Electronic Delivery of Documents

By tapping or clicking the Agree button below, you agree that you accept electronic delivery of the following documents, and that you have carefully reviewed and agree to the terms of each and will retain copies for your records:

- Form CRS (Customer Relationship Summary)
- RHF-RHS Customer Agreement
- Robinhood Margin Account Agreement
- Robinhood Margin Disclosure Statement
- Robinhood Options Agreement
- Characteristics and Risks of Standardized Options
- Robinhood Terms and Conditions
- RHF Use and Risk Disclosures, RHF Business Continuity Plan Summary, and FINRA Public Disclosure Program
- Robinhood User Privacy Statement
- Robinhood Financial Privacy Notice
- Extended Hours Trading Disclosure

If you have a Robinhood Crypto account, you also agree and accept electronic delivery of the following documents, and that you have carefully reviewed and agree to the terms of each and will retain copies for your records:

- Robinhood Crypto Customer Agreement
- Robinhood Crypto Risk Disclosures

The documents listed above, in addition to the Account Terms and Conditions, below, constitute the “Application Agreement.” Capitalized, undefined terms in this Application Agreement have the meaning given in the RHF-RHS Customer Agreement.

Part A — Applies to Every Agentic Account

You are applying to open an Agentic Account. An “Agentic Account” is a dedicated, self-directed brokerage account offered by Robinhood Financial LLC, and, if you have one, a dedicated crypto account offered by Robinhood Crypto, LLC that you use with an AI agent. You can use your Agentic Account in one of two ways: (i) by connecting your own external, third-party AI agent (“Third-Party AI Agent”) to the Agentic Account (see Part B); or (ii) by creating and using your own AI agent, powered by large language models (“LLMs”) from third-party providers, in the Robinhood mobile application (see Part C).

Part A applies to your Agentic Account however you use it. Part B applies only if you connect a Third-Party AI Agent, and Part C applies only if you create your own agent in the Robinhood mobile application. If a term in Part B or Part C conflicts with Part A, the more specific part controls for that use.

Robinhood MCP. The Robinhood MCP ("RH MCP"), which is offered by Robinhood Labs, LLC ("RHL"), is the interface that enables your agent, whether a Third-Party AI Agent for purposes of Part B or your own agent created in the Robinhood mobile application for purposes of Part C, to connect to your Agentic Account.

Real account, real money. Your Agentic Account holds real funds and real assets, and any agent acting in it can execute real transactions. Any gains, losses, fees, and tax consequences are real and are yours. You are solely responsible for funding the account and for all activity in it.

Margin election. If you elect limited margin for your Agentic Account, an AI agent trading in the account can use unsettled trade proceeds to place new trades before they settle, under your Robinhood Margin Account Agreement and the RHF-RHS Customer Agreement. Limited margin does not let an agent borrow on margin or create an interest-accruing margin loan. Margin requirements, margin calls, and Robinhood's liquidation rights can still apply to agent-placed trades regardless of the agent's settings, and an AI agent does not manage margin calls for you. If you enable automated or autonomous trading, you may not see a margin warning or call when it occurs; it remains your responsibility. If you do not want the account to be a margin account, do not elect limited margin, or contact us to convert the account to a cash account.

Part B — If You Connect Your Own Third-Party AI Agent

This Part applies if you connect a Third-Party AI Agent to your Agentic Account. The following disclosures and revised terms apply to that use.

By connecting a Third-Party AI Agent to Robinhood, you are authorizing the Third-Party AI Agent to access the following accounts offered by or through Robinhood Financial LLC, Robinhood Crypto, LLC, and its Affiliates, to the extent applicable, for the following purposes:

- Your brokerage account offered by Robinhood Financial LLC for the purposes of (i) accessing your financial data and (ii) executing trades on your behalf in your Agentic Account.
- Your crypto account offered by Robinhood Crypto, LLC for the purposes of (i) accessing your financial data and (ii) executing trades on your behalf in your Agentic Account.
- Your Robinhood Checking account(s) and/or Robinhood Savings account(s) issued by Coastal Community Bank, Member FDIC, through Robinhood Banking and serviced by Robinhood Money, LLC, for the sole purpose of accessing your financial data.
- Your Robinhood Gold Credit Card account or Robinhood Platinum Credit Card account issued by Coastal Community Bank and serviced by Robinhood Credit, Inc., for the sole purpose of accessing your financial data.

For purposes of this Part B, "financial data" includes, but is not limited to: account balance; account transaction history; and account identifiers, such as the account number and the name(s), email(s), and address(es) associated with each account.

Robinhood does not control, monitor, or audit Third-Party AI Agents. Once your data is shared with a Third-Party AI Agent and/or its provider, it leaves Robinhood's security environment and is governed by that Third-Party AI Agent provider's terms, not ours. You assume all risk for

trades and actions executed by Third-Party AI Agents and for any use of your data by Third-Party AI Agents or their providers.

