

Robinhood Banking Mobile Application Terms of Use

Effective Date: June 1, 2026

Robinhood Banking is a digital platform that provides access to financial products, services, and other benefits. These “Terms of Use” mean, collectively, the terms set forth below as well as the Privacy Policy of Robinhood Markets, Inc. and its affiliates, including Robinhood Credit, Inc. and Robinhood Money, LLC. (collectively, “Robinhood”, “we”, “us” or “our”) accessible at <https://robinhood.com/legal>. Please read the Terms of Use fully and carefully before using the Robinhood website (the “Site”) and the Robinhood Banking mobile application (the “App”) offered by Robinhood and any products, services or other benefits offered through the Site or App (the “Services”). These Terms of Use set forth the legally binding terms and conditions for your use of the Services. You understand and acknowledge that Robinhood may partner with financial institutions or engage third parties to provide the Services. If you enter into an agreement with a financial institution or a third party for a product, service or benefit that is offered through Robinhood Banking, the agreement between you and the financial institution or third party with respect to that product, service or benefit (as applicable) will control. However, to the extent that the provisions of the other agreement do not conflict with these Terms of Use, they shall supplement and be read in conjunction with these Terms of Use.

Acceptance of Terms of Use

By using the Services in any manner, including but not limited to visiting or browsing the Services or submitting any information through the Services, you agree to these Terms of Use and all other operating rules, policies and procedures that may be published from time to time on the Services by us, each of which is incorporated by reference and each of which may be updated from time to time without notice to you.

ARBITRATION NOTICE AND CLASS ACTION WAIVER: EXCEPT FOR CERTAIN TYPES OF DISPUTES DESCRIBED IN THE ARBITRATION SECTION BELOW, YOU AGREE THAT DISPUTES BETWEEN YOU AND US WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION AND YOU WAIVE YOUR RIGHT TO PARTICIPATE IN A CLASS ACTION LAWSUIT OR CLASS-WIDE ARBITRATION.

Eligibility

To use the Services, you must be at least eighteen (18) years of age, reside in the United States, and have a compatible wireless web-enabled cell phone or other type of mobile device, or you must be an authorized user on an account opened through Robinhood Banking. **We may, in our sole discretion, refuse to offer services offered on or through the App to any person or entity and may change the eligibility criteria of the Services at any time.** You are solely responsible for ensuring that these Terms of Use and use of the Services are in compliance with all laws, rules and regulations applicable to you and the right to access the Services is revoked where these Terms of Use or use of the Services is prohibited or conflicts with any applicable law, rule or regulation. Further, the Services are offered only for your use,

and not for the use or benefit of any third party. You agree not to attempt to conduct business using the Services from any country under sanctions by the Office of Foreign Assets Control (OFAC). Information regarding which countries are under sanctions may be obtained on the U.S. Department of the Treasury website. Any attempt to conduct business using the Services from one of these countries may result in your access being restricted and/or terminated.

Changes

We reserve the right, at our sole discretion, to modify or replace any of these Terms of Use at any time. Upon any change in these Terms of Use we will post the amended agreement on <https://robinhood.com/legal>. We may also attempt to notify you in some other way. We will indicate at the bottom of this page the date these Terms of Use were last revised. Your continued use of the Services following the posting of any changes to the Terms of Use constitutes acceptance of those changes.

Registration

To sign up for Robinhood Banking, you must apply and be approved for either a credit card account or a banking account through the Services (each an "Account"). In general, you must have a Robinhood Checking Account that is enrolled in direct deposit to take advantage of many of the Services we offer. We will disclose what requirements apply to use a service before and after you register for an Account, as applicable. By registering, you represent and warrant that you are providing accurate and complete information and that you will keep your Account information updated. You are responsible for the activity that occurs on your Account, and for keeping your Account credentials secure. You may be held liable for losses or damages incurred by us or any other user of or visitor to the Services due to someone else using your user name, ID, password, or other information which provides access to the Services. You may never use another person's user account or registration information for the Services without permission. You must notify us immediately of any change in your eligibility to use the Services (including any changes to or revocation of any licenses from state authorities), breach of security or unauthorized use of your Account. You should never publish, distribute or post login information for your Account.

Account Information and Authorized Actions

For registered users, your Account information may include access credentials (for example, username and password) that allow you to gain online access to one or more accounts that you maintain with Robinhood or a third-party financial institution and that you choose to designate for use in connection with the Services (each, an "Authorized Bank Account"). For accounts that you maintain with a third-party financial institution, we work with one or more Third Party Services (as defined below) that will securely store pursuant to industry standards any Authorized Bank Account access credentials that you provide on the Services and will access your Authorized Bank Accounts for the purposes of providing and improving the Services we offer on the Services. You may only provide account access credentials for and authorize us to access valid accounts that you hold in your own name. You may not provide access credentials

for an account that is held by a third person. You must update your Account information to reflect any change to the username or password that is associated with any Authorized Bank Account.

