

## **Flat Crypto Round-up Rewards Customer Agreement**

This agreement (“Agreement”) outlines the terms and conditions regarding Your participation in the Robinhood Crypto Round-ups Rewards (“RCRR” or the “Service”) program offered and/or operated by Robinhood Money, LLC (“RHY”), Robinhood Crypto, LLC (“RHC”), Robinhood Financial LLC (“RHF”), and Robinhood Securities, LLC (“RHS”). “You”, “Customer” or “Your” refers to the customer who has enrolled in the Service. Except as expressly stated otherwise, the provisions of this Agreement will only apply if You are enrolled in RCRR. You may cancel Your enrollment in RCRR at any time, at no penalty to You. This Agreement is in addition to the agreements governing Your accounts with RHY, RHC, and RHS. In the event there is a conflict between the terms of this Agreement and the agreements governing Your accounts with RHY, RHC, and RHS, this Agreement governs. The terms of the RCRR may change from time to time with notice to You in accordance with applicable law and such notice requirement may be satisfied in some instances by the revised terms being posted on the Robinhood app or website. RHY and RHC retain the right to terminate Your access to RCRR at any point for any reason. You agree to check for updates to this Agreement. By continuing to participate in the Service, You are deemed to have accepted the terms of the revised Agreement and will be legally bound by its terms and conditions.

**a. Eligibility Requirements.** You may enroll in RCRR via the Robinhood app or website. To be eligible for RCRR, You must have an RHY spending account in good standing that is not restricted and the Robinhood Cash Card (“Card”), and use the Card to make Eligible Purchases with any merchant, business, or organization that accepts the Card as a method of payment with an eligible MCC code and that isn’t a cash-equivalent (including but not limited to cash transfers, peer-to-peer transfers, traveler checks, foreign currency, money orders, wire transfers, gift cards) or gambling transaction. You must also have a cryptocurrency account in good standing with RHC and a brokerage account in good standing with RHF and RHS. Please note that cryptocurrency accounts are not available in all U.S. jurisdictions. “Eligible Purchases” means the purchase of any good or service from any merchant, business, or organization that accepts the Card, but shall not include ATM withdrawals or transfers. Round-ups are only eligible for transactions that exceed \$1.00. Your access to RCRR may be terminated at any time, for any reason, with or without notice to You.

**b. Round-Ups Through RHY.** By enrolling in RCRR, You authorize RHY to automatically set aside the difference between each eligible settled debit card transaction above \$1.00 and the next whole dollar amount, up to \$0.99 per transaction (“Round-up”). RHY will not round-up settled debit card transactions of whole dollar amounts (e.g. \$5.00). The Round-up will not appear as part of the balance in Your RHY spending account, but will automatically return to Your RHY spending account balance if You pause or cancel the Service. For example, if You make a debit card transaction of \$4.51, \$0.49 will be set aside from Your RHY spending account balance as a Round-up. If You cancel the Service, RHY will return a pending Round-up to Your RHY spending account balance. The maximum amount of Round-ups for each week is \$100. You authorize RHY to share the amount of Your pending Round-ups and Reward to RHF or

RHC upon RHF's or RHC's request. If You enroll in RCRR, a Round-up will be set aside for each Eligible Purchase made on Your RHY Card. If You dispute a transaction, the Round-up will remain active subject to the limitations outlined in this Agreement.

**c. Pausing Round-Ups Through RHY.** You understand that a hold is placed on Your pending Round-ups (meaning that such funds will not be withdrawable or spendable) within Your RHY spending account, but they are immediately accessible if You pause RCRR within the Robinhood app or website. You also understand by pausing Your participation in RCRR, You are terminating Your participation in the Service and that You must re-enroll in order to participate in RCRR.

**d. Debit Authorization By RHF.** By enrolling in RCRR, You authorize RHF to debit Your RHY spending account every Monday on a weekly basis in an amount up to \$100 based upon your applicable weekly Round-ups and to transfer such amount to Your RHF brokerage account. You further authorize RHF to debit your weekly Reward from RHY. You authorize RHF to make such weekly transfers until You revoke Your authorization. You understand that You may revoke Your authorization at any time by terminating Your participation in RCRR and that it may take RHC up to three (3) business days to process the revocation and that transfers may continue during that time. You understand that Your participation in RCRR will be terminated if You revoke Your authorization. You understand that You have the right to receive ten (10) calendar days written notice if the amount of any debit authorized will vary from the amount of the immediately preceding debit, but You agree to waive that right so long as the new debit amount does not exceed \$100. You acknowledge that RHF has the right to cancel this automatic debit authorization at any time and for any reason without notice, and that all debits under this authorization must comply with U.S. laws. You understand that if You do not have accumulated Round-ups, RHF will not debit Your RHY spending account in connection with RCRR.

