



RHSG - Margin Disclosure Statement

Robinhood Singapore Pte. Ltd. (“**RHSG**,” “**we**,” “**our**,” “**us**”) is licensed and regulated by the Monetary Authority of Singapore (“**MAS**”) and is providing you with this Margin Disclosure Statement (the “**Statement**”).

We do not provide investment, legal, or tax advice. A margin account is not suitable for everyone. You should examine your investment objectives, financial resources and risk tolerance to determine whether borrowing against securities, and trading on margin in particular, is appropriate for you. The increased leverage that margin provides may heighten the risks of investing.

We are furnishing this document to you to provide some basic facts about trading in certain capital markets products (“**Applicable CMPs**”) on margin, and to alert you to the risks involved with trading Applicable CMPs in a Margin Account with RHSG. Before trading stocks in a margin account, you should carefully review this Margin Disclosure Statement (including the RHSG Credit Terms below), our Fee Schedule, the Customer Agreement, and the Singapore Risk Disclosures. Any capitalised terms used in this Statement, unless defined herein, shall have the meaning given to it under the Customer Agreement. If you have any questions or concerns, please contact us.

When you purchase Applicable CMPs, you may pay for the Applicable CMPs in full or you may borrow part of the purchase price from RHSG. If you choose to borrow funds from RHSG, you will need to do so through a Margin Account with RHSG. The Applicable CMPs purchased will also be taken as Approved Collateral for the loan to you. If the Applicable CMPs in your account decline in value, so does the value of the Acceptable Collateral supporting your loan, and, as a result, we can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts, in order to maintain the required Equity in the account.

It is important that you fully understand the risks involved in trading Applicable CMPs on margin. These risks include, without limitation, the following:

YOU CAN LOSE MORE FUNDS THAN YOU DEPOSIT IN THE MARGIN ACCOUNT. A decline in the value of Applicable CMPs purchased on margin may require you to provide additional funds or other Acceptable Collateral to your Margin Account to avoid the forced sale of those Applicable CMPs or other securities or assets in your account(s).

RHSG CAN FORCE THE LIQUIDATION OR SALE OF SECURITIES OR OTHER ASSETS IN YOUR ACCOUNT(S). If the Equity in your account falls below the applicable Margin Requirements, RHSG can sell the securities or other assets in any of your accounts to cover the margin deficiency. You will also be responsible for any shortfall in the account after such a sale.

RHSG CAN SELL YOUR SECURITIES OR OTHER ASSETS WITHOUT CONTACTING YOU.

Some investors mistakenly believe that their brokerage firm must contact them for a margin call to be valid, and that their firm cannot liquidate securities or other assets in their accounts to meet the call unless the firm has contacted them first. This is not the case. Although we will attempt to notify you of margin calls, we are not required to do so. However, even if we have contacted you and provided a specific date to meet a margin call, we can still take necessary steps to protect our financial interests, including immediately selling the securities without notice to you. RHSG may forcibly liquidate all or part of your account without prior notice, regardless of your intent to satisfy a margin call, in order to protect your interests or our interests.

YOU ARE NOT ENTITLED TO CHOOSE WHICH SECURITIES OR OTHER ASSETS IN YOUR ACCOUNT(S) ARE LIQUIDATED OR SOLD TO MEET A MARGIN CALL.

Because the securities and other capital market products are Acceptable Collateral for the margin loan, RHSG has the right to decide which security to sell in order to protect our interests.

RHSG CAN INCREASE “HOUSE” MAINTENANCE MARGIN REQUIREMENTS AT ANY TIME AND IS NOT REQUIRED TO PROVIDE YOU ADVANCE WRITTEN NOTICE.

These changes in policy often take effect immediately and may result in the issuance of a maintenance margin call. Your failure to satisfy the call may require RHSG to liquidate or sell securities or other capital market products in your account(s).

YOU ARE NOT ENTITLED TO AN EXTENSION OF TIME ON A MARGIN CALL. While an extension of time to meet margin requirements may be available to customers under certain conditions, a customer generally does not have a right to the extension.

