

ROBINHOOD CORTEX ASSISTANT AGREEMENT

PLEASE READ THIS CORTEX ASSISTANT AGREEMENT (“AGREEMENT”) CAREFULLY BEFORE USING ROBINHOOD CORTEX ASSISTANT. BY ACCESSING OR USING ROBINHOOD CORTEX ASSISTANT, YOU AGREE TO BE BOUND BY THE TERMS AND CONDITIONS SET FORTH BELOW.

1. Description of Service

Robinhood Cortex Assistant ("Assistant") is a conversational artificial intelligence tool made available to Robinhood Gold subscribers through the Robinhood app on iOS that allows you to interact with your account, receive information, and execute certain transactions using natural language text or voice commands. Assistant and its technology are owned and offered by Robinhood Markets, Inc. Assistant for securities is provided by Robinhood Financial LLC, Robinhood Derivatives, LLC for futures and event contracts by, and Robinhood Crypto, LLC for cryptocurrencies (collectively, "Robinhood").

2. Not Investment Advice or a Recommendation to Effect an Investment Transaction or Strategy

ASSISTANT IS NOT AN INVESTMENT ADVISOR AND DOES NOT PROVIDE INVESTMENT ADVICE, RECOMMENDATIONS, OR ENDORSEMENTS. All information, responses, insights, and content generated by Assistant (collectively, "Responses") are provided solely for informational and educational purposes. Assistant outputs do not constitute a recommendation to engage in any securities transaction or investment strategy involving securities or any other asset class. In addition, Assistant's Responses are not intended to predict or project performance, imply that past performance will recur, or make any exaggerated or unwarranted claim, opinion, or forecast; hypothetical illustrations or simulations are provided for informational purposes only and are not guarantees of future results.

You acknowledge and agree that:

- Responses do not constitute recommendations to buy, sell, or hold any security, cryptocurrency, or other asset;
- Responses do not constitute endorsements of any product, service, or investment strategy;
- Responses are not research and may not be sufficient for making investment decisions;
- You are solely responsible for conducting your own due diligence and analysis before making any investment decision;
- You should not rely solely on Responses when making investment decisions.

3. Artificial Intelligence Limitations and Risks

Assistant uses generative artificial intelligence technology that has inherent limitations and risks. You acknowledge and agree that:

- **Accuracy Not Guaranteed:** Responses may contain errors, inaccuracies, omissions, or outdated information. Robinhood does not warrant or guarantee the accuracy, completeness, timeliness, reliability, or suitability of any response;
- **No Verification:** If information in a Response becomes inaccurate or incomplete after it is generated, Robinhood has no obligation to update, correct, or notify you of such inaccuracy or incompleteness;
- **AI-Generated Content:** All Responses are generated by artificial intelligence. While Assistant has been tested to meet certain quality standards prior to launch, AI-generated content may be unpredictable and may not always meet your expectations;
- **Your Responsibility to Verify:** You are solely responsible for verifying all information in Responses before taking any action or making any decision based on such information.

4. Data Sources and Third-Party Information

Assistant does not have access to the open internet, social media platforms (including X/Twitter, Reddit, or similar), or general web search. All information is sourced from Robinhood's internal databases, official databases, and licensed third-party data providers. Responses are generated using various data sources, including but not limited to:

- Your account data and portfolio information;
- Market data and securities information;
- Licensed third-party news sources, research, and analysis;
- Company fundamentals and analyst ratings;

You acknowledge and agree that:

- Third-party information, statements, data, and opinions are sourced from licensed providers but are not independently verified by Robinhood and do not reflect the views or opinions of Robinhood;
- Robinhood makes no representations or warranties regarding any third-party information;
- While Assistant may access real-time market data for certain queries, data delays may occur due to technical limitations, and Robinhood does not guarantee real-time data availability for all Responses;

- Assistant does not have or provide comprehensive data related to all asset types, including but not limited to mutual funds, bonds, some closed-end funds, some ADRs and penny stocks; and
- Sherwood Media, LLC, an affiliated, independently operated media outlet, may provide news content used in Responses. Sherwood Media is neither a broker-dealer nor an investment advisor.

5. Transaction Execution

When you request that Assistant execute a transaction (such as placing a trade or transferring funds):

- Assistant will present you with a pre-filled order ticket or confirmation screen based on its interpretation of your intent for your review;
- You are solely responsible for reviewing and verifying all transaction details before submission;
- No transaction will be executed without your explicit confirmation and approval by tapping or clicking the final order confirmation button after reviewing all order details, including price, quantity, order type, and applicable fees; and
- All transactions are subject to the terms of your existing customer agreements with Robinhood entities.

6. Scope and Availability of Service

Assistant is available only to Robinhood Gold members. Non-Gold members must subscribe to Robinhood Gold to access Assistant.

Assistant is not available for all query types, account types, or asset classes, and availability may change over time. Assistant supports pre-filled market, limit, and stop orders for eligible equities, as well as order linking for cryptocurrency and event contracts. Assistant also supports initiating ACH deposits and withdrawals. Assistant does not support options trading, futures trading, or multi-leg options strategies. Only one order can be processed per conversation. Complex order types will redirect you to the standard Robinhood order interface. At launch, Assistant is available only on iOS devices to customers with U.S. brokerage accounts (excluding managed accounts). Assistant is not available on Android, web, Robinhood Legend, or international applications.