If you choose to link your Authorized Bank Account, you authorize the use of this information to provide you with Robinhood Services. This authorization will remain in effect until you notify us that you wish to revoke this authorization, which may affect your ability to receive the Services. The Third Party Services provider that we currently work with includes Plaid Inc. ("Plaid"). By using our Services, you grant us, Coastal Community Bank, and Plaid the right, power, and authority to act on your behalf to access and transmit your personal and financial information from the relevant financial institution, and you are consenting to have your personal data transferred to and processed by Robinhood and its affiliates. Additionally, you authorize us to link all of the accounts that you maintain with Robinhood to your Robinhood Banking Account. You agree to your personal and financial information being transferred, stored, and processed by Plaid in accordance with the Plaid Privacy Policy (<https://plaid.com/legal/#end-user-privacy-policy>).

Mobile Application Necessity

Certain information regarding your Account, such as transaction histories and balance information, can only be accessed via the App. In addition, certain functions, such as scheduling or initiating payments, deposits or withdrawals, as applicable, can only be performed via the App. By creating an Account, you acknowledge that you will need access to the App to access these Services, and you represent and warrant that you own or control a mobile device that meets the technical requirements for downloading and installing the App.

Proprietary Rights and License Grant

For purposes of these Terms of Use, the term "Content" includes, without limitation, information, data, text, photographs, videos, audio clips, written posts and comments, software, scripts, graphics, and interactive features generated, provided, or otherwise made accessible on or through the Services. All Content on the Services is the proprietary property of Robinhood with all rights reserved. You agree that all Content and materials delivered via the Services or otherwise made available by Robinhood at the Services are protected by copyrights, trademarks, service marks, patents, trade secrets or other proprietary rights and laws. Subject to these Terms of Use, we grant each user of the Services a worldwide, non-exclusive, non-sublicensable and non-transferable license to use (i.e., to download and display locally) Content solely for purposes of using the Services. Except as expressly authorized by Robinhood in writing, you agree not to sell, license, rent, modify, distribute, copy, reproduce, transmit, publicly display, publicly perform, publish, adapt, edit or create derivative works from such materials or Content. However, you may print or download a reasonable number of copies of the materials or Content at the Services for your personal non-commercial use; provided that you retain all copyright and other proprietary notices contained therein. You shall abide by and

maintain all copyright notices, information, and restrictions contained in any Content accessed through the Services. The Robinhood name and logo are trademarks of Robinhood Markets Inc.

By submitting information or content to or through the Services, by email or over the phone, you hereby do and shall grant us a worldwide, non-exclusive, perpetual, royalty-free, fully paid, sublicensable and transferable license to use such information as set forth in our Privacy Policy at <https://robinhood.com/legal>. Without limiting the generality of the foregoing, you acknowledge that Robinhood may disclose and transfer any information that you provide through the Services to (i) its affiliates, agents or service providers; (ii) to any other person or entity with your consent; or (iii) if we have a right or duty to disclose or are permitted or compelled to so disclose such information by law.

Rules and Conduct

As a condition of use, you promise not to use the Services for any purpose that is unlawful or prohibited by these Terms of Use, or any other purpose not reasonably intended by Robinhood. You agree to abide by all applicable local, state, national and international laws and regulations, and by the terms of any other agreements you may have with Robinhood. You, not Robinhood, remain solely responsible for all information that you submit in connection with the Services. By providing us with any information, you represent and warrant that you have all necessary right, consent and authority to provide us with such information. You understand and agree that we shall have the sole right to decide whether you are in violation of any of the restrictions set forth in these Terms of Use, and shall have sole discretion regarding the course of action to take in connection therewith.

You shall not: (i) use the Services for any purpose that is unlawful; (ii) take any action that imposes or may impose (as determined by us in our sole discretion) an unreasonable or disproportionately large load on our (or our third party providers') infrastructure; (iii) interfere or attempt to interfere with the proper working of the Services or any activities conducted on the Services; (iv) bypass, circumvent or attempt to bypass or circumvent any measures we may use to prevent or restrict access to the Services (or other accounts, computer systems or networks connected to the Services); (v) run any form of auto-responder or "spam" on the Services; (vi) use manual or automated software, devices, or other processes to "crawl" or "spider" any page of the Services; (vii) harvest or scrape any Content from the Services; (viii) violate or infringe upon the rights of Robinhood or any other third party, including copyright, trademark, privacy, publicity or other personal or proprietary rights; (ix) engage in harassing, abusive, profane, or abusive conduct; or (x) otherwise take any action in violation of our guidelines and policies.

If at any time you are in violation of these Terms of Use, we may in our sole discretion and without advance notice choose to suspend, terminate, or throttle your access to the Services, your Account or both.

