RHF & RHS Business Continuity Plan Summary

Contacting Us

In the event of a significant business disruption, customers can contact us by visiting www.robinhood.com or using the Robinhood app. We encourage customers to review our platform (apps & website) and social media accounts for updates and service availability during such events.

Our Business Continuity Planning

Robinhood Financial LLC ("RHF") and Robinhood Securities, LLC ("RHS") (collectively, "Robinhood") maintain a comprehensive Business Continuity Plan ("BCP") to protect customers and ensure the continuity of critical operations during business disruptions. The plan is reviewed, tested, and updated at least annually, to reflect changes in our business, technology, and regulatory landscape. The plan is designed to comply with applicable FINRA, SEC, and SIPC requirements.

Key elements of Robinhood's BCP include:
- Geographically dispersed offices to reduce location-based risks.
- Redundant telecommunications and technology infrastructure to support remote operations if physical locations are unavailable.
- Remote workforce capabilities to ensure service continuity if office facilities are inaccessible.
- Periodic testing and validation of contingency plans to ensure operational resilience.

Scope of Potential Disruptions

Robinhood's BCP is designed to address business disruptions of varying scope, including but not limited to:
- Natural disasters (e.g., earthquakes, wildfires, severe weather)
- Cybersecurity incidents
- Power outages or other utility disruptions
- Pandemic or public health events
- Regional infrastructure failures
- Technology or system interruptions

We plan for disruptions across three primary scales:
- Firm-only disruptions (impacting RHF and/or RHS internal systems or specific locations)
- Business district-wide or regional disruptions (impacting an entire metropolitan or regional area)
- Nationwide disruptions (such as widespread pandemics or coordinated cyber events)

Because every disruption is unique, recovery times may vary depending on the scope and severity of the event. Robinhood's goal is to resume operations and restore customer access to accounts as quickly and safely as reasonably practicable under the prevailing conditions.

Protection of Customer Assets

Customer accounts at RHF and RHS are protected by Robinhood's membership in the Securities Investor Protection Corporation (SIPC), which protects securities customers of its members up to $500,000 (including $250,000 for claims for cash). Additional insurance may apply.

In the event of a disruption, customer assets are segregated according to applicable regulations, and clearing relationships help safeguard access to funds and positions.

Regulatory Oversight

RHF and RHS are regulated by the Financial Industry Regulatory Authority (FINRA) and the U.S. Securities and Exchange Commission (SEC). Robinhood's BCP is designed to satisfy FINRA Rule 4370 and related regulatory requirements.