Key Information Document

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

Name: US-listed Share / ETP Derivative (the '**Product**')

PRIIP Manufacturer: Robinhood Europe, UAB, a licensed and regulated Lithuanian investment firm (legal entity code 306377915) ('**Robinhood Europe**') being a subsidiary of Robinhood Markets, Inc. (collectively with its affiliates, '**Robinhood**') and part of the Robinhood group of companies

Contact: https://robinhood.com/eu/en/ | Call +370 5 214 1321 for more information

Competent Authority: The Bank of Lithuania, Gedimino pr. 6, LT-01103 Vilnius, Lithuania, is responsible for supervising Robinhood Europe regarding this Key Information Document

Date of Document Production: 1 July 2026

You are about to purchase a product that is not simple and may be difficult to understand.

What is this product?

Type: The Product is an over-the-counter ('**OTC**') derivative which gives you direct, one-to-one exposure to the market price of the underlying US-listed share or US-listed exchange-traded product ('**ETP**') that you select. The Product is priced and quoted in USD, and its profit and loss is calculated in USD. An ETP (exchange-traded product) is a type of investment traded on a stock exchange. Similar to a share, its value is generally linked to the performance of an underlying asset, such as an index, a basket of shares, or a commodity.

When you buy the Product, you enter into a financial derivative contract with Robinhood Europe, which is a type of financial instrument regulated under the Directive on markets in financial instruments (Directive (EU) 2014/65 – MiFID II). The value of this contract depends on the performance of the US-listed share or ETP, as selected by you on the Robinhood Europe platform. The relevant share or ETP selected on the Robinhood platform is referred to as the '**Underlying asset**'. Your rights under the Product come from your contract with Robinhood Europe, and are also represented by a blockchain-traded token (the '**Token**'), issued to you at the time of entering into the contract. Each Token represents one underlying share or unit in the Underlying Asset, so you will receive the same number of Tokens as the number of shares or units that you select in the Robinhood Europe app.

The price of the Product fluctuates with the price of the Underlying Asset, based on market prices for the chosen Underlying Asset. You can buy the Product at the quoted price of the Underlying Asset at the time of purchase. You can request that Robinhood Europe buy it back from you at any time at the then-quoted price of the Underlying Asset, subject to applicable fees and other conditions in each case.

You can usually trade the Product during normal NASDAQ trading hours, from 09:30 to 16:00 Eastern Time (GMT-5). Robinhood Europe may make trading possible outside of these hours, although this service may not always be available. Trading during extended hours carries unique risks, including greater price volatility, lower liquidity, wider bid/ask spreads and reduced market information. You can place orders for the Product in euros ('**EUR**') via the Robinhood Europe app. When you open a position, EUR is converted into USD at the FX rate shown in the app. When you close the position, any payout is calculated in USD and converted back into EUR at the FX rate shown in the app.

The Underlying Assets that are ETPs originate from third parties and are neither issued nor managed by Robinhood. Robinhood is not affiliated with and does not otherwise exert control over such third parties. All references to the ticker symbols and names of the Underlying Assets are purely descriptive in nature and do not imply any cooperation, affiliation, control or approval of the Product by the respective issuers of the Underlying Assets or any other third parties. This Key Information Document is intended to provide you with an overview of the US Share / ETP Derivative, which has a range of Underlying Assets available. More information on the underlying investment options can be found here.

Term: The Product has no fixed term.

Objectives: The objective of the Product is to enable you to participate indirectly and proportionally in changes in the Underlying Asset's value. Holding the Product does not mean you own any shares or units, or that you have any rights to receive shares or units of the Underlying Asset. The Product does not allow you to redeem it for shares or units in the Underlying Asset or otherwise, and does not offer rights that you would have if you bought shares or units in the Underlying Asset directly (such as voting rights at shareholders' meetings).

You can hold the Product indefinitely, meaning there is no term or expiry date. You can exit your position in the Product at any time by submitting such a request via the Robinhood Europe app. We will fulfil your request as soon as possible, taking into account any applicable terms and conditions. Any exit of a position in the Product will always be at the prevailing price of the Underlying Asset, less any relevant fees. Therefore, one significant factor that affects your return is your selection of the Underlying Asset and its performance.

Intended retail investor: The Product is a complex financial instrument suitable only for informed retail investors with specific knowledge of and experience trading similar products and financial markets. It is intended for investors seeking exposure to underlying assets.

The Product is suitable for investors with a short to medium-term investment horizon, aligned with the recommended holding period. It is intended for investors who are willing and financially able to bear significant losses, including the total loss of the invested capital, and who do not expect any capital protection.

Investors should be aware that the value of the Product may fluctuate significantly due to the volatility of the underlying assets. Active monitoring and management of the investment are required.

20260626-5664125-17985354

What are the risks and what could I get in return?

Risk Indicator:

1	2	3	4	5	6	**7**

Lower risk ← → Higher risk

The risk indicator assumes that you hold the product for 1 year. You may not be able to cash in early. You may not be able to sell your Product easily or you may have to sell at a price that significantly impacts on how much you get back.

The summary risk indicator is a guide to the level of risk of this Product compared to other products. It shows how likely it is that the Product will lose money because of movements in the markets or because we are not able to pay you.

We have classified this Product as 7 out of 7, which is the highest risk class. This rates the potential losses from future performance at a very high level, and poor market conditions are very likely to impact our capacity to pay you. The risk and return of your investment will vary significantly depending on the Underlying Asset you select. This is because the return on the Product depends significantly on the Underlying Asset selected, and the performance of the Underlying Asset. Even though the risk and return of the product varies depending on the underlying Asset, the risk classification (with 7 being the highest risk level) applies regardless of which specific Underlying Asset is selected.

