlo Park, CA 94025, Attn: Crypto Arbitration. My notice must include my name, address, and Account number. If RHC elects arbitration, you will notify me in writing at my last known address on file.

Binding Arbitration. Binding arbitration is a means of having an independent third party (the arbitrator) resolve a dispute without using the court system, judges or juries. Either RHC or I may elect to resolve any Claim by binding arbitration. Each arbitration, including the selection of the arbitrator, shall be administered by the American Arbitration Association ("AAA"), according to the Consumer Arbitration Rules of the AAA in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules with respect to mass arbitration matters. A single arbitrator will conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator will conduct each mass arbitration case. If there is a conflict between the applicable AAA rules and procedures and this Arbitration Agreement and/or this Agreement, this Arbitration Agreement and this Agreement will control. If the AAA is unable to handle the Claim for any reason, the matter shall be arbitrated instead by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA), pursuant to the AAA rules of procedure. No company may serve as administrator, without the consent of all parties, if it adopts or has in place any formal or informal policy that is inconsistent with and purports to override the terms of the Class Action Waiver in this Arbitration Agreement. If you have a question about the AAA, you can contact them as follows: American Arbitration Association, 1633 Broadway 10th Floor, New York, NY 10019, www.adr.org.

Powers and Qualifications of Arbitrators and Arbitration Procedures: All arbitrators will be required to be practicing attorneys or retired judges and will be required to be experienced and knowledgeable in the substantive laws applicable to the subject matter of the dispute. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, applicable statutes of limitation and privilege rules that would apply in a court proceeding, and shall be authorized to award all remedies available in an individual lawsuit under applicable substantive law, including, without limitation, compensatory, statutory and punitive damages (which shall be governed by the constitutional standards applicable in judicial proceedings), declaratory, injunctive and other equitable relief, and attorneys' fees and costs, subject to the terms of this Agreement, to the extent permitted by applicable law. Upon the timely request of either party, the arbitrator shall write a brief explanation of the basis of his or her award. The arbitrator's award will be final and binding, except for any appeal right under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award. Unless appealed, the arbitration ruling will be considered final, binding, and enforceable by any court having jurisdiction. A party may file a notice of appeal pursuant to and governed by the AAA's Optional Appellate Arbitration Rules. A party may only appeal on the grounds that the arbitration award is based upon (i) an error of law that is material and prejudicial (reviewed de novo) and/or (ii) determination of facts that are erroneous (reviewed for clear error). The appeal tribunal shall render its decision exclusively on the record before the arbitrator. For the avoidance of doubt, and consistent with AAA Optional Appellate Arbitration Rule A-19, under no circumstances shall the appeal tribunal order a new arbitration hearing or send the case back to the original arbitrator.

e) **Costs and Fees.** RHC and I will be responsible for the arbitration costs as allocated by the applicable AAA rules. However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately decides in my favor, I will be entitled to reimbursement by RHC for all fees I paid to the AAA. If I cannot obtain a waiver of the AAA's or arbitrator's filing, administrative, hearing and/or other fees, RHC will consider in good faith any written request by me for RHC to bear such fees. RHC and I will bear the expense of each of our own attorneys, experts and witnesses, regardless of who prevails, unless applicable law or this Agreement gives a right to recover any of those fees from the other party.

Class Action Waiver. Claims in arbitration will proceed on an individual basis, on behalf of named parties only. I AGREE NOT TO SEEK TO PROCEED ON ANY CLAIM IN ARBITRATION AS A CLASS CLAIM OR CLASS ACTION, PRIVATE ATTORNEY GENERAL PROCEEDING, OR OTHER REPRESENTATIVE OR CONSOLIDATED PROCEEDING. I

AGREE NOT TO BE PART OF, OR REPRESENTED IN, ANY CLASS ACTION OR OTHER REPRESENTATIVE ACTION BROUGHT BY ANYONE ELSE. I AGREE NOT TO SEEK ANY AWARD OR REMEDY IN ARBITRATION AGAINST OR ON BEHALF OF ANYONE WHO IS NOT A NAMED PARTY TO THE ARBITRATION, INCLUDING BUT NOT LIMITED TO PUBLIC INJUNCTIVE RELIEF. The arbitrator shall have no authority to conduct any class, private attorney general or other representative proceeding, and the arbitrator may not award relief for the benefit of non-parties, including public injunctive relief. Any question regarding the enforceability or interpretation of this "Class Action Waiver" section shall be decided by a court and not the arbitrator. If a court determines that any of the terms of this "Class Action Waiver" section is legally unenforceable for any reason, the court's determination shall be subject to appeal, and RHC and I agree that the arbitration and litigation shall proceed as follows: (i) all Claims for which arbitration is legally enforceable must be filed and adjudicated in arbitration; (ii) any Claims for which arbitration is not legally enforceable will be decided through litigation in court; (iii) any Claims that are to be decided through litigation in court will be stayed pending completion of the arbitration of all other Claims; and (iv) when litigation in court resumes, the court will not be bound by any determination made by the arbitrator.

f) **Rights Preserved.** This Arbitration Agreement and the exercise of any rights RHC and I have under this Agreement does not stop RHC or me from exercising any lawful rights that either of us has to use other available remedies; to comply with legal process; to obtain provisional remedies such as injunctive relief, attachment or garnishment by a court of appropriate jurisdiction; or to bring an individual action in court that is limited to preventing the other party form using or obtaining any provisional or self-help remedies and that does not involve a request for damages or monetary relief.

g) **In California.** If an action or proceeding is initiated before any court in California and neither RHC nor I request that the dispute be submitted to arbitration, then, upon motion by either party, the dispute shall be heard by an active attorney or a retired judge selected by the AAA who is then appointed by the court in which the action commenced, according to the reference provision of the California Code of Civil Procedure, Section 638 et seq. This reference process is not subject to a trial by jury; the trial is conducted before the active attorney or retired judge under California law.

h) **Enforcement.** RHC or I may bring an action, including a summary or expedited motion, to compel arbitration of Claims subject to arbitration, or to stay the litigation of any Claims pending arbitration, in any court having jurisdiction. Such action may be brought at any time, even if such claims are part of a lawsuit, unless a trial has begun or a final judgment has been entered. Any dispute concerning the validity or enforceability of this Arbitration Agreement must be decided by a court; any dispute concerning the validity or enforceability of the Agreement as a whole is for the arbitrator. Failure or forbearance to enforce this Arbitration Agreement at any particular time or in connection with any particular Claims will not constitute a waiver of any rights to require arbitration at a later time or in connection with any other Claims. Any additional or different agreement between RHC and myself regarding arbitration must be in writing.

Survival and Severability. This Arbitration Agreement shall survive: (1) termination or changes in the Agreement, the Account, or the relationship between RHC and me concerning the Account; (2) the bankruptcy of any party; and (3) any transfer, sale, or assignment of my Account, or any amounts owed on my Account, to any other person or entity. If any portion of this Arbitration Agreement (except for the "Class Action Waiver" section set forth above) is deemed invalid or unenforceable, the remaining provisions of the Arbitration Agreement shall remain in force. No portion of this Arbitration Agreement may be amended or waived absent a written agreement between RHC and me.

i) **Right to Reject.** I may reject this Arbitration Agreement by mailing a signed rejection notice to Robinhood Crypto LLC at 85 Willow Road, Menlo Park, CA 94025, Attn: Crypto Account Arbitration Rejection Notice, within sixty (60) calendar days after (i) my Account is opened or (ii) I apply for an Account but the Account is not opened. Any rejection notice must include my name, address, email address, telephone number and Account number. This is the only manner in which I can reject this Arbitration Agreement. Any other method, form, or means of rejection will be treated as being invalid or ineffective. Requests to reject this Arbitration Agreement that are made more than sixty (60) calendar days after opening my Account also are invalid. If I already have pending litigation or arbitration against/with RHC when I reject this Arbitration Agreement, any such rejection request will not apply to that litigation or arbitration. If I validly reject this Arbitration Agreement: only a court may be used to resolve any Claim; my rejection will not affect any other provision of the Agreement; and my rejection will apply only to this Arbitration Agreement and not to any other arbitration agreement or any accounts for which the rejection period has already passed.

20. **API & MCP**.

20.1 **Overview; Definitions.**

Robinhood may, in Robinhood's sole discretion, provide third parties with an application programming interface ("API") and other materials, including through a Model Context Protocol ("MCP") server hosted by Robinhood, and other materials in accordance with accompanying documentation (collectively, the "API Package") (such third parties, "API Licensees"), to make available certain features and functionality of Robinhood's mobile applications, websites, or technology platform via the API Licensees' products (such products, the "Licensee Products"). The API Package and Licensee Products are collectively referred to as the "API Products". I may not use the API Package or develop Licensee Products without Robinhood's express written consent (and Robinhood may decline any such request for use or development in its sole discretion).

20.2 Access to Your Personal Information.

Through my use of any API Products, I may be providing API Licensees with access to my Account and Personal Information. "Personal Information" means any information that identifies, describes, or is capable of being associated with an individual (including username, login password, financial information, trade data, and other financial information). By using any API Products, I acknowledge that such API Products may employ security, policies, procedures, and systems of API Licensees which may or may not be less stringent and secure than Robinhood's. I agree that my use of any API Products shall be subject to this Agreement, in addition to any other agreements which I executed with respect to any such API Products. I understand and agree that any end use agreement that I executed with any API Licensee is concluded between me and such API Licensee only, and not with Robinhood; and such API Licensee, not Robinhood is solely responsible for such Licensee Product and the content thereof. I understand and agree that the API Products may deliver Personal Information to Robinhood, and that Robinhood is authorized to receive and store such Personal Information consistent with Robinhood's then-in-effect policies and procedures. Further, I agree that the API Products may request Personal Information stored by Robinhood, and I consent to Robinhood's disclosure of such Personal Information to the API Products. Where available, external AI agents can place real trades and access my portfolio. If I am provided an API key(s), I should treat me API key(s) as sensitive credentials.

20.3 No Recommendations.

To the extent the Licensee Products or API Licensees express opinions or make recommendations, I understand that such opinions and recommendations are expressed

solely by API Licensees and are not the opinions or recommendations of Robinhood. The existence of any API Products and Robinhood's consent to any connectivity between any Licensee Products and Robinhood's technology, the Platform, or trading platform(s) does not constitute (i) any recommendation by Robinhood to invest in any asset or utilize any investment strategy; or (ii) any representation, warranty, or other guarantee by Robinhood as to the present or future value or suitability of any sale, trade, or other transaction involving any particular asset or any other investments. The existence of all information, tools and services provided by the API Licensees or by the Licensee Products shall not constitute Robinhood's endorsement of API Licensees or the Licensee Products.

20.4 Data Provided by Robinhood to API

From time to time, and subject to then-in-effect agreements between Robinhood and API Licensees, Robinhood may, in its own discretion, make market data feeds received from third parties available via the API Products. Robinhood does not make any guarantees regarding such market data feeds. Furthermore, API Licensees or Licensee Products may make available to me market data feeds independent of Robinhood. I acknowledge that from time to time that there may be discrepancy between the market data presented on the Platform and information provided by any API Products due to a variety of reasons, including the time to update and transmit such data to a mobile application or website and latency caused by such API Product's or my local environment (such as computer set up, connection speed, etc.). Robinhood is not responsible for the accuracy of any market data displayed on any API Products or otherwise made available by API Licensees.

20.5 Risks; No Liability.

I acknowledge that there may be latency between the time an order (or other Personal Information) is submitted from the API Products and the time such order or Personal Information is received by Robinhood. Latency may also affect order modification and order cancellation requests. The time an order or a request is received by Robinhood (including for execution) will be the official time, including for the purposes of routing the order for execution. In addition, all orders submitted to Robinhood are subject to order vetting by Robinhood. Orders created and submitted through any API Products are not vetted until they are received by Robinhood. It is possible that Robinhood may reject an order placed through any API Products. Robinhood cannot guarantee that any order will be accepted when such order is routed for execution, and Robinhood cannot guarantee that notifications and Personal Information provided to me by Robinhood will be successfully delivered to or displayed by any API Products.

Without limiting the generality of any other terms in this Agreement, you agree that:

(a) Robinhood or its Affiliates shall not be liable for any Losses because of any issues addressed in this Section, nor shall Robinhood or its Affiliates be liable for any Losses realized for technical issues involving any API Products or API Licensee technology or product offerings (including system outages or downtime).
(b) Robinhood or its Affiliates shall not be responsible for any investment research provided by an API Licensee or any Licensee Products.
(c) Robinhood or its Affiliates makes no representations, warranties or other guarantees as to the accuracy, timeliness or efficacy of any market data, information, or other functionality made available by any API Licensee or any API Products.

20.6 Intellectual Property

My use of any API Products will not confer to me any title, ownership interest, or intellectual property rights that otherwise belongs to Robinhood or any of its affiliates. The API Package, including content, is protected under U.S. patent, copyright laws, international treaties or conventions, and other laws and will remain Robinhood's exclusive property, as applicable. Names, logos, and all related products and service names, design marks, and slogans displayed by or relating to Robinhood or any of its Affiliates or API Licensees in the context of the API Products shall remain the property of the respective owner, and use of such property by Robinhood or any API Licensee in marketing or provision of any API Products does not grant me ownership or entitle me to use any such name or mark in any manner.

20.7 Customer API Representations and Warranties.

I represent and warrant that:

(a) By virtue of utilizing any API Products, I consent to and accept any risk associated with Robinhood's sharing of Personal Information with any API Licensee and shall not hold Robinhood, its Affiliates, or their respective officers, directors, or employees responsible for any Losses resulting from the sharing of such Personal Information.
(b) I agree that my use of any API Products or API Licensee's content, information, technology, or functionality is at my own risk.
(c) I agree that Robinhood may revoke any API Licensee or API Products' authorization at any time, for any reason, with or without cause and without prior notice to me.
(d) I agree that access and use of the API Products is solely for my own personal use and not for any other purposes.
(e) I understand that by using API Products, I am waiving Robinhood's standard safeguards: I will not receive the warnings, disclosures, fee/cost information, or notifications that I would otherwise see through the App or Website, I may not have an opportunity to review or confirm a trade before it is executed, and I may not be told the reason if an order is rejected.
(f) I understand that orders submitted through my use of API Products may be rejected or cancelled, similar to orders placed through the App or Website. Furthermore, I understand that the order handling and execution of orders using API Products may vary from orders placed through the App or Website. Specifically, Robinhood may treat orders placed using API Products differently for purposes of order handling and routing, which may result in adverse execution quality and/or speed.

Robinhood has discretion to terminate my account or disable my API/MCP connectivity for any reason, including, but not limited to, excessive market data usage. In the event of a disruption, I should attempt to place orders through the App or Website, as API/MCP connectivity is not guaranteed.

20.8 Use of External AI Agents.

If I use an external AI agent as an API Product, when entering and submitting my instructions to the external AI agent, I am solely responsible for my investment decisions and for any orders placed in my Account pursuant to such instructions. All instructions entered by me through the use of API Products are based on my own investment decisions, and Robinhood will not be liable for any of my investment choices or for any losses resulting from such instructions. I am solely responsible for determining the suitability of any particular asset or investment strategy. Furthermore, I am solely responsible for reviewing and verifying all details of my instructions and transactions. I should carefully review all actions proposed by my AI agent. I understand that my AI agent may override my ability to review any actions proposed by my AI agent to the extent that I prompt or instruct my agent to do so. I may revoke any such AI agent's access at any time; provided, however, that I shall remain bound by, and Robinhood shall have no obligation to cancel, reverse, or unwind, any instruction submitted by such agent and received by Robinhood prior to the effective processing of such revocation.

I acknowledge that AI agents may misinterpret my prompts, generate erroneous, fabricated, or unintended outputs, experience latency, disconnection, or other malfunction, and otherwise behave in ways I did not intend or anticipate. Notwithstanding the foregoing, any instruction submitted to Robinhood from an authenticated session of my AI agent shall be final and binding upon me upon receipt by Robinhood and Robinhood shall have no liability for any Losses arising out of or relating to any such error, malfunction, or unintended behavior of my AI agent.

I am solely responsible for ensuring that all activity conducted in my Account through an AI agent complies with Applicable Law, including, without limitation, prohibitions on market manipulation, spoofing, wash trading, and any other manipulative or disruptive trading practices under any applicable laws and rules. I acknowledge that orders and trading patterns generated by an AI agent, including any agent that operates autonomously or without my contemporaneous review, may give rise to such conduct, and I assume full responsibility for the same regardless of whether I intended such conduct.

21. **Communications**

a) **Electronic Signatures**. I agree to transact business with you electronically. By electronically signing an application for an account, I acknowledge and agree that such electronic signature is valid evidence of my consent to be legally bound by this Agreement and such subsequent terms as may govern the use of your services. The use of an electronic version of any document fully satisfies any requirement that the document be provided to me in writing. I accept notice by electronic means as reasonable and proper notice, for the purpose of any and all laws, rules and regulations.

b) **Modifications** to the Agreement. I acknowledge and agree that RHC may modify this Agreement from time to time and I agree to consult the Robinhood website (the "Website") from time to time for the most up-to-date Agreement. The electronically stored copy of this Agreement is considered to be the true, complete, valid, authentic and enforceable record of the Agreement, admissible in judicial or administrative proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. I agree to not contest the admissibility or enforceability of RHC's electronically stored copy of the Agreement.

c) **Telephone Conversations and Electronic Communications**. I understand and agree that you may record and monitor any telephone or electronic communications with me. Unless otherwise agreed in writing in advance, you do not consent to the recording of telephone conversations by any third party or me. I acknowledge and understand that not all telephone or electronic communications are recorded by you, and you do not guarantee that recordings of any particular telephone or electronic communications will be retained or capable of being retrieved. I also acknowledge and agree that you maintain and retain records of all information, activity, and communications relating to my RHC Accounts and use of RHC.

d) **Oral Authorization**. I agree that you shall be entitled to act upon any oral instructions given by me so long as you reasonably believe such instruction was actually given by me or my authorized agent.

e) **Consent to Electronic Delivery of Documents; Electronic Delivery System**. By agreeing to electronic delivery, I am giving my informed consent to electronic delivery of all Account Documents, as defined below, other than those I have specifically requested to be delivered in paper form. "Account Documents" include any trade confirmations, notices,

disclosures, account statements, regulatory communications (such as privacy notices), tax-related documents, and any other information, documents, data, and records regarding my RHC Accounts and the RHC Services (including amendments to this Agreement) delivered or provided to me by RHC and any other parties. Account Documents may be sent to me at the mailing address for my RHC Accounts or the email address that I have given to you in my RHC Account application or at such other address as I may hereafter give you in writing or by email at least ten calendar days prior to delivery. All communications so sent, whether in writing or otherwise, shall be deemed given to me personally when sent or posted by or on behalf of RHC, whether actually received or not. I agree that if you send an email to the email address on record for my RHC Accounts, this constitutes "written notice" from RHC to me, and that the date of receipt is considered to be the date of transmission. I understand that it is my sole responsibility to ensure that any emails from you or your Affiliates are not marked as SPAM. I acknowledge that your primary methods of communication with me include (A) posting information via the Robinhood Platform, (B) sending email(s) to my email address of record, and (C) providing me with notice(s) that will direct me to the Robinhood Platform where I can read and print such information. Unless otherwise required by law, you reserve the right to post Account Documents on the Robinhood Platform without providing additional notice to me. Regardless of whether or not I receive an e-mail notification, I agree to check the Robinhood Platform regularly to avoid missing any information, including time-sensitive or otherwise important communication. Additionally, I acknowledge that the Internet is not a secure network and agree that I will not send any confidential information, including RHC Account numbers or passwords, in any unencrypted e-mails. I also understand that communications transmitted over the Internet may be accessed by unauthorized or unintended third parties and agree to hold you, your Affiliates, and your and your Affiliates' respective officers and employees harmless for any such access regardless of the cause.

f) **Responsibility to Review Account Documents**. I agree to promptly and carefully review all Account Documents when they are delivered and notify RHC in writing within ten calendar days of delivery if I object to the information provided, except that the shorter time period provided in Section 3(c) shall control in the case of trade confirmations. If I fail to object in writing within ten calendar days of delivery, RHC is entitled to treat such information as accurate and conclusive.

g) **Costs**. Potential costs associated with electronic delivery of Account Documents may include charges from Internet access providers and telephone companies, and I agree to bear these costs. RHC and its Affiliates will not charge me additional online access fees for receiving electronic delivery of Account Documents.

h) **Revocation of Consent**. Subject to the terms of this Agreement, I may revoke or restrict my consent to electronic delivery of Account Documents at any time by notifying RHC in writing of my intention to do so. I also understand that I have the right to request paper delivery of any Account Document that the law requires RHC to provide me in paper form. I understand that if I revoke or restrict my consent to electronic delivery of Account Documents or request paper delivery of same, RHC, in its sole discretion, may charge me a reasonable service fee for the delivery of any Account Document that would otherwise be delivered to me electronically, restrict or close my RHC Accounts, or terminate my access to the RHC Services. I understand that neither my revocation or restriction of consent, my request for paper delivery, nor RHC's delivery of paper copies of Account Documents will affect the legal effectiveness or validity of any electronic communication provided while my consent was in effect.

i) **Duration of Consent**. My consent to receive electronic delivery of Account Documents will be effective immediately and will remain in effect unless and until either I or RHC revoke it. I understand that it may take up to three business days to process a revocation

of consent to electronic delivery, and that I may receive electronic notifications until such consent is processed.

j) **Hardware and Software Requirements**. I understand that to receive and download electronic deliveries, I must have access to the Internet, a valid e-mail address, and the ability to download such applications as RHC may specify and to which I have access. I agree that I can download, save, or print any Account Documents I receive via electronic delivery for my records. I will maintain a valid e-mail address and continue to have access to the Internet.

22. **Legal Process**. I acknowledge and agree that you, as well as your Affiliates, service providers, their respective officers, directors, agents, employees, and representatives (collectively, the "RHC Representatives"), may comply with any writ of attachment, execution, garnishment, tax levy, restraining order, subpoena, warrant or other legal process, which any of such RHC Representatives reasonably and in good faith believe to be valid. You or any RHC Representatives may, but are not required to, notify me of such process by electronic communication. You or any RHC Representative may charge me for associated costs, in addition to any legal process fees. I agree to indemnify, defend, and hold all of the RHC Representatives harmless from all actions, claims, liabilities, losses, costs, attorney's fees, or damages associated with compliance with any process relating to me or my RHC Accounts that any RHC Representative reasonably believes in good faith to be valid. I further agree that you and any RHC Representative may honor any legal process, regardless of the method or location of service.