Consent to be Contacted

By submitting information to us, including on or through the Services, you are expressly consenting to be contacted by us, including by telephone, email, postal mail or any other reasonable method. By providing us with your wireless phone number, you confirm that you want Robinhood to send you information we think may be of interest to you, which may include Robinhood using automated dialing technology, an artificial, or prerecorded voice to call or text you at the wireless number you provided. You further understand that, when you receive a telephone call, text message or email, you may incur a charge from the company that provides you with telecommunications, wireless and/or internet services, and you agree that Robinhood will have no liability for such charges except to the extent required by applicable law. To stop text messages, you can also simply reply "STOP" to any text message Robinhood sends you. To stop emails, you can follow the opt-out instructions included at the bottom of the emails Robinhood sends you; if an email does not include these instructions, it is a transactional or relationship message and you cannot opt out of receiving it in the future.

Third Party Sites and Services

The Services may permit you to link to, use or otherwise access other websites, services, or resources ("Third Party Services"), and other websites, services or resources may contain links to the Services. When you access and/or use Third Party Services, you do so at your own risk. You acknowledge and understand that some Third Party Services may provide professional advice, such as tax advice or estate planning. You agree that any such services do not constitute legal, financial, tax planning, medical, or other advice from us to you. Third Party Services are not under our control, and you acknowledge that we are not responsible for the content, functions, accuracy, legality, appropriateness or any other aspect of Third Party Services. The inclusion of any Third Party Services does not imply endorsement by Robinhood or any association with their operators. You further acknowledge and agree that we shall not be responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on any such content, goods or services available on or through any Third Party Services.

Termination

We may terminate your access to all or any part of the Services at any time, with or without cause, with or without notice, effective immediately, which may result in the forfeiture and destruction of some or all information associated with you to the extent permitted by applicable law. All provisions of these Terms of Use which, by their nature, should survive termination shall survive termination, including, without limitation, ownership provisions, warranty disclaimers, indemnity and limitations of liability.

API & MCP

Overview; Definitions.

Robinhood may, in Robinhood's sole discretion, provide third parties with an application programming interface ("API") and other materials, including through a Model Context Protocol

("MCP") server hosted by Robinhood, and other materials in accordance with any accompanying documentation (collectively, the "API Package") (such third parties, "API Licensees"), to make available certain features and functionality of Robinhood's mobile applications, websites, or technology platform via the API Licensees' products (such products, the "Licensee Products"). The API Package and the Licensee Products are collectively referred to as the "API Products". You may not use the API Package or develop Licensee Products without Robinhood's express written consent (and Robinhood may decline any such request for use or development in its sole discretion).

Access to Your Personal Information.

Through your use of any API Products, you may be providing API Licensees with access to your Account and Personal Information. "Personal Information" means any information that identifies, describes, or is capable of being associated with an individual (including username, logon password, and other financial information). By using any API Products, you acknowledge that such API Products may employ security, policies, procedures, and systems of API Licensees which may or may not be less stringent and secure than Robinhood's. You agree that your use of any API Products shall be subject to these Terms of Use, in addition to any other agreements which you executed with respect to any such API Products. You understand and agree that any end user agreement that you executed with any API Licensee is concluded between you and such API Licensee only, and not with Robinhood or any third-party financial institution that we partner with (each a "Bank Partner"); and such API Licensee, not Robinhood or our Bank Partner(s), is solely responsible for such Licensee Product and the content thereof. You understand and agree that the API Products may deliver Personal Information to Robinhood, and that Robinhood is authorized to receive and store such Personal Information consistent with Robinhood's then-in-effect policies and procedures. Further, you agree that the API Products may request Personal Information stored by Robinhood or our Bank Partner(s), and you consent to Robinhood's and each Bank Partner's disclosure of such Personal Information to the API Products, as applicable.

No Recommendations.

To the extent the Licensee Products or API Licensees express opinions or make recommendations, you understand that such opinions and recommendations are expressed solely by API Licensees and are not the opinions or recommendations of Robinhood or our Bank Partner(s). The existence of any API Products, including any and all information, tools and services provided by API Licensees or by the Licensee Products, and Robinhood's consent to any connectivity between any Licensee Products and Robinhood's technology, the Site, the App, or other platform(s) shall not constitute endorsement of API Licensees or the Licensee Products by Robinhood or our Bank Partner(s).

Data Provided by Robinhood to API.

From time to time, and subject to then-in-effect agreements between Robinhood and API Licensees, Robinhood may, in its own discretion, make data feeds received from third parties

available via the API Products. Robinhood does not make any guarantees in regard to such market data feeds. Furthermore, API Licensees or Licensee Products may make available to you data feeds independent of Robinhood. You acknowledge that from time to time that there may be discrepancy between the data presented on the Site or App and information provided by any API Products due to a variety of reasons, including the time to update and transmit such data to a mobile application or website and latency caused by such API Products or your local environment (such as computer set up, connection speed, etc.). Robinhood is not responsible for the accuracy of any data displayed on any API Products or otherwise made available by API Licensees.

Risks; No Liability.