RHSG MAY HYPOTHECATE THE SECURITIES OR OTHER CAPITAL MARKET PRODUCTS IN YOUR ACCOUNT. All securities or other capital market products now or hereafter held by

RHSG, or carried by RHSG in any account for you, or deposited to secure such securities or other capital market products, may from time to time, without any notice, be carried in RHSG's general loans and may be hypothecated or re-hypothecated, separately or in common with other securities for the sum due to RHSG thereon or for a greater sum and without retaining in RHSG's possession or control for delivery a like amount of similar securities or other capital market products. Securities in your margin account may serve as collateral for your margin loans and may be lent or pledged by RHSG to others. You may lose voting rights with respect to securities or other capital market products that have been lent or pledged. You will still receive a payment for any dividends related to such securities or other capital market products. Within the limitations imposed by applicable laws, all assets now or hereafter held by RHSG, or carried by RHSG in any account for you (either individually or jointly with others), or deposited to secure the same, may from time to time, without any notice, be carried in your general loans and may be pledged, repledged, hypothecated or re-hypothecated, separately or in common with other assets owned by you only for a sum not exceeding the amount owed by you to RHSG and without retaining in your possession or control for delivery of the same.]

INDUSTRY REGULATIONS MAY LIMIT, IN WHOLE OR IN PART, YOUR ABILITY TO EXERCISE VOTING RIGHTS OF SECURITIES THAT HAVE BEEN LENT OR PLEDGED TO OTHERS. You may receive proxy materials indicating voting rights for a fewer number of shares than are in your account, or you may not receive any proxy materials.

RHSG Credit Terms

We charge interest on a daily basis on credit we extend to you at the rate (“**Margin Interest Rate**”) described in our Fee Schedule. The daily interest charged is determined by multiplying the daily margin interest rate (“**Daily Margin Interest Rate**”) by the daily adjusted debit balance (“**Daily Adjusted Debit Balance**”) to the extent it is above a certain threshold, as described in the Fee Schedule. With some exceptions, the Daily Adjusted Debit Balance is the settled debit balance in your margin account, increased by the value of securities or other capital market products held short. The Daily Margin Interest Rate is based on a 360-day year and is calculated by dividing the Margin Interest Rate by 360, which results in a higher effective interest rate than if 365 days were used. We

compound interest on a daily basis. We may change the Margin Interest Rate at any time with a contemporaneous update to the Fee Schedule and without prior notice.

When you purchase Applicable CMPs on margin, you agree to deposit the required initial equity by the settlement date and to maintain your equity at the required levels. The minimum initial margin requirement for common stock is 50% of the value of Applicable CMPs purchased in your margin account. If the market value of stock held as Approved Collateral increases after you have met the initial margin requirements, your available credit may increase proportionately. Conversely, if the market value decreases, your available credit may proportionately decrease. Initial margin requirements may change without prior notice. We may impose more stringent requirements on positions that, in our sole discretion, involve higher levels of risk, at any time and without notice. You may purchase only Applicable CMPs on margin or use them as Approved Collateral in your Margin Account at our discretion. We reserve the right not to extend credit on any Applicable CMPs. Please refer to the Securities and Futures (Financial and Margin Requirements for Holders of Capital Markets Services Licences) Regulations (Rg. 13) of Singapore – Section 24 on Margin requirement for product financing.

You must maintain a minimum amount of Equity in your account to collateralise your outstanding loans and other obligations. This minimum maintenance margin may change without prior notice. We may issue a “margin call” to deposit additional Approved Collateral if your account equity falls below regulatory requirements or our discretionary (“**house**”) requirements. This can happen for various reasons. The amount of Approved Collateral we require usually is an amount sufficient to raise your equity to minimum regulatory or house requirements. We retain absolute discretion to determine whether, when and in what amounts we will require additional Approved Collateral. In some situations, we may find it necessary to require a higher level of equity in your margin account based upon your margin account holdings, market conditions, and your financial resources. Equity in your margin account collateralising your outstanding margin loans and other obligations is subject to a first and prior lien and security interest for the discharge of all of your obligations to RHSG.

You should carefully review this Margin Disclosure Statement, including these Credit Terms, which contains key information about your margin account. Your margin account is subject to all the terms of the Margin Account Agreement and any other agreements which you executed to open and maintain your brokerage account (including, without limitation, the Customer Agreement).

Robinhood Singapore Pte. Ltd. (“RHSG”) (Reg. No. 202416011D) is licensed by the Monetary Authority of Singapore as a capital markets services licensee permitted to deal in capital markets products and does not provide tax, legal, or investment advice or recommendations. Products and services offered in Singapore are provided by RHSG, and nothing in the published material constitutes an offer or solicitation to conduct business in any other jurisdiction.