

Robinhood “Solid Gold” Referral Program Terms & Conditions

Effective Date: April 2, 2024

Last Updated: April 2, 2024

The Solid Gold referral program (the “Program”), offered in part by Robinhood Credit, Inc. (RCT) and in part by Robinhood Financial LLC (RHF) (together, “Robinhood”), is subject to these Terms & Conditions. By participating in the Program, you agree to use the Program in the manner specified herein. You may not participate in the Program where doing so would be prohibited by any applicable laws or regulations.

Eligibility: Anyone who joins the Robinhood Gold Card waitlist can participate in the Program. You do not need to be approved for a Robinhood Gold Card (when available) to be eligible, subject to the terms described in *Offer and Limitations* below. You do not need to have a Robinhood brokerage account or be a Robinhood Gold subscriber to be eligible.

Offer: Participants who complete 10 Eligible Gold Referrals of new customers to the Robinhood Gold subscription service via an RHF brokerage account, will be eligible to receive a Solid Gold Prize. RHF will facilitate the subscription for a Robinhood Gold membership, and the opening of an RHF brokerage account, if necessary, for all Eligible Gold Referrals. RCT will fulfill the Solid Gold Prize. To qualify as an “Eligible Gold Referral,” each consumer you refer to Robinhood Gold must meet the following requirements:

- The person you refer must first sign up for the Robinhood Gold Card waitlist. Failure to sign up for the waitlist will result in your referral not being tracked and you will not receive credit for the referral even if the person you referred joins Gold through your link.
- The person you refer must sign up for a Robinhood Gold subscription through their RHF brokerage account using the personal referral code you are provided upon signing up for the Robinhood Gold Card waitlist, and using the same email address they used to sign up for the Robinhood Gold Card waitlist.
- The person you refer must not already be an active subscriber to Robinhood Gold.
- The person you refer must become a paid Robinhood Gold subscriber and must make at least their first monthly or annual subscription payment. If the person you refer participates in a Robinhood Gold free trial, where available, they will not count as an Eligible Gold Referral until they make their first monthly or annual payment after the free trial has expired.

You need consent from your contacts before you send them your referral link via text. By participating, you agree not to text your referral link to any contacts in Washington. While on the waitlist, you can track how many total Eligible Gold Referrals you have completed by reviewing the email notification you receive when one of your referrals uses your link to subscribe to Robinhood Gold. This email will include your progress towards the 10 Eligible Gold Referrals

needed for the Solid Gold Prize. If you open a Gold Card account, you will be able to track your progress within the Robinhood Credit Card app.

Solid Gold Prize: Participants who successfully complete 10 Eligible Gold Referrals will receive a “Solid Gold Prize” from RCT, defined as follows:

- If you have an open Robinhood Gold Card account, subject to availability, you will receive a 10 karat solid gold Robinhood Gold Card (a “Solid Gold Card”). This Solid Gold Card is a working credit card, use of which will be subject to your Robinhood Gold Card Cardholder Agreement and other terms of your account.
- If you do not have an open Robinhood Gold Card account, or if no Solid Gold Cards are available due to the reasons described under *Limitations*, you will receive a cash prize of \$1,100 (the “Cash Equivalent”), which reflects the approximate value of the Solid Gold Card itself. The Cash Equivalent amount will remain set at the amount stated in these Terms & Conditions even if the value of the Solid Gold Card fluctuates.

Limitations

The Program and your participation therein is subject to the following limitations:

- Solid Gold Prizes (Solid Gold Card and/or Cash Equivalent) will only be distributed to the first 5,000 eligible Participants to complete 10 Eligible Gold Referrals. We will notify participants as soon as possible once all 5,000 Solid Gold Prizes have been earned. If you complete 10 Eligible Gold Referrals after 5,000 Solid Gold Prizes have already been earned, you will not receive a prize.
- Solid Gold Card supplies are limited, and at any time the Solid Gold card may not be available due to high demand, production delays, or other reasons outside of Robinhood’s control. If you complete 10 Eligible Gold Referrals when the Solid Gold card is unavailable, or after the Solid Gold supply has been exhausted, you will receive the Cash Equivalent.
- Participation in the program does not guarantee eligibility for a Robinhood Gold Card account. Should your application for a Gold Card be rejected, but you successfully complete 10 Eligible Gold Referrals, you will receive the Cash Equivalent rather than a Solid Gold Card. We will contact you to determine the best way to send you the funds.
- You may only qualify for one (1) Solid Gold Prize; referrals beyond the 10 required Eligible Gold Referrals will not result in any additional prizes or compensation.
- A maximum of one (1) Solid Gold Card will be issued to any participant; if your Solid Gold Card is lost or stolen, a replacement Solid Gold Card will not be issued. You may be eligible for a replacement standard Robinhood Gold Card based on the terms of your account.
- Employees of Robinhood or its affiliates are not eligible to participate in the Program.

Modification & Termination

We reserve the right to modify or amend these Terms & Conditions at any time, for any reason. We reserve the right to terminate the Program at any time, for any reason. We reserve the right to disqualify anyone from participation in the Program at any time at our sole discretion, including, without limitation, if they do not comply with any of these Terms & Conditions, if we determine that they are gaming or otherwise abusing the Program, or if they otherwise fail to comply with any applicable laws.

Taxes: Taxes related to this offer are solely your responsibility. Consult with your tax advisor about the appropriate tax treatment for this offer and any tax implications associated with the receipt of the Solid Gold card or the comparable cash value before enrolling. For taxable accounts, the value of this offer received may be reported as "Other Income" on a Form 1099-MISC where required by applicable rules and regulations.