You acknowledge that there may be latency between the time a transaction (or other Personal Information) is submitted from the API Products and the time such transaction or Personal Information is received by Robinhood. The time a transaction is actually received by Robinhood will be the official time. In addition, all Account transactions are subject to vetting by Robinhood and our service providers. Transactions created and submitted through any API Products are not vetted until they are received by Robinhood. It is possible that Robinhood may reject a transaction placed through any API Products. Robinhood cannot guarantee that any transaction will be accepted, and Robinhood cannot guarantee that notifications and Personal Information provided to you by Robinhood will be successfully delivered to or displayed by any API Products. Without limiting the generality of any other terms in this Agreement, you agree that:

(a) Robinhood shall not be liable for any losses as a result of any issues addressed herein, nor shall Robinhood be liable for any losses realized for technical issues involving any API Products or API Licensee technology or product offerings (including system outages or downtime).

(b) Robinhood shall not be responsible for any investment research provided by any API Licensee or any Licensee Products.

(c) Robinhood makes no representations, warranties or other guarantees as to the accuracy, timeliness or efficacy of any data, information, or other functionality made available by any API Licensee or any API Products.

Intellectual Property.

Your use of any API Products will not confer to you any title, ownership interest, or intellectual property rights that otherwise belongs to Robinhood. The API Package, including content, is protected under U.S. patent, copyright laws, international treaties or conventions, and other laws and will remain Robinhood's exclusive property, as applicable. Names, logos, and all related product and service names, design marks, and slogans displayed by or relating to Robinhood or API Licensees in the context of the API Products shall remain the property of the

respective owner, and use of such property by Robinhood or any API Licensee in marketing or provision of any API Products does not grant ownership of or entitle you to use any such name or mark in any manner.

Customer API Representations and Warranties.

You represent and warrant that:

- (a) By virtue of utilizing any API Products, you consent to and accept any risk associated with Robinhood's sharing of Personal Information with any API Licensee and shall not hold Robinhood, our Bank Partner(s), or their respective officers, directors, or employees responsible for any losses resulting from the sharing of such Personal Information.
- (b) You agree that your use of any API Products or API Licensee's content, information, technology, or functionality is at your own risk.
- (c) You agree that Robinhood may revoke any API Licensee or API Products' authorization at any time, for any reason, with or without cause and without prior notice to you.
- (d) You agree that access and use of the API Products is solely for your own personal use and not for any other purposes.

Use of External AI Agents.

If you use an external AI agent as an API Product, when entering and submitting your instructions to the external AI agent, you are solely responsible for your decisions and for any transactions in your Account pursuant to such instructions. All instructions entered by you through the use of API Products are authorized by you and based on your own decisions, and Robinhood and our Bank Partner(s) will not be liable for any of your choices or for any losses resulting from such instructions. You are solely responsible for reviewing and verifying all details of your instructions and transactions.

Electronic Signatures

You agree to transact business with Robinhood electronically. By submitting your information to create an Account, you acknowledge and agree that clicking or tapping the "Sign Up," "Continue," "Submit" or similar, button to effect such submission is an electronic signature and is valid evidence of your consent to be legally bound by these Terms of Use and such subsequent terms as may govern the use of the Services.

Apple, Inc. Device and Application Terms.

If you are accessing the Services via a mobile application ("Application") developed by Robinhood on a device provided by Apple, Inc. ("Apple"), or otherwise obtained access to the Services through the Apple App Store, the following terms shall apply:

- a. Both you and Robinhood acknowledge that these Terms of Use are concluded between you and us only, and not with Apple, and that Apple is not responsible for, does not endorse, and is not involved in the application or the Services;
- b. The Application is licensed to you on a limited, non-exclusive, non-transferrable, non-sublicensable basis, solely to be used in connection with the Services for your private, personal, non-commercial use, subject to all the terms and conditions of these Terms of Use as applicable;
- c. You will only use the Application in connection with an Apple device that you own or control;
- d. You acknowledge and agree that Apple has no obligation whatsoever to furnish any maintenance and support services with respect to the Application;
- e. In the event of any failure of the Application to conform to any applicable warranty, including those implied by law, you may notify Apple of such failure; upon notification, Apple's sole warranty obligation to you will be to refund to you the purchase price, if any, of the Application;
- f. You acknowledge and agree that Robinhood, and not Apple, is responsible for addressing any claims you or any third party may have in relation to the Application;
- g. You acknowledge and agree that, in the event of any third party claim that the Application or your possession and use of the Application infringes that third party's intellectual property rights, Robinhood, and not Apple, will be responsible for the investigation, defense, settlement and discharge of any such infringement claim;
- h. You represent and warrant that you are not located in a country subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country, and that you are not listed on any U.S. Government list of prohibited or restricted parties;
- i. Both you and Robinhood acknowledge and agree that, in your use of the Application, you will comply with any applicable third party terms of agreement which may affect or be affected by such use; and
- j. Both you and Robinhood acknowledge and agree that Apple and Apple's subsidiaries are third party beneficiaries of these Terms of Use, and that upon your acceptance of these Terms of Use, Apple will have the right (and will be deemed to have accepted the right) to enforce these Terms of Use against you as the third party beneficiary hereof.