23. **Limitation of Liabilities; Indemnification; No Warranties**

a) **Limitation of Liability**. **Except as otherwise provided by law, I understand and agree that you, the Clearing Broker, any of your Affiliates, or your, your Affiliates', or the Clearing Broker's respective officers, directors, employees, or agents (each such entity, an "Indemnified Party") shall not be liable for any expenses (including legal expenses and attorneys' fees), losses, costs, damages, liabilities, demands, debts, obligations, penalties, charges, claims, causes of action, penalties, fines, and taxes of any kind or nature (whether known or unknown, absolute or contingent, liquidated or unliquidated, direct or indirect, due or to become due, accrued or not accrued, asserted or unasserted, or otherwise) (collectively, "Losses") by or with respect to any matters pertaining to my RHC Accounts, my use of the Robinhood Platform, the RHC Services, and other services provided by the Indemnified Parties under this Agreement, except to the extent that such Losses are actual Losses and are determined by a court of competent jurisdiction or an arbitration panel in a final non-appealable judgment or order to have resulted solely from your, the Clearing Broker's or any of your Affiliates' gross negligence or willful misconduct. I also understand and agree that Indemnified Parties will have no responsibility or liability to me in connection with the performance or non-performance by any Market Actor or other third party (including banks) of their obligations relative to my RHC Accounts. I further understand and agree that Indemnified Parties will have no liability, to me or to third parties, or responsibility whatsoever for: (i) any Losses resulting from a cause over which Indemnified Parties do not have direct control, including the failure of mechanical equipment, unauthorized access, theft, operator errors, government actions or restrictions, force majeure events, or suspension of trading; and (ii) any special, indirect, incidental, consequential, punitive, or exemplary damages (including lost profits, trading losses and damages) that I may incur in connection with my RHC Accounts, my use of the Robinhood Platform, the RHC Services, and other services provided by Indemnified Parties under this Agreement. I accept all risks associated with the use of RHC to conduct transactions, including, but not limited to, in connection with the failure of hardware, software, and internet connections.**

b) **Automated Systems**. I consent to the use of automated systems or service bureaus by you and the Clearing Broker and your Affiliates and the Clearing Broker's Affiliates in conjunction with my RHC Accounts, including automated order entry and execution, record keeping, reporting and account reconciliation, and risk management systems (collectively, "Automated Systems"). I understand that the use of Automated Systems entails risks, such as interruption or delays of service, errors or omissions in the information provided, system failure of any computer hardware or software used by an Indemnified Party, or any telecommunications lines or devices used an Indemnified Party, and errors in the design or functioning of such Automated Systems (collectively, a "System Failure") that could cause substantial damage, expense or liability to me. **I understand and agree that Indemnified Parties will have no liability whatsoever for any of my Losses arising out of or relating to a System Failure, Downtime, or any erroneous order or trade that prevents you from fulfilling your obligations under this Agreement, provided that you use commercially reasonable efforts to prevent or limit such erroneous order, trade, System Failure, or Downtime.**

c) **Indemnification**. **In addition, I agree that the Indemnified Parties shall have no liability for, and I agree to indemnify, defend, and hold harmless Indemnified Parties from, all Losses that result from: (i) my or my agent's misrepresentation or alleged misrepresentation, error of judgment, or act or omission, (ii) Indemnified Parties following my or my agent's directions or instructions, or failing to follow my or my agent's unlawful or unreasonable directions or instructions, (iii) any activities or services of the Indemnified Parties in connection with my RHC Accounts (including any technology services, reporting, trading, research or capital introduction services), or (iv) the failure by any person not controlled by the Indemnified Parties and their Affiliates to perform any obligations to me. If I am a California resident, I hereby waive California Civil Code Section 1542, which states: "A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor." If I am a resident of another jurisdiction, I hereby waive any comparable statute or doctrine. Further, if I authorize or allow third parties to gain access to the RHC Services, including any RHC Account or any Affiliated Account, I will indemnify, defend and hold harmless you, your Affiliates, and your and your Affiliates' respective officers and employees against any Losses arising out of claims or suits by such third parties based upon or relating to such access and use. RHC does not warrant against loss of use or any direct, indirect or consequential damages or Losses to me caused by my assent, expressed or implied, to a third party accessing any RHC Account or any Affiliated Account or associated information, including access provided through any other third-party systems or sites.**

d) **Legal Costs**. I agree to indemnify RHC for actual, reasonable legal costs and expenses directly related to any RHC Account or any related account that are a result of any regulatory inquiry, legal action, litigation, dispute, or investigation that arise or relate to me or my use of any RHC Account or the RHC Services. I understand that, as a result, you will be entitled to charge my RHC Accounts for such costs without notice, including legal and enforcement related costs that you incur. Any withholding will last for a period of time that is reasonably necessary to resolve any regulatory or legal issue at hand, and RHC may place any amounts garnered from me in a separate account, and will pay to me the remaining balance after any noted issue has been resolved. Furthermore, I agree that where such actions relate to a specific asset in my RHC Accounts, that asset may not be transferred out of my RHC Accounts until the matter is resolved.

e) **No Warranties**. I understand and agree that my use of any RHC Account, the RHC Services, or any other service provided by RHC or any of its Affiliates is at my sole risk. The RHC Services are provided on an "as is," "as available" basis without any warranties of any kind, either express or implied, including those of merchantability and fitness for a particular purpose, other than those warranties which are implied by and incapable of exclusion, restriction or modification under the laws applicable to this Agreement.