**e. Reward From RHY.** If You enroll in RCRR and meet the eligibility requirements as provided for in this Agreement, You will be eligible to receive a weekly Reward for each week in which such purchases are made, subject to the limitations in this Agreement. You will receive the weekly Reward as long as You have at least one Round-up based on a transaction amount above \$1.00 for each week, and the Reward will be transferred to Your RHF brokerage account the same day RHF debits Your weekly Round-ups from Your RHY spending account. The weekly amount of the Reward is 25%.

Please note that the amount and distribution of bonuses may change in the future.

**f. Reward Limitations.** You will not receive the Reward if (i) You pause or cancel all Round-ups for any given week prior to when RHC pulls the amount of the pending Round-ups in any given week, (ii) Your RHY spending account or Your RHC crypto account is in restricted status, (iii) You do not have enough funds in Your RHY spending account to fulfill the Round-ups for any given week, or (iv) there is suspected fraud or abusive activity, as determined in RHY's sole discretion, in connection with Your purchases, card activity, or RHY spending account activity. RHY may rescind or claw back the Reward, including past Rewards, if RHY determines in its

sole discretion that there was suspected fraud or abusive activity in connection with Your RHY, RHF, or RHC accounts.

**g. Self-Directed Trading Through RHC.** You understand that Your participation in RCRR is voluntary and that RHC has not made any recommendation that You should participate. You further understand that RHC is not recommending or offering any advice regarding the purchase of any cryptocurrency in RCRR. You further understand that RCRR does not assure profits on Your investments, nor does it protect against losses in declining markets. You may cancel Your RCRR investment at any time by giving notice through the Robinhood app or website. Deleting a RCRR investment will take effect prior to the next scheduled RCRR order, though a cancellation request made shortly before a scheduled RCRR recurring investment may not take effect until the following week's trade order and you understand and agree that in such a circumstance that any completed order for that week shall not be deemed unauthorized. If RHC's app or website makes this option available, You may also pause or skip a specific RCRR order. You understand that Your notice to cancel RCRR investments will not affect any obligations that may result from transactions initiated prior to RHC's receipt and processing of Your notice. You further understand that if you cancel a specific RCRR order after your Round-up and Reward funds have been transferred to your RHF account, but before your RCRR order is routed for execution by RHC that your Round-up and Reward funds will remain in your RHF account unless you separately direct that they be returned to your RHY account.

**h. Selecting Your Cryptocurrency Through RHC.** You are responsible for selecting the cryptocurrency, if you choose to invest in a cryptocurrency, for which You will direct the recurring weekly investment. Approximately 12-24 hours prior to each investment, (i) RHF will debit from Your RHY spending account Your weekly Round-ups up to \$100, to the extent that they are above \$0, and (ii) RHF will direct that RHY will transfer Your weekly Reward up to \$10 to Your RHF brokerage account, to the extent that it is above \$0. If you choose to invest in a cryptocurrency, RHC will invest the sum of these amounts in a cryptocurrency of Your choice on Your behalf, which will be between \$0.01 and \$110. You authorize RHC, Robinhood Markets, Inc., RHY, and RHS to share information related to your Round-ups and Rewards with each other as is helpful to effectuate any transfers and transactions in connection with RCRR. RHC will make best efforts to inform You of the dollar amount and cryptocurrency to be purchased at least 12 hours prior to entering the trade order, and You will have the opportunity to edit or cancel the trade order via the Robinhood app or website for 12 hours after you are informed. You understand that if You select a new cryptocurrency to invest in with RCRR or a security in connection with Robinhood Stock Round-ups Rewards ("RSRR"), You will no longer have active recurring investments in connection with previous RCRR recurring selections, and You will need to re-enroll in RCRR and select a new cryptocurrency.

You understand that the RCRR program only allows You to direct the weekly transfer of Round-ups to Your RHC crypto account, and that you cannot be actively enrolled in RCRR if you are actively enrolled in the RSRR.

**i. Processing RHC Orders.** RHC will process RCRR orders each Tuesday. If RHC is unable to process an RCRR order on the specified day, RHC will process the order as soon as reasonably possible thereafter, which may take up to five Business Days.

There may be several instances where RHC will not execute the RCRR order in a given week, and any funds that would have been used in that order will instead be held as cash in Your RHF brokerage account. In such case, You will remain enrolled in the Service, though the funds from a previous week's unfulfilled RCRR order will not be invested for future RCRR orders. These instances include, but are not limited to: (i) Your RHC crypto account is restricted at the time of the RCRR order execution, (ii) You have an RHF account deficit at the time of the RCRR order execution, or (iii) you move to a state where RHC does not offer services.

If You participate in RCRR, You understand RHC will place trade orders as directed by You. RCRR orders will typically be processed on the scheduled date, though timing may vary.

**k. RHC Trade Limitations.** You agree and authorize RHC to decline to execute RCRR orders, or if an RCRR order has been placed, rescind in whole or in part such RCRR order, to the extent that RHC or an affiliate of RHC believes or reasonably suspects that there has been fraud, illegal activity, or unauthorized use in connection with RCRR or transactions related to RCRR, such as Your transactions in Your RHY spending account.