No Warranties

THE SERVICES AND ALL CONTENT IS PROVIDED "AS IS" AND "AS AVAILABLE". THE SERVICES AND CONTENT ARE PROVIDED WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF TITLE, NON-INFRINGEMENT, MERCHANTABILITY AND FITNESS FOR A PARTICULAR

PURPOSE, AND ANY WARRANTIES IMPLIED BY ANY COURSE OF PERFORMANCE OR USAGE OF TRADE, ALL OF WHICH ARE EXPRESSLY DISCLAIMED. ROBINHOOD AND ITS AFFILIATES, LICENSORS AND SUPPLIERS (INCLUDING PAYMENT CARD NETWORKS AND PAYMENT PROCESSORS) DO NOT WARRANT THAT: (1) THE CONTENT IS TIMELY, ACCURATE, COMPLETE, RELIABLE OR CORRECT; (2) THE SERVICES WILL BE SECURE OR AVAILABLE AT ANY PARTICULAR TIME OR LOCATION; (3) ANY DEFECTS OR ERRORS WILL BE CORRECTED; (4) THE CONTENT IS FREE OF VIRUSES OR OTHER HARMFUL COMPONENTS; OR (5) THE RESULTS OF USING THE SERVICES WILL MEET YOUR REQUIREMENTS. YOUR USE OF THE SERVICES IS SOLELY AT YOUR OWN RISK.

Indemnification

You shall defend, indemnify, and hold harmless us, our affiliates, payment card networks and payment processors, and each of our partners and their respective employees, contractors, directors, suppliers and representatives from all liabilities, claims, and expenses, including reasonable attorneys' fees, that arise from or relate to your use or misuse of, or access to, the Services or any Content, violation of these Terms of Use, or infringement of any intellectual property or other right of any person or entity. We reserve the right to assume the exclusive defense and control of any matter otherwise subject to indemnification by you, in which event you will assist and cooperate with us in asserting any available defenses.

Limitation of Liability

IN NO EVENT SHALL WE, NOR OUR DIRECTORS, EMPLOYEES, AGENTS, PARTNERS, SUPPLIERS (INCLUDING PAYMENT CARD NETWORKS AND PAYMENT PROCESSORS) OR CONTENT PROVIDERS, BE LIABLE UNDER CONTRACT, TORT, STRICT LIABILITY, NEGLIGENCE OR ANY OTHER LEGAL OR EQUITABLE THEORY WITH RESPECT TO THE SERVICES (I) FOR ANY LOST PROFITS, DATA LOSS, COST OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, OR SPECIAL, INDIRECT, INCIDENTAL, PUNITIVE, EXEMPLARY, COMPENSATORY OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER (HOWEVER ARISING), (II) FOR ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE (REGARDLESS OF THE SOURCE OF ORIGIN), OR (III) FOR ANY DIRECT DAMAGES IN EXCESS OF (IN THE AGGREGATE) \$50.00.

ARBITRATION CLAUSE AND CLASS ACTION WAIVER – IMPORTANT – PLEASE REVIEW AS THIS AFFECTS YOUR LEGAL RIGHTS:

a. ARBITRATION; CLASS ACTION WAIVER. YOU AGREE THAT ALL DISPUTES BETWEEN YOU AND US OR OUR OFFICERS, DIRECTORS OR EMPLOYEES IN THEIR CAPACITY AS SUCH (WHETHER OR NOT SUCH DISPUTE INVOLVES A THIRD PARTY) WITH REGARD TO YOUR RELATIONSHIP WITH US, INCLUDING WITHOUT LIMITATION DISPUTES RELATED TO THESE TERMS OF USE, YOUR USE OF THE SERVICES, AND/OR RIGHTS OF PRIVACY AND/OR PUBLICITY, WILL BE RESOLVED BY BINDING, INDIVIDUAL ARBITRATION IN ACCORDANCE WITH THE STREAMLINED ARBITRATION RULES AND PROCEDURES OF JAMS, INC. THEN IN EFFECT, AND YOU AND WE HEREBY EXPRESSLY

WAIVE TRIAL BY JURY; PROVIDED, HOWEVER, THAT (I) ANY DISPUTE RELATED TO YOUR USE OF A ROBINHOOD VISA™ CREDIT CARD IS GOVERNED BY THE TERMS OF THE CARDHOLDER AGREEMENT, AND (II) TO THE EXTENT THAT YOU HAVE IN ANY MANNER VIOLATED OR THREATENED TO VIOLATE OUR INTELLECTUAL PROPERTY RIGHTS, WE MAY SEEK INJUNCTIVE OR OTHER APPROPRIATE RELIEF IN ANY STATE OR FEDERAL COURT IN THE STATE OF CALIFORNIA. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION. AS AN ALTERNATIVE, YOU MAY BRING YOUR CLAIM IN YOUR LOCAL "SMALL CLAIMS" COURT, IF PERMITTED BY THAT SMALL CLAIMS COURT'S RULES AND IF WITHIN SUCH COURT'S JURISDICTION, UNLESS SUCH ACTION IS TRANSFERRED, REMOVED OR APPEALED TO A DIFFERENT COURT. YOU MAY BRING CLAIMS ONLY ON YOUR OWN BEHALF. NEITHER YOU NOR WE WILL PARTICIPATE IN A CLASS ACTION OR CLASS-WIDE ARBITRATION FOR ANY CLAIMS COVERED BY THIS AGREEMENT TO ARBITRATE. YOU ARE GIVING UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS. You also agree not to participate in claims brought in a private attorney general or representative capacity, or consolidated claims involving another person's account, if we are a party to the proceeding. This dispute resolution provision will be governed by the Federal Arbitration Act and not by any state law concerning arbitration. In the event JAMS, Inc. is unwilling or unable to set a hearing date within one hundred and sixty (160) days of filing the case, then either we or you can elect to have the arbitration administered instead by the American Arbitration Association. Judgment on the award rendered by the arbitrator may be entered in any court having competent jurisdiction. The arbitration shall be conducted in the English language. Any provision of applicable law notwithstanding, the arbitrator will not have authority to award damages, remedies or awards that conflict with these Terms of Use. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of, related to or connected with the use of the Services or these Terms of Use must be filed within one (1) year after such claim of action arose or be forever barred.

b. 60-Day Opt-Out Period. If you do not wish to be bound by the arbitration and class-action waiver provisions in this section, you must notify us in writing within 60 days of the date that you first accept these Terms of Use (unless a longer period is required by applicable law). Your written notification must be mailed to us at the following address: Robinhood Credit, Inc., 548 Market Street, Suite 30684, San Francisco, CA 94104, ATTN: Legal. If you do not notify us in accordance with this section, you agree to be bound by the arbitration and class-action waiver provisions of these Terms of Use, including such provisions in any Terms of Use revised after the date of your first acceptance. Such notification must include: (i) your name; (ii) your email and mailing addresses and (iii) a statement that you do not wish to resolve disputes with us through arbitration. If we make any changes to the Arbitration and Class Action Waiver section of these Terms of Use (other than a change to the address at which we will receive notices of dispute, opt-out notices, or rejections of future changes to the Arbitration and Clause Action

Waiver section), you may reject any such change by sending us written notice within 60 days of the change to the address set forth in this section. This notification affects these Terms of Use only; if you previously entered into other arbitration agreements with us or enter into other such agreements in the future, your notification that you are opting out of the arbitration provision in these Terms of Use shall not affect the other arbitration agreements between you and us.

c. Severability. If the prohibition against class actions and other claims brought on behalf of third parties contained above is found to be unenforceable, then all of the preceding language in this Arbitration and Class Action Waiver section will be null and void. This arbitration agreement will survive the termination of your relationship with us.

Miscellaneous

These Terms of Use shall be governed by and construed in accordance with the laws of the State of California, excluding its conflicts of law rules, and the United States of America. If any provision of the Terms of Use is found to be unenforceable or invalid, that provision will be limited or eliminated to the minimum extent necessary so that the Terms of Use will otherwise remain in full force and effect and enforceable. We may assign, transfer or delegate any of our rights and obligations hereunder without consent. All waivers and modifications must be in a writing signed by Robinhood, except as otherwise provided herein. No agency, partnership, joint venture, or employment relationship is created as a result of these Terms of Use, and neither party has any authority of any kind to bind the other in any respect. The section and paragraph headings in these Terms of Use are for convenience only and shall not affect their interpretation. Any use of “including” “for example” or “such as” in these Terms of Use shall be read as being followed by “without limitation” where appropriate. To the extent permitted by law, you shall and hereby do waive California Civil Code Section 1542 or any other similar law of any jurisdiction, which says in substance: “A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which, if known by him or her must have materially affected his or her settlement with the debtor.”

Contact

You may contact us at banking@robinhood.com.

Robinhood Debit and Credit Card Terms of Use for a Digital Wallet

Effective Date: October 6, 2025

These Terms of Use for a Digital Wallet (the “Terms”) apply when you add a Robinhood credit card account and/or Robinhood Banking debit card account (“Robinhood Card(s)”) to an electronic wallet or other third-party digital payment service (“Digital Wallet”). They are an agreement between you (the person to whom the Robinhood Card was issued), and Coastal Community Bank (“we”, “us,” and “our”) and apply to you and anyone else you authorize to use your Robinhood Card through your Digital Wallet (collectively, “you” and “your”). Your Robinhood

Cards are serviced by Robinhood Credit, Inc. and Robinhood Money, LLC, both wholly owned subsidiaries of Robinhood Markets, Inc.

If you do not agree to these Terms, do not add your Robinhood Card(s) to, or use your Robinhood Card(s) in connection with, a Digital Wallet. We reserve the right to change these Terms, including adding other eligibility criteria for participation in our Digital Wallet services, at any time and without notice as permitted by law, and your continued use of a Digital Wallet constitutes agreement to all such changes.

