About Our App Terms of Use

The Robinhood App Terms of Use apply to all types of content on Robinhood and govern what is and isn't allowed on our platform, including customer support interactions. We've developed these App Terms of Use to ensure Robinhood continues to be a safe and inclusive environment as we work to democratise finance for all. While we may need to update our App Terms of Use occasionally, you can always find the most current version here.

Safety

We're committed to ensuring Robinhood is a safe place, so everyone can use our platform safely and openly.

- **Bullying, abuse, and harassment**: Bullying, abuse, and harassment of any individuals or groups of people are expressly prohibited.
- Hateful speech or conduct: Hateful speech or conduct against any individuals or groups of people is expressly prohibited.
- **Threats and promotion of violence**: Threats and the promotion of physical harm or violence against an individual, group of people, or entity are expressly prohibited.
- Inappropriate, defamatory, offensive, vulgar, or graphic content or imagery: Inappropriate, defamatory, offensive, vulgar, or graphic content or imagery is expressly prohibited.
- Sexually explicit content or imagery: Sexually explicit content or imagery is expressly prohibited.
- Be civil and follow the Golden Rule: Treat others how you would want to be treated

Illegal Activity

You are independently responsible for complying with all applicable laws when interacting with our platform, and Robinhood is committed to ensuring that our platform is used responsibly and lawfully at all times.¹

- **Fraud or unlawful activities**: You may not use our platform to coordinate or otherwise engage in fraudulent or unlawful activities, including selling, buying, or facilitating transactions for illegal goods, services, or purposes, or otherwise intentionally or unintentionally violating local, state, national, or international laws.
- **Sanctions violations**: You may not use our platform to engage in any activity that may be in violation of regulations administered by the United States Department of the Treasury's Office of Foreign Asset Control, including any financial activity with or for the benefit of an individual, jurisdiction, or entity that is blocked or prohibited by relevant sanctions authorities, nor

¹ Robinhood complies with all relevant U.K. regulations. Robinhood also complies with all relevant U.S. Federal and State level regulations that govern financial institutions, including the Bank Secrecy Act and Anti-Money Laundering (BSA/AML), and the PATRIOT Act that are enforced by the Financial Crimes Enforcement Network (FinCEN) and other federal/state regulators.

should you attempt to access the Robinhood platform from any of these sanctioned regions.

- **Terrorism or violent extremism**: We have zero tolerance for threats or promotions of terrorism or violent extremism on our platform.
- **Child sexual exploitation**: We have zero tolerance for child sexual exploitation and any use of our platform to engage in transactions that facilitate child sexual exploitation.
- **Human trafficking**: We have zero tolerance as it relates to using our platform to coordinate, support, or otherwise engage in human trafficking activity.

Authenticity

We believe that the integrity and security of our platform is crucial to ensure our users have a safe and authentic experience on Robinhood.

- Security: Do not upload or otherwise share materials that contain software viruses or computer code, files, or programs designed to interrupt, destroy, or limit the functionality of any software, hardware, or devices.
- **Impersonation**: Do not use our platform to pretend to be someone else, or to pretend to be associated with Robinhood, another company, or another entity.
- Account integrity: Do not use your account to compromise the security of other accounts or our platform.
- Information integrity: Do not use our platform to share any material you do not have a right to share (such as insider information, proprietary or confidential information) or any material with forged or manipulated identifiers that disguise the origin of the material.
- **Misinformation**: Do not use our platform to deceptively share manipulated information or media that may cause harm.
- **Consumer scams and social engineering**: Do not attempt to defraud, deceive, or manipulate other users, whether for monetary gain, personal data misappropriation, or otherwise.
- **Spam and bot content**: Do not use our platform to share unsolicited messages, requests, or spam, or to intentionally disrupt people's experience on Robinhood.
- Intellectual property: Do not use our platform to share any material that infringes upon any patent, trademark, trade secret, copyright, rights of privacy or publicity, or other proprietary rights of any party.²

Privacy

We're committed to protecting the personal privacy of our customers and to ensuring our customers understand how their personal information is handled at Robinhood. Please review our <u>UK Privacy</u> <u>Policy</u> for details about how we process the information we collect about you when you interact with Robinhood.

