

Promotional Low-Fee Instant Withdrawals Terms and Conditions

For a limited time, I will receive a discount, as set forth below, on the fee for transfers to an external debit card (“Transfers to External Debit Card”; also referred to as Debit Card Funding withdrawals in the Agreement (as defined below)) and Instant Bank Transfers (“Promotional Fee”). These Promotional Low-Fee Instant Withdrawals Terms and Conditions (“Promotional Terms”) set forth the terms and conditions applicable to My Promotional Fee. These Promotional Terms supplement the terms and conditions set forth in the Robinhood Money Spending Account Terms of Service (the “Agreement”). Unless otherwise noted in these Promotional Terms, capitalized terms have the same meaning as in the Agreement. To the extent that there is any direct conflict between these Promotional Terms and the Agreement, these Promotional Terms will control only to the extent such conflict relates to the fees for Instant Bank Transfers and only as necessary to resolve the conflict.

1. The Promotional Fee is as follows:

<u>Transfer Type</u>	<u>Fee</u>
Instant Bank Transfers (Withdrawals)	0.75% (minimum fee of \$.01)
Transfers to External Debit Card	0.75% (minimum fee of \$.01)

2. The Promotional Fee is effective for a limited time (the “Promotional Period”). The Promotional Fee will apply to each Transfer to External Debit Card and each Instant Bank Transfer I make during the Promotional Period, subject to the conditions in these Promotional Terms. After the end of the Promotional Period, the fee for Transfers to External Debit Card and Instant Bank Transfers set forth in the Agreement will apply.

3. To be eligible for the Promotional Fee, the following conditions must be met, at the time I make each Transfer to External Debit Card or Instant Bank Transfer: (i) My RHY Account must be open and active, (ii) My RHY Account must be in good standing, and (iii) I have used the Pay & Request Service.

4. Transfers to External Debit Card and Instant Bank Transfers are subject to the Agreement, including the transfer limitations set forth in Section 5 of the Agreement.

5. RHY reserves the right to terminate the Promotional Fee at any time in its sole discretion and without advance notice to Me, except as otherwise required by law.