24. **Event of Death**. I agree that in the event of my death, the representative of my estate or the survivor or survivors shall give you written notice thereof as soon as practicable, and you may, before or after receiving such notice, take such actions, require such papers and inheritance or estate tax waivers, retain such portion of, or restrict transactions in my RHC Accounts as you may deem advisable to protect you against any tax, liability, penalty, or loss under any present or future laws or otherwise. Notwithstanding the above, in the event of my death, you shall not be responsible for any action taken on orders made prior to the actual receipt of notice of death and a reasonable amount of time thereafter for you to take the required measures. Further, you may in your discretion close out my RHC Accounts without awaiting the appointment of a personal representative for my estate and without demand upon or notice to any such personal representative. I shall continue to be liable to you for any net debit balance or loss in said accounts in any way resulting from the completion of transactions initiated prior to the receipt by you of the written notice of the death or incurred in the liquidation of my RHC Accounts, and for all other obligations pursuant to this Agreement. Such notice shall not affect your rights under this Agreement to take any action that you could have taken if I had not died.

25. **Miscellaneous Provisions**. The following provisions shall also govern this Agreement:

a) **Interpretation**. The heading of each provision in this Agreement is for descriptive purposes only and shall not be (1) deemed to modify or qualify any of the rights or obligations set forth herein or (2) used to construe or interpret any of the provisions of this Agreement. Whenever the words "include," "includes" or "including" are used in this Agreement, they shall be deemed to be followed by the words "without limitation." The word "or," when used in this Agreement, has the inclusive meaning represented by the phrase "and/or." Unless the context of this Agreement otherwise requires, words using the singular or plural number also include the plural or singular number, respectively.

b) **Binding Effect; Assignment**. This Agreement shall bind my heirs, assigns, executors, successors, conservators, and administrators. I may not assign this Agreement or any rights or obligations under this Agreement without first obtaining your prior written consent. You may assign, sell or transfer my RHC Accounts and this Agreement, or any portion thereof, at any time, without my prior consent.

c) **Severability**. If any provisions or conditions of this Agreement are or become inconsistent with any present or future law, rule or regulation of any applicable government, regulatory, or self-regulatory agency or body, or are deemed invalid or unenforceable by any court of competent jurisdiction, such provisions shall be deemed rescinded or modified, to the extent permitted by applicable law, to make this Agreement in compliance with such law, rule or regulation, or to be valid and enforceable, but in all other respects, this Agreement shall continue in full force and effect.

d) **Website Postings**. I agree and understand that RHC or any of its Affiliates may post other specific agreements, disclosures, policies, procedures, terms and conditions that apply to my use of the Robinhood Platform or my RHC Accounts on the Website ("Website Postings"). I understand that it is my continuing obligation to understand the terms of the

Website Postings, and I agree to be bound by the Web Postings as are in effect at the time of my use.

e) **Entirety of Agreement**. This Agreement, any attachments hereto, other agreements and policies referred to in this Agreement (including the Website Postings), and the terms and conditions contained in my RHC Account statements and trade confirmations, contain the entire agreement between RHC and me and supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between RHC and me, provided, however, that any and all other agreements between RHC and me, not inconsistent with this Agreement, will remain in full force and effect.

f) **Amendment**. You may at any time amend this Agreement without prior notice to me. The current version of the Agreement will be posted on the Website and my continued RHC Account activity after such amendment constitutes my agreement to be bound by all then-in-effect amendments to the Agreement, regardless of whether I have reviewed them. Continued use of the Robinhood Platform or any other RHC services after such posting will constitute my acknowledgment and acceptance of such amendment. I agree to regularly consult the Website for up-to-date information about RHC services and any modifications to this Agreement. You are not bound by any verbal statements that seek to amend the Agreement.

g) **No Waiver; Cumulative Nature of Rights and Remedies; Non-Waiver of Rights**. I understand that your failure to insist at any time upon strict compliance with any term contained in this Agreement, or any delay or failure on your part to exercise any power or right given to you in this Agreement, or a continued course of such conduct on your part, shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other further exercise. All rights and remedies given to you in this Agreement are cumulative and not exclusive of any other rights or remedies to which you are entitled. This Agreement shall not be construed to waive rights that cannot be waived under applicable laws and regulations.

h) **Customers**. The products and services described on the Robinhood Platform are offered only in jurisdictions where they may be legally offered. The Robinhood Platform shall not be considered a solicitation for or offering of any investment product or service to any person in any jurisdiction where such solicitation or offering would be illegal. I understand that you are based in the United States and that you accept only U.S. currency in your customer accounts.

i) **Relationship of the Parties**. I agree and understand that nothing in this Agreement shall be deemed to constitute, create, imply, give effect to, or otherwise recognize a partnership, employment, joint venture, or formal business entity of any kind; and the rights and obligations of the parties shall be limited to those expressly set forth in this Agreement.

j) **Change of Control**. I understand that if RHC, its parent entity, or substantially all of the assets used in connection with providing the RHC Services is or are acquired by or merged with a third-party entity, RHC reserves the right, in any of these circumstances, to transfer or assign the information RHC has collected from me as part of such merger, acquisition, sale, or other change of control.

k) **Survival**. All provisions of this Agreement that by their nature extend beyond the expiration or termination of this Agreement, including, without limitation, sections pertaining to suspension or termination, debts owed, general use of the RHC Services, disputes with RHC, and general provisions, shall survive the termination or expiration of this Agreement.

