

# **Electronic Delivery of Documents**

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

- Customer Relationship Summary
- <u>Customer Agreement</u>
- Margin Account Agreement
- Brokerage Cash Sweep Program Agreement
- Business Continuity Plan Summary
- Terms and Conditions
- Privacy Policy
  Cookie

#### **Policy**

The documents listed above, in addition to the Account Terms and Conditions, below, constitute the "Application Agreement." Capitalised, undefined terms in this Application Agreement have the meaning given in the Customer Agreement.

# **Account Terms and Conditions**

## You represent and warrant that:

- •You are the person identified in this Account Application and all of the information you have provided in this Account Application is accurate; Robinhood can rely on such information; and you agree to notify Robinhood promptly regarding any change in such information.
- •You are aware of the costs and charges set out in the **Ex-Ante Costs & Charges Disclosure**.
- •You understand that under the Brokerage Cash Sweep Program Agreement your uninvested cash earns interest after being automatically moved into deposits at a network of <u>Program Banks</u>.Cash deposited to these banks will be eligible for FDIC insurance up to a total maximum of \$2.5 million (\$250,000 per program bank). Robinhood U.K. Ltd and RHS are not FDIC-insured banks. Deposit insurance covers the failure of an insured bank. Products other than the cash sweep program are not insured by the FDIC, are not deposits, and may lose value. Certain conditions must be satisfied for pass-through FDIC deposit insurance coverage to apply.The UK Financial Services Compensation Scheme (FSCS) does not apply.

#### You agree that:

- •You consent to electronic delivery of all future brokerage account information as described in the 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 authorise Robinhood to verify, and re-verify as necessary, all information provided in this Account Application 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.

## **Margin Account Agreement**

# $\checkmark$

Your account will be opened as a Margin Account which provides you with access to margin privileges, allowing you to immediately use unsettled proceeds from sell transactions to buy securities.

**No Margin Account?** If you do not want a Margin Account, you may opt out by unchecking the box above, in which case your account will be opened as a Non-Margin account instead, you will not be able to use unsettled sell proceeds to buy securities, and the Margin Account Agreement will not apply and will not be part of the "Application Agreement".