In order to provide you access to create an Agentic Account that can connect to a Third-Party AI Agent, we have revised our RHF-RHS Customer Agreement. Specifically, please note the following:

29.8. Use of AI Agents

When entering and submitting your instructions to an AI agent, you are solely responsible for your investment decisions and for any orders placed in your Account pursuant to such instructions. All instructions entered by you through an AI agent are based on your own investment decisions, and Robinhood will not be liable for any of your investment choices or for any losses resulting from such instructions. You are solely responsible for determining the suitability of any particular security or investment strategy. Furthermore, you are solely responsible for reviewing and verifying all details of your instructions and transactions. You should review carefully all actions proposed by your AI agent. You understand that your AI agent may override your ability to review any actions proposed by your AI agent to the extent that you prompt or instruct your AI agent to do so. You may revoke any such AI agent's access at any time; provided, however, that you shall remain bound by, and Robinhood shall have no obligation to cancel, reverse, or unwind, any instruction submitted by such agent and received by Robinhood prior to the effective processing of such revocation.

We have also revised our Robinhood Crypto Customer Agreement. Specifically, please note the following:

20.8 Use of AI Agents.

When entering and submitting my instructions to an AI agent, I am solely responsible for my investment decisions and for any orders placed in my Account pursuant to such instructions. All instructions entered by me through an AI agent are based on my own investment decisions, and Robinhood will not be liable for any of my investment choices or for any losses resulting from such instructions.

I am solely responsible for determining the suitability of any particular asset or investment strategy. Furthermore, I am solely responsible for reviewing and verifying all details of my instructions and transactions. I should carefully review all actions proposed by my AI agent. I understand that I may not have the ability to review actions proposed by my AI agent depending on how I prompt or instruct my agent.

20.7(e) Customer API Representations and Warranties.

I understand that by using API Products, I am waiving Robinhood's standard safeguards: I will not receive the warnings, disclosures, fee/cost information, or notifications that I would otherwise see through the App or Website, I may not have an opportunity to review or confirm a trade before it is executed, and I may not be told the reason if an order is rejected.

See the RHF Fee Schedule and RHC Fee Schedule for more information.

Part C — If You Create an Agent in the Robinhood Mobile App

This Part applies if you create and use your own agent, powered by LLMs from third-party providers, in the Robinhood mobile application and connected to your Agentic Account (known as “Robinhood Agents”).

Robinhood Agents is provided and operated by RHL, a technology company. RHL is not a broker-dealer, investment adviser, futures commission merchant, or money transmitter; does not provide investment advice or recommendations; and does not hold customer funds or securities or execute transactions. Your Agentic Account and your transactions remain with the applicable regulated Robinhood affiliate, Robinhood Financial LLC and Robinhood Securities, LLC for brokerage, and Robinhood Crypto, LLC for cryptocurrency. Creating your own agent with Robinhood Agents does not change who holds your account or who executes your trades.

Your use of your own agent with Robinhood Agents is governed by the separate Robinhood Agents Agreement, which you will be asked to accept before you can use it. That agreement, not this one, sets the terms of your agent, including how it places trades, the Trade Approvals setting, Loops, memory and skills, Agent Apps, token charges, and how your data is processed.

Account Terms and Conditions

You represent and warrant that:

You are the person identified in this Application Agreement, and all of the information you have provided in this Application Agreement is accurate; Robinhood may rely on such information; and you agree to notify Robinhood promptly regarding any change in such information.

You agree that:

- You consent to electronic delivery of all future brokerage account information as described in the RHF-RHS Customer Agreement. If applicable, you consent to electronic delivery of all future crypto account information as described in the Robinhood Crypto Customer Agreement.
- You understand that Robinhood will supply your name to issuers of any securities held in your Account so that you might receive any important information from the issuers regarding the securities, unless you notify Robinhood in writing not to do so by sending an email to support@robinhood.com with "Rule 14b-1(c) objection" in the subject.

- You authorize Robinhood to verify, and re-verify as necessary, all information provided in this Application Agreement to comply with our regulatory obligations.
- Tapping or clicking the Agree button below is equivalent to your written signature, and you understand that you are entering into legal agreements.
- We work constantly to improve our products and services and develop new features. As a result, we may need to update this Application Agreement from time to time to accurately describe our products and services and/or to comply with applicable laws and regulations. Unless required by law, we will not provide advance notice to you before we make updates to this Application Agreement, but we will keep the most current version posted to the Robinhood Disclosure Library. Your continued use of your Agentic Account indicates your agreement to the version of the Application Agreement that is currently in effect.