By adding your Robinhood Card(s) to a Digital Wallet, you accept and agree to the following:

1. *Adding your Robinhood Card(s).* You can add an eligible Robinhood Card to a supported Digital Wallet by following the instructions of the Digital Wallet provider. For certain Digital Wallets, you may also see alternative instructions on Robinhood's proprietary platform (e.g., Robinhood Banking mobile app). During registration, you may be required to take additional steps to authenticate yourself before your Robinhood Card is added to a Digital Wallet, such as providing additional identifying or verifying information. When adding your card to a Digital Wallet, a Digital Wallet Provider may add a unique identifier different from your Card number ("Device Account Number") to your Digital Wallet that enables you to make purchases through that Digital Wallet.

If your Robinhood Card is not in good standing or your account is frozen for any reason, then your Robinhood Card will not be eligible to be added to any Digital Wallet and if already in a Digital Wallet, the card may be deactivated or removed. When you add a Robinhood Card to the Digital Wallet, you may use the Digital Wallet to transact with retailers who support that Digital Wallet. Note though, a Digital Wallet may not be accepted everywhere where your Robinhood Card is accepted.

2. *Terms that Apply.* In addition to these Terms, you agree that when you use a Digital Wallet, you will remain subject to the terms and conditions of all your existing agreements with us, your mobile service carrier (e.g., AT&T, Sprint, T-Mobile, Verizon, etc.), and your Digital Wallet Provider (e.g., Apple, Google, Samsung, etc.). These Terms do not amend or supersede any of those agreements, including but not limited to the agreements you signed in connection with opening your Robinhood Credit Card or Robinhood Banking account(s).

Any applicable interest, fees, and charges that apply to your Robinhood Card or underlying account will also apply when you use a Digital Wallet to make purchases with your Robinhood Card. We currently do not charge any additional fees for adding your Robinhood Card to a Digital Wallet, but we reserve the right to impose a fee in the future.

You understand that a Digital Wallet provider, or another third-party supporting a Digital Wallet provider, may however charge a fee or impose certain restrictions or limitations for using your Robinhood Card in a Digital Wallet. You agree that you are solely responsible for compliance with such agreements.

3. *Third-Party Disputes.* You understand and agree that we are not a Digital Wallet provider and therefore, are not responsible for the products and services associated with a Digital Wallet. Accordingly, you agree to resolve any disputes directly with the Digital Wallet provider or third-party service provider (such as your mobile service carrier) without involving us. Such disputes may include, but are not limited to, payment failures caused by the Digital Wallet and errors or delays caused by the inability to use the Digital Wallet for a transaction. We are not responsible for the security, accuracy, legality, appropriateness or any other aspect of the content or function of the Digital Wallet or any third party's products or services.
4. *Notifications.* You consent to us and/or the Digital Wallet provider sending you notifications through the Digital Wallet from time to time reflecting your Robinhood Card account activity and/or marketing messages. If you do not wish to receive notifications, you may turn them off through your device's settings or by the procedures established by the Digital Wallet provider.
5. *Transaction History.* The transaction history displayed in a Digital Wallet is for illustrative purposes only and may be preliminary and/or incomplete. You understand and agree the transaction amount that ultimately clears, settles, and posts to your Robinhood Card's monthly statement serves as the final record, even if it does not match the details of the Digital Wallet provider's transaction history.
6. *Lost, Stolen or Unauthorized Use of your Eligible Device or Card.* Some Digital Wallets can only be used with a compatible device determined by the Digital Wallet Provider for that Digital Wallet ("Eligible Device"). Devices modified contrary to the manufacturer's software or hardware guidelines, including by disabling hardware or software controls—sometimes referred to as "jailbreaking"—are not Eligible Devices. You acknowledge that the use of a modified device to use your Robinhood Card in connection with a Digital Wallet is expressly prohibited, constitutes a violation of these Terms, and is grounds for us to deny you access to your Robinhood Card through a Digital Wallet(s).

If you believe your Eligible Device or your credentials have been lost, stolen or otherwise compromised, or someone has used or may use your Eligible Device or your credentials without your authorization, you must contact us immediately using the Robinhood App or by contacting banking@robinhood.com or creditcards@robinhood.com. Additionally, please refer to and follow the instructions provided by the Digital Wallet provider. If you fail to notify us in a timely manner, you may be liable for part or all the losses in connection with any unauthorized use of your Robinhood Card in connection with that Digital Wallet

If your physical Robinhood Card is lost or stolen, but your Eligible Device is not lost or stolen, the information on the newly reissued card may be automatically assigned to your existing Device Account Number. Due to the way a Digital Wallet operates, you may need to present your Eligible Device to a merchant when you return an item purchased using that Digital Wallet on such Eligible Device. So, for example, if you make a purchase using your Apple Wallet on your iPhone, the merchant may require you to have that same iPhone present to return the item.

7. *Suspension/Removal of Your Robinhood Card.* We reserve the right to discontinue offering or supporting Digital Wallet services at any time for any reason. Unauthorized use of a Digital Wallet, including, but not limited to, unauthorized entry into our systems, misuse of passwords or misuse of other information, is strictly prohibited and will result in suspension and/or termination of your use of a Digital Wallet. We reserve the right to block, restrict, suspend, or terminate your use of any Digital Wallet at any time without notice for any reason, including if you violate these Terms or any other agreements with us, except as otherwise required by applicable law. You agree that we will not be liable to you or any third party for any suspension, cancellation or termination of your use of a Digital Wallet.

For instructions on how to remove your Robinhood Card from a Digital Wallet, contact the Digital Wallet provider.

8. *Authorization to Collect and Share Data.* You agree that we may collect, transmit, store, and use technical, location, log in, or other information about you or your use of your Robinhood Card(s) through a Digital Wallet. You also acknowledge that we may share certain details of your Robinhood Card Digital Wallet transactions with the Digital Wallet provider, merchants, a payment network, and others in order to provide the services you have requested, to make information available to you about your Robinhood Card transactions, and to improve our ability to offer these services. This information helps us to add your Robinhood Card to the Digital Wallet and to maintain the Digital Wallet services.
9. *Privacy.* We will use, share, and protect your personal information in accordance with the Robinhood Privacy Policy. We do not control the privacy and security of your information that may be held by the Digital Wallet provider. You acknowledge that the use and disclosure of any personal information provided by you directly to a Digital Wallet provider, payment network, or other third parties supporting that Digital Wallet, will be governed by such party's privacy policy and not the Robinhood Privacy Policy.
10. *Electronic Communications.* You agree to receive electronic communications and disclosures, including automatically dialed calls or text messages, from us on your devices at the number you provide. You also agree that we can contact you by email at any email address you provide to us in connection with any Robinhood product, service or account, or through the mobile device on which you have downloaded the Robinhood Banking App. It may include contact from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes. If at any time you revoke this consent, we may suspend or cancel your ability to use your Robinhood Card(s) in connection with a Digital Wallet.
11. *Merchant Relationships and Disclaimers.* Merchants may offer you certain discounts, rebates or other benefits (e.g. free shipping) ("Offers") in a Digital Wallet. Such Offers are subject to certain terms and conditions and may change at any time without notice to you. We will not be liable for any loss or damage as a result of any interaction between you and a merchant with respect to such Offers. Subject to applicable law and your relevant account agreement(s), all matters, including delivery of goods and services, returns, and warranties, are solely between you and

the applicable merchants. You acknowledge that we do not endorse or warrant the merchants that are accessible through a Digital Wallet or the Offers they provide.

12. *Ending or Changing these Terms; Assignments.* We can add to, delete portions of, or terminate these Terms at any time without notice to you, except where required by law. Your use of a Robinhood Card(s) in a Digital Wallet after we have made such changes available will be considered your agreement to the changes. We can also assign these Terms. Furthermore, subject to applicable law, at any time we may (i) terminate your use of any Robinhood Card in connection with a Digital Wallet, (ii) modify or suspend the type or dollar amounts of transactions allowed using the Robinhood Card in connection with a Digital Wallet, (iii) change the Robinhood Card's eligibility for use with a Digital Wallet and/or (iv) change the Robinhood Card authentication process. You cannot change these terms, but you can terminate these Terms at any time by removing your Robinhood Card from any Digital Wallets. You may not assign these Terms.
13. *Governing Law.* These Terms are governed by federal law and, to the extent that state law applies, the laws of the State of California, without regard to its conflicts of law provisions. Disputes arising out of or relating to these Terms will be subject to the Arbitration Agreement in your pertinent account agreement(s).
14. *Indemnification.* You agree to indemnify and hold us, our licensors, sponsors, agencies, subsidiaries, affiliates, officers and employees, harmless from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of (i) your use of a Digital Wallet service or (ii) any breach of the terms and conditions set forth in these Terms by you or other users of your Robinhood Card(s) or Digital Wallet credentials. You must use your best efforts to cooperate with us in the prosecution or defense of any such claim. We reserve the right to employ counsel of our choice to defend and control any such matter subject to indemnification by you. You have the right, at your own expense, to employ separate counsel to participate in such matters on a non-controlling basis.
- As provided in the pertinent account agreement(s), you are responsible for all uses of your Robinhood Card account(s) by third parties you gave access to, including if these third parties misuse your Robinhood Card(s) or any Digital Wallet services.

15. *Limitation of Liability; No Warranties.* WE ARE NOT AND SHALL NOT BE LIABLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO YOUR ADDING YOUR ROBINHOOD CARD(S) TO A DIGITAL WALLET, OR YOUR ACCESS OR USE OF A DIGITAL WALLET. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO ANY AND ALL DIGITAL WALLETS AND ALL INFORMATION,

PRODUCTS AND OTHER CONTENT INCLUDED IN OR ACCESSIBLE FROM THE DIGITAL WALLETS.

16. *Questions.* If you have any questions, disputes, or complaints about the Digital Wallet, contact the Digital Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your Robinhood Card, then contact Robinhood Card support by emailing banking@robinhood.com or creditcards@robinhood.com.

The Robinhood Debit Card and Credit Card are issued by Coastal Community Bank, Member FDIC.