Assistant has limited support capabilities and cannot perform certain account actions available through other Robinhood support channels, including but not limited to:

- account name changes;
- Robinhood Gold subscription refunds;
- ACAT fee reimbursements;

- Pattern Day Trading resolution;
- Instant Deposit limit inquiries;
- document downloads; and
- retirement account operations.

If Assistant cannot address your request, you will be transferred to the Robinhood Support Chatbot with your conversation context. Assistant does not guarantee immediate or direct escalation to a human support agent.

While Assistant accepts voice input, all Responses are provided in text format only.

7. Privacy and Data Collection

All interactions with Assistant, including your queries, commands, and the Responses you receive, are logged and retained by Robinhood for compliance, monitoring, quality assurance, debugging, product improvement, and other business purposes. Your use of Assistant is subject to Robinhood's [Privacy Policy](#) and all applicable customer agreements.

Assistant may proactively display portfolio insights (daily returns and performance data), market news, and personalized content when you open the Assistant, without requiring a query from you. This content is generated based on your account data and may be refreshed multiple times daily.

Your conversation history with Assistant is visible for the last 30 days; thereafter, the conversation may not be accessible. Older conversations may not be accessible within the Assistant interface, but interaction data is retained in accordance with Robinhood's data retention policies.

8. Disclaimers

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW:

- ASSISTANT IS PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED;
- ROBINHOOD DISCLAIMS ALL WARRANTIES, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, ACCURACY, COMPLETENESS, NON-INFRINGEMENT, AND ANY WARRANTIES ARISING FROM COURSE OF DEALING OR USAGE OF TRADE;
- ROBINHOOD DOES NOT WARRANT THAT ASSISTANT WILL BE UNINTERRUPTED, ERROR-FREE, SECURE, OR FREE FROM HARMFUL COMPONENTS;

- ROBINHOOD DOES NOT WARRANT THAT RESPONSES WILL MEET YOUR REQUIREMENTS OR EXPECTATIONS.

9. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ROBINHOOD SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, EXEMPLARY, OR PUNITIVE DAMAGES ARISING OUT OF OR RELATING TO YOUR USE OF ASSISTANT, INCLUDING BUT NOT LIMITED TO LOSS OF PROFITS, LOSS OF DATA, INVESTMENT LOSSES, OR ANY OTHER LOSSES, EVEN IF ROBINHOOD HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

Your sole remedy for dissatisfaction with Assistant is to stop using it unless another remedy is otherwise made available to you through the [Robinhood Financial LLC & Robinhood Securities, LLC Customer Agreement](#), [Robinhood Crypto Customer Agreement](#), and [Robinhood Derivatives Client Agreement](#) (“Customer Agreements”).

10. Governing Agreement

This Agreement supplements and is incorporated into your existing Customer Agreements with Robinhood, as applicable. In the event of any conflict between this Agreement and the Customer Agreements, the terms of your Customer Agreements shall control.

11. Modifications

Robinhood reserves the right to modify this Agreement at any time. We will notify you of material changes through the Robinhood app or via email. Your continued use of Assistant following any modification constitutes your acceptance of such modification.

12. Dispute Resolution

Any dispute, claim, or controversy arising from or relating to this Agreement or your use of Assistant is subject to the dispute resolution and arbitration provisions set forth in the Customer Agreements.

13. Complaints

The Assistant input area is not an official complaint submission method for customer complaints, regulatory feedback, or other compliance-related issues. For all official complaints or concerns, please use our designated support channels to ensure your issue is properly logged and addressed.

14. Acknowledgment and Acceptance

BY USING ASSISTANT, YOU ACKNOWLEDGE THAT:

- You have read, understood, and agree to be bound by this Agreement;
- You understand that Assistant uses artificial intelligence and may generate inaccurate or incomplete information;
- You will not rely solely on Assistant for investment decisions;
- You will verify all information before taking action;
- You have read and understand the [Robinhood Cortex Digests Disclosure](#);
- You accept all risks associated with using Assistant.

Disclosures

Although the underlying Cortex technology is owned by Robinhood Markets, Inc., each affiliate is solely responsible for content containing information about the products and services offered by such affiliates.

Securities trading and Assistant offered through Robinhood Financial LLC, member FINRA/SIPC, a registered broker-dealer and subsidiary of Robinhood Markets, Inc.

Robinhood Gold is a subscription-based membership program of premium services offered through Robinhood Gold, LLC.

Event contracts are offered by Robinhood Derivatives, LLC.

Cryptocurrency services are offered through an account with Robinhood Crypto, LLC ("RHC") (NMLS ID: 1702840). Robinhood Crypto is licensed to engage in virtual currency business activity by the New York State Department of Financial Services. Review a list of [RHC's licenses](#) for more information. Cryptocurrency held through Robinhood Crypto is not FDIC insured or SIPC protected.