Appendix 1: State Licenses Disclosures

Alaska:	For Alaska Residents Only: If your issue is unresolved by RHC (888-275-8523), please submit formal complaints with the State of Alaska, Division of Banking & Securities. Please download the form here: https://www.commerce.alaska.gov/web/portals/3/pub/DBSGeneralComplaintFormupdated.pdf Submit formal complaint form with supporting documents: Division of Banking & Securities PO Box 110807 Juneau, AK 99811-0807 If you are an Alaska resident with questions regarding formal complaints, please email us at dbs.licensing@alaska.gov or call Nine Zero Seven Four Six Five Two Five Two One
Connecticut	If your issue is unresolved by Robinhood Crypto, LLC, you may direct your complaint to the State of Connecticut Department of Banking. Please visit the State of Connecticut Department of Banking for additional information. Please note the following disclosures associated with virtual currency: WARNING: LOSSES DUE TO FRAUDULENT OR ACCIDENTAL TRANSACTIONS MAY NOT BE RECOVERABLE AND TRANSACTIONS IN VIRTUAL CURRENCY ARE IRREVERSIBLE. • Virtual currency is not backed or insured by the government and accounts and value balances are not subject to Federal Deposit Insurance Corporation, National Credit Union Administration or Securities Investor Protection Corporation protections; • Some virtual currency transactions shall be deemed to be made when recorded on a public ledger, which may not be the date or time when the customer initiates the virtual currency transaction; • The value of virtual currency may be derived from the continued willingness of market participants to exchange fiat currency for virtual currency, which may result in the permanent and total loss of the value of a particular virtual currency, if the market for that virtual currency disappears; • The volatility and unpredictability of the price of virtual currency relative to fiat currency may result in a significant loss over a short period of time; • Any bond maintained by Robinhood Crypto, LLC for the benefit of its customers may not be sufficient to cover all losses incurred by such customers; • Virtual currency transactions are irreversible and are used by persons seeking to defraud customers, including, but not limited to, a person impersonating a customer's loved one, threatening jail time, stating that a customer's identity has been stolen, insisting that

	a customer withdraw money from the customer's bank account and purchase cryptocurrency or alleging a customer's personal computer has been hacked.
Florida:	NOTICE: By the Florida Office of Financial Regulation BY GRANTING ROBINHOOD CRYPTO, LLC A LICENSE, THE FLORIDA OFFICE OF FINANCIAL REGULATION IS NOT ENDORSING THE USE OF DIGITAL OR VIRTUAL CURRENCIES. • U.S. currency is legal tender backed by the U.S. government. • Digital and virtual currencies are not issued or backed by the U.S. government, or related in any way to U.S. currency, and have fewer regulatory protections. • The value of digital and virtual currencies is derived from supply and demand in the global marketplace which can rise or fall independently of any fiat (government) currency. • Holding digital and virtual currencies carries exchange rate and other types of risk. POTENTIAL USERS OF DIGITAL OR VIRTUAL CURRENCIES, INCLUDING BUT NOT LIMITED TO BITCOIN, SHOULD BE FOREWARNED OF A POSSIBLE FINANCIAL LOSS AT THE TIME THAT SUCH CURRENCIES ARE EXCHANGED FOR FIAT CURRENCY DUE TO AN UNFAVORABLE EXCHANGE RATE. A FAVORABLE EXCHANGE RATE AT THE TIME OF EXCHANGE CAN RESULT IN A TAX LIABILITY. PLEASE CONSULT YOUR TAX ADVISOR REGARDING ANY TAX CONSEQUENCES ASSOCIATED WITH YOUR HOLDING OR USE OF DIGITAL OR VIRTUAL CURRENCIES. If you have a question or complaint, please contact Robinhood at https://robinhood.com/contact. Florida residents may contact the Florida Office of Financial Regulation with any unresolved questions or complaints about Robinhood Crypto, LLC at 200 E. Gaines Street, Tallahassee, FL 32399-0376, telephone number: (800) 848-3792 (toll free).
Kansas	If your issue is unresolved by Robinhood Crypto, LLC, you may direct your complaint to the State of Connecticut Department of Banking. Please visit the State of Connecticut Department of Banking for additional information.
Louisiana	Virtual currency is not legal tender in the United States, is not backed by the United States government, and accounts and value balances are not subject to Federal Deposit Insurance Corporation or Securities Investor Protection Corporation protections. Legislative and regulatory changes or actions at the state, federal, or international level may adversely affect the value of virtual currency. Transactions in virtual currency may be irreversible, and accordingly, losses due to fraudulent or accidental transactions may not be recoverable. Some virtual currency transactions may be immediately effective when recorded on a public ledger, which is not necessarily the date or time that that the resident initiates the transaction.

	The value of virtual currency may be derived from the continued willingness of market participants to exchange legal tender for virtual currency, which may result in the potential for permanent and total loss of value of a particular virtual currency if the market for the virtual currency declines or collapses for an extended period of time. Any surety bonds that Robinhood Crypto, LLC is required to maintain for the benefit of Louisiana residents may not be sufficient to cover all losses incurred by the residents. Louisiana residents should perform research before purchasing or investing in virtual currency.
Maine	If your issue is unresolved by Robinhood Crypto, LLC, you may direct your complaint to the Maine Bureau of Consumer Credit Protection at (207) 624-8527. Please visit https://www.maine.gov/pfr/consumercredit/complaint.htm for additional information.
Minnesota:	Robinhood Crypto, LLC, is committed to combating fraud. If you are located in the State of Minnesota and believe that your account has been accessed without your authorization, you did not initiate a transaction, are not the intended recipient of a transmission, or should you have any other questions or concerns regarding Robinhood Crypto, please contact our customer support at https://robinhood.com/contact. Please note the following disclosures associated with virtual currency: **Fees and Charges** We may impose fees in connection with our services, and you agree to pay us any fees we impose in connection with the services at the then-prevailing rate as set forth in the RHC Fee Schedule. If a fee applies to your transaction, such fee will be calculated and displayed to you at the time you place your order. **Insurance Coverage** Crypto assets are not backed or insured by the government and accounts and value balances in your crypto account are not subject to Federal Deposit Insurance Corporation or Securities Investor Protection Corporation protections. **Irrevocability of Transfers and Exceptions** Transactions in crypto may be irreversible, and accordingly, losses due to fraudulent or accidental transactions may not be recoverable. **Transfer or Exchange Liability, Responsibility and Error-resolution Options** You bear all losses resulting from unauthorized transfers and transactions in your account if such losses are incurred due to the use of a lost, stolen or misappropriated device or security credentials, or the illegal acquisition thereof. You also bear losses if they arise from your dishonest actions or gross negligence, or if you intentionally fail to fulfil one or more of your obligations to us.

