



<p>Introduction</p>	<p>Robinhood U.K. Ltd (“Robinhood UK”, “RHUK,” “we,” “our,” or “us”) 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 (“Robinhood Securities”, “RHS”, or, together with Robinhood UK, “Robinhood”) for order routing, execution, clearing, settlement, arranging custody services and margin lending to eligible UK customers with margin accounts.</p> <p>RHS is regulated in the U.S. by the Securities and Exchange Commission (“SEC”) and the Financial Industry Regulatory Authority (“FINRA”) and is a member of the Securities Investor Protection Corporation (“SIPC”). Robinhood UK and Robinhood Securities are subsidiaries of Robinhood Markets, Inc.</p>
<p>What investment services can you provide me?</p>	<p>Robinhood UK offers introducing brokerage services to UK retail investors. Our primary business is providing retail customers with an app-based brokerage platform (“App”) to place orders to buy and sell stocks and American Depositary Receipts (“ADRs”). After opening your account, you are automatically enrolled in the ‘Brokerage Cash Sweep Program’. If you wish, you can turn off this interest-earning program at any time after opening your account. See our Help Centre for details on how to turn off the Brokerage Cash Sweep Program setting.</p> <p>Robinhood also provides educational content and tools for investors to learn about trading and the markets. You can access this content on our website at Robinhood Learn.</p> <p>Robinhood UK is an introducing firm. Your cash and securities will be held by our affiliate, Robinhood Securities, as custodian. Robinhood Securities, services your account by executing, clearing and settling your trades; preparing and distributing your account statements and trade confirmations; and extending credit to margin accounts. We offer:</p> <ul style="list-style-type: none"> • NYSE and NASDAQ listed stocks and ADRs; • Some ADRs are traded in over-the-counter markets (OTC); • Fractional shares in many of the same stocks and ADRs. <p>We do not offer account types other than individual brokerage accounts, nor do we offer mutual funds or fixed income securities. Robinhood does not provide account or investment management services.</p> <p>For more information about our products and services and how to get started, please visit Getting Started and Robinhood Learn on our website, as well as our Customer Agreement.</p>
<p>What fees will I pay?</p>	<p>Robinhood does not charge commissions for executing buy and sell orders. Other costs will apply, including implicit third party costs – for example, the market spread included in the stock price when trading or exchange rate for deposits and withdrawals. The primary fees you should expect to pay include:</p> <p>Margin Interest (optional service not yet available to UK customers): Robinhood charges a percentage on funds you borrow to purchase securities in a margin account.</p> <p>Underlying Costs Associated With Investments: You may pay periodic costs charged by the ADR agent banks (also referred to as ‘pass-through-fees’ or ‘custody fees’) for ADRs you purchase and hold. You can find information about any ADR fees that may apply on the website of the bank issuing the ADR.</p> <p>Other Fees and Costs: Other fees and costs, such as regulatory transaction fees and third party costs apply as outlined in our Fee Schedule and in our Ex-Ante Costs & Charges Disclosure.</p>

	<p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information about fees and costs, please refer to the Robinhood UK Fee Schedule in the App or website and ADR websites where applicable. Fees may change without notice and any changes will be reflected in the Fee Schedule.</p>
<p>How do your financial professionals at Robinhood make money?</p>	<p>Robinhood UK professionals do not receive commissions or other compensation related to customer assets or customers' investment activities. Robinhood UK professionals receive salaries and bonuses that are based on their overall job responsibilities and performance.</p>
<p>Investment Risks & Protection</p>	<p>All securities trading is speculative in nature and involves substantial risk of loss.</p> <p>Changes to the exchange rate may impact the GBP value of your USD holdings (cash and securities) when they are converted to GBP.</p> <p>Robinhood UK encourages you to invest carefully, consider your investment objectives and trade or invest only with money you can afford to lose. Please refer to our Risk Disclosure Summary and Disclosure Library for further information.</p> <p>Robinhood Securities will hold your assets under US law and regulations as well as US protection schemes. For further details, please refer to the SIPC, FDIC and Account Protection (UK) disclosure in our Disclosure Library. Robinhood UK does not hold any of your assets and therefore the Financial Services Compensation Services (FSCS) protection does not apply.</p>
<p>Additional Information</p>	<p>For more information about our services, please see our Disclosure Library, email help@robinhood.com, or visit robinhood.com/contact.</p>