• Private information of others: As a condition of our App Terms of Use, you cannot share

² We will take down works in response to Digital Millennium Copyright Act ("DMCA") takedown notices and/or other intellectual property infringement claims. If you believe that your intellectual property rights have been infringed, please submit a written notice to our designated copyright agent at: DMCA@robinhood.com. We may suspend or terminate a customer account if the customer repeatedly infringes upon third parties' copyrights.

information that is invasive of another individual's privacy – such as a username/password, physical address, email address, phone number, present location or other contact information. Also, avoid sharing anything that includes your personal information or account information.

Prohibited Items and Activities

Expand the section below to view more information about which activities and items are prohibited on the Robinhood platform.

Prohibited Items/Activities

You may not use the Robinhood platform for activities that:

- 1. Violate any law, statute, ordinance or regulation
- 2. Violate these App Terms of Use
- 3. Relate to transactions or content involving
 - a. Materials or activities that promote hate, harassment, bullying, or threats of violence
 - b. Materials or activities that promote intolerance that is discriminatory against people because of a personal characteristic, included but not limited to, race, ethnicity, color, national origin, citizenship, religion, age, sex, sexual orientation, gender identity, family status, marital status, disability, or medical or genetic condition.
- 4. Relate to transactions or content involving
 - a. Prescription products, illegal drugs and drug paraphernalia
 - b. Alcohol
 - c. Tobacco
 - d. Controlled substances of any kind
 - e. Firearms, explosives, firearm parts or accessories, ammunition, or other weapons
 - f. Certain weapons or knives regulated under applicable law
 - g. Stolen goods of any kind
 - h. Activities or materials that are sexually explicit, including paid services involving physical sexual contact
 - i. Pornography
 - j. Obscene or offensive activities or materials
 - k. Multi-level marketing programs, ponzi or pyramid schemes, matrix programs, or get rich schemes
 - I. Illegal gambling, gaming, betting, casinos, raffles, bingo, lotteries, or sweepstakes
 - m. Items that infringe or violate any copyright, trademark, right of publicity or privacy, or any other proprietary right under the laws of any jurisdiction
 - n. The sale of traveller's checks or money orders or currencies
 - o. The sale of securities or digital assets to customers
 - p. Offering or receiving payments for Investment advice, endorsement or recommendations of securities
 - q. Participating in order-taking or order routing process for securities transactions
 - r. Preparing and sending transaction confirmations for securities transactions

Offering or receiving payments for the purpose of bribery or corruption

- s. Falsified official documents or currency
- t. Counterfeit materials
- u. Animal and human body parts and fluids
- v. Individuals designated by the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC"), as a Specially Designated National ("SDN"); or activities within or provision of services to persons located in specified sanctioned jurisdictions, including Cuba, Iran, North Korea, Syria, and the Crimea region of Ukraine
- 5. Involve the sales of products or services identified by government agencies to have a high likelihood of being fraudulent or being illegal.

Enforcing our App Terms of Use

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Our first priority is to maintain the safety of our customers. To that end, Robinhood maintains the right, in its sole discretion, to make determinations as to whether any activity violates our App Terms of Use. If we believe that you have engaged in any activity that violates our App Terms of Use, we may take a number of actions, based on the severity of the violations.

These actions could include, but are not limited to removing content, issuing warnings, limiting platform access, and removing customers from the Robinhood platform who take repeated or egregious actions against our App Terms of Use.

If we have taken corrective action against your account for violating our App Terms of Use and you disagree with our determination, you can submit an appeal by sending an email to appeals@robinhood.com. Robinhood's App Terms of Use are written in alignment with our <u>Terms and Conditions</u>.

Robinhood U.K. Ltd (Robinhood UK) is registered in England and Wales (09908051) and is authorised and regulated by the Financial Conduct Authority (FRN: 823590). Robinhood UK onboards UK customers and has the lead customer relationship with UK customers in relation to their use of the Robinhood UK app and website. Robinhood UK introduces UK customers to Robinhood Securities, LLC for order routing, execution, clearing, settlement, arranging custody services and margin lending to eligible UK customers with margin accounts. Robinhood Securities, LLC is regulated in the U.S. by the SEC and FINRA. Robinhood UK and Robinhood Securities, LLC are subsidiaries of Robinhood Markets, Inc.