Be aware of currency risk. You will receive payments in a different currency, so the final return you will get depends on the exchange rate between the two currencies. This risk is not considered in the indicator shown above.

Fluctuations in the NASDAQ-provided price and trading volume of an Underlying Asset may negatively affect the value of the Product, as they reflect the market value of the corresponding Underlying Asset. The price of the Underlying Asset may in turn be subject to significant volatility. This Product does not include any protection from future market performance, so you could incur significant losses, or even lose your entire investment. If we are not able to pay you what is owed, you could lose some or all of your investment.

Material risks not included in the summary risk indicator: Robinhood Europe is the sole counterparty to your claims. If we are not able to pay you what is owed, you could lose your entire investment.

Performance Scenarios: What you will get from this Product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The scenarios shown are illustrations based on results from the past and on certain assumptions. Markets could develop very differently in the future. The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back. The stress scenario shows what you may get back in extreme market circumstances.

It is difficult to estimate how much you would get back if you were to end your investment early. You could be unable to end early, have to pay high costs or lose up to 100% of the investment if you do so. Buying this product would indicate that you believe the underlying price will increase. Your maximum loss would be that you lose your entire investment (premium paid).

Recommended holding period: 1 year Example Investment: EUR 10,000 Scenarios		If you exit after 1 year
Minimum	**There is no minimum guaranteed return. You could lose some or all of your investment.**	
Stress	***What you might get back after costs*** Average return each year	**4,033** -59.7%
Unfavourable	***What you might get back after costs*** Average return each year	**6,646** -33.5%
Moderate	***What you might get back after costs*** Average return each year	**9,933** -0.7%
Favourable	***What you might get back after costs*** Average return each year	**14,804** 48.0%

PLEASE NOTE: The above scenarios are modelled based on the Underlying Asset you select being AAPL (a share issued by Apple, Inc. and traded on NASDAQ). Actual performance of the Product depends on a number of factors, including your selection of Underlying Asset.

What happens if Robinhood Europe is unable to pay out?

The product is not covered by an investor compensation or deposit insurance scheme. Robinhood Europe is the sole counterparty to payment claims arising from the Product for all Underlying Assets. Therefore, we are the counterparty to the financial derivative contracts. Accordingly, you are exposed to the risk that we may be unable to fulfil our obligations under these contracts, which could result in you losing all or part of your investment (for example, if we become insolvent).

What are the costs?

The person advising on or selling you this Product may charge you other costs. If so, this person will provide you with information about these costs and how they affect your investment.

Costs over time:

The tables show the amounts that are taken from your investment to cover different types of costs for all Underlying Assets. These amounts depend on how much you invest, how long you hold the Product, and how well the Product does. The amounts shown here are illustrations based on an example investment amount.

We have assumed: (i) you would get back the amount that you invested (0% annual return); and (ii) EUR 10,000 is invested.

	If you exit after 1 year
Total costs	EUR 20
Annual impact of costs (*)	0.2%

* This illustrates how costs reduce your return each year over the recommended holding period. For example, it shows that if you exit at the recommended holding period your average return per year is projected to be -0.5% before costs and -0.7% after costs.

Composition of costs:

One-off costs upon entry or exit		If you exit after 1 year
Entry costs	**0.10%** of the amount you pay in when entering this investment. This is the most you will be charged. The person selling you the product will inform you of the actual fee.	EUR 10
Exit costs	**0.10%** of your investment before it is paid out to you.	EUR 10
Ongoing costs		
Management fees and other administrative or operating costs	**0.00%** of the value of your investment per year. This is an estimate based on actual costs over last year.	EUR 0
Transaction costs	**0.00%** of the value of your investment per year. This is an estimate of the costs incurred when we buy or sell the underlying assets for the Product. The actual amount depends on how much we buy and sell.	EUR 0
Incidental costs taken under specific conditions		
Performance fees	There is no performance fee for this Product.	EUR 0

How long should I hold it and can I take money out early?

Recommended holding period: 1 year

It is not possible to provide an individual recommendation for a holding period. The recommended holding period reflects the characteristics of the Product, particularly the volatility of US-listed shares and ETPs, and is intended to reduce the impact of short-term market fluctuations and exit costs on returns.

You can hold the Product until you choose to close out your position on any trading day, subject to market conditions and the Product terms and conditions. Whether or not you choose to do so will depend on your investment strategy and risk profile. Robinhood Europe may suspend the closing of positions in the Product, particularly in the event of unexpected market movements, requests made outside US trading hours, ad hoc announcements, or other circumstances that make pricing more difficult.

How can I complain?

If you are dissatisfied with any part of our services or this Product and wish to file a complaint, you can find information about our complaints procedure online here. You can also contact us in writing at the following address: Vilniaus g. 33-201, LT-01402 Vilnius, Lithuania, or by email at complaints_eu@robinhood.com. We will then handle your complaint and provide you with feedback as soon as possible. If you are not satisfied with our final response to your complaint, you can contact the Bank of Lithuania via the Electronic Government Gateway (for citizens and residents of the Republic of Lithuania only), or contact the Bank of Lithuania's Legal and Licensing Department at Totorių g. 4, LT-01121 Vilnius or by e-mail at www.lb.lt/gincu-sistema, within one year from the date of contacting us to resolve the dispute. Complaints are handled at no cost. For more information on disputes handled by the Bank of Lithuania, please visit www.lb.lt.

Other relevant information

Robinhood Europe is available to discuss the terms and conditions of the offering, and will provide any additional information it possesses or can reasonably acquire. Full product terms and conditions can be found here.

This document has been produced in compliance with Regulation (EU) No. 1286/2014 (‘PRIIPs Regulation’), and includes disclosures that use the prescribed PRIIPs Regulation methodologies.

20260626-5664125-17985354