	In the event of an improperly executed transfer or transaction, we may be liable only if the fault lies with us. We are not liable for errors made by third parties. You must notify us promptly after you become aware of any unauthorized or improperly executed transfers or transactions or any other errors, inconsistencies, or inaccuracies in your account. You can notify us directly at (i) the "support" section within the mobile-app; or (ii) the customer support section of our website at https://robinhood.com/contact. **Transfer or Exchange Date and Timing** Your crypto transactions may become effective when they are recorded on a public blockchain ledger, which may not occur at the same date or time that you initiate the transaction. All crypto transfers are executed through the applicable crypto network or blockchain protocol. After the transaction is confirmed and becomes visible on the external crypto-asset network, it is final and cannot be reversed or undone. **Right to Stop Payment or Revoke Authorization** It is your responsibility to cancel any order that you do not want to be filled. You understand that you may not be able to cancel an order prior to its filling, that an order cannot be cancelled or reversed once it is filled, and that we are not liable to you for the completion of an order after you have submitted a cancellation request. **Right to Receive a Receipt** You will receive trade confirmations from us promptly after your trade orders and transfer requests have been executed. It is your sole responsibility to review your transaction history, trade confirmations, transfer confirmations, and any notices from us. **Right to Notice on Changes to Fee Schedule or Other Terms, Conditions, or Policies** You have the right to receive at least thirty (30) days' prior notice before we make any changes to our fee schedule and customer agreement, unless such changes are favorable to you. **Virtual Currency is not Money** Virtual currency is not money.
Nevada	If your issue is unresolved by Robinhood Crypto, LLC, you may direct your complaint to the Nevada Financial Institutions Division at (702) 486-4120. Please visit https://fid.nv.gov/Resources/Resources/ for additional information.
New Mexico:	If your issue is unresolved by Robinhood Crypto, LLC, you may direct your complaint to the New Mexico Regulations and Licensing Department, Financial Institutions Division. Please visit https://www.rld.nm.gov/financial-institutions for additional information.
New York:	Robinhood Crypto, LLC, is regulated and licensed to conduct virtual currency business activities and as a money transmitter by the New York State Department of Financial Services. If you are located in the State of

	New York and have a complaint, please first contact our Robinhood customer support at https://robinhood.com/contact.. If you still have an unresolved complaint, you may also direct your complaint to the attention of the New York State Department of Financial Services, One State Street, New York, NY 10004-1511; +1 (212) 709-1540. Please visit https://www.dfs.ny.gov for additional information. Please note the following disclosures associated with virtual currency: • Virtual currency is not legal tender, is not backed by the government, and accounts and value balances are not subject to Federal Deposit Insurance Corporation or Securities Investor Protection Corporation protections. • Legislative and regulatory changes or actions at the state, federal, or international level may adversely affect the use, transfer, exchange, and value of virtual currency. • Transactions in virtual currency may be irreversible, and, accordingly, losses due to fraudulent or accidental transactions may not be recoverable. • Some virtual currency transactions shall be deemed to be made when recorded on a public ledger, which is not necessarily the date or time that the customer initiates the transaction. • The value of virtual currency may be derived from the continued willingness of market participants to exchange fiat currency for virtual currency, which may result in the potential for permanent and total loss of value of a particular virtual currency should the market for that virtual currency disappear. • There is no assurance that a person who accepts a virtual currency as payment today will continue to do so in the future. • The volatility and unpredictability of the price of virtual currency relative to fiat currency may result in significant loss over a short period of time. • The nature of virtual currency may lead to an increased risk of fraud or cyber-attack. • The nature of virtual currency means that any technological difficulties experienced by Robinhood Crypto may prevent the access or use of a customer's virtual currency. • Any bond or trust account maintained by Robinhood Crypto for the benefit of its customers may not be sufficient to cover all losses incurred by customers.
Oregon:	If you are located in the State of Oregon and have a complaint, please first contact our customer support at https://robinhood.com/contact. If you still have an unresolved complaint regarding our money transmission activity, you may also direct your complaint to the attention of: Oregon Division of Financial Regulation, P.O. Box 14480, Salem, Oregon 97309-0405; +1 (866) 814-9710 (toll-free in the USA). Please visit: http://dfr.oregon.gov for additional information.
South Dakota	If your issue is unresolved by Robinhood Crypto, LLC, you may direct your complaint to the South Dakota Department of Labor and Regulation, Division of Banking. Please visit the Division of Banking for additional information.

Vermont	If you have a complaint, first contact Robinhood at https://robinhood.com/contact, and if you still have an unresolved complaint regarding the company's money transmission activity, please contact the State of Vermont Department of Financial Regulation using the Vermont Consumer Complaint Form: https://dfr.vermont.gov/form/banking-consumer-complaint-form
Washington:	If you have a complaint, first contact Robinhood at https://robinhood.com/contact, and if you still have an unresolved complaint regarding the company's money transmission activity, please contact the Washington State Department of Financial Institutions, Division of Consumer Services using one of the following methods: File a complaint online, mail, or fax: https://dfi.wa.gov/file-complaint By phone: 1-877-RING DFI (1-877-746-4334) By email: CSEnforceComplaints@dfi.wa.gov