

Last Updated: September 08, 2026

ROBINHOOD GOLD CARD REWARDS AND BENEFITS PROGRAM RULES

These Robinhood Gold Card Rewards and Benefits Program Rules (the “Rules”) are the agreement between you and the administrator of the Gold Card Rewards and Benefits Program (“Rewards Program”), Robinhood Credit, Inc. (“Robinhood,” “we,” “us,” “our”). Your Robinhood Gold Credit Card Account (“Account”) will earn rewards points (“Points”) on eligible purchases and may receive benefits and limited-time or promotional offers as set forth herein. In these Rules, “you,” “your,” and “primary cardholder” mean the primary cardholder on an Account, “Card” means a Robinhood Gold Credit Card, and “Authorized User” means someone authorized by you to access and use your Account. You agree that use of your Account or any feature of this Rewards Program indicates your acceptance of these Rules.

Robinhood may make changes to the Rewards Program (including termination of the Rewards Program) or change the terms of these Rules at any time, to the extent permitted by applicable law. For example, Robinhood may:

- Add new terms or delete terms
- Change how you earn Points, or how many Points you can earn for eligible purchases
- Change how you redeem Points
- Change what you can get with your Points
- Impose caps and/or fees on earning and/or using Points

Robinhood may not always provide notice when it changes what you can get with your Points or how your Points can be redeemed. You understand and agree that Robinhood can make these changes at any time. You can see what you currently can get with your Points when you visit the “Rewards” section in the Robinhood Banking mobile app (the “App”). **Future availability of certain aspects of the Rewards Program, including specific Rewards Merchants and redemption items, is not guaranteed.**

Robinhood will provide at least 45 days notice if we cancel the Rewards Program. If we terminate the Rewards Program, you will have 45 days from the date of the notice to redeem your Points. Unless otherwise required by law, Points which are not redeemed within that 45 day period will be forfeited.¹

Robinhood isn’t responsible for products and services offered by other companies, including Rewards Merchants.

¹ New York residents will have 90 days from the date of the notice to redeem their Points or else forfeit them. A “New York resident” is defined as a Gold Card cardholder with a New York billing address.

I. REWARDS

How Do You Earn Points?

Once Points post to your Account, you can redeem them in various ways, including as cash back. See “How Do You Redeem Points” section below for additional details.

Eligible Purchases (or “Eligible Purchase Categories”) on your Account will earn Points. Eligible Purchase Categories are generally defined as everyday consumer goods and services, including but not limited to automotive gas, dining, groceries, streaming services, appliances, furniture, or electronics.

You will earn three (3) Points for each dollar of Eligible Purchases posted to your Account. This includes Eligible Purchases made through the Robinhood Travel Portal, which are no longer eligible for extra Points. Any transaction made in foreign currency is converted to US Dollars and awarded Points so long as it is otherwise eligible. See exclusions below.

General Rewards Program Information

You can check your rewards Points balance at any time using the App.

Robinhood may block or restrict certain types of transactions that are not eligible to earn Points. Even if those transactions are not blocked or restricted, Robinhood does not consider the following transactions to be “Eligible Purchases” and they may not earn Points: cash-like transactions including but not limited to balance transfers, cash advances, checks that access your Account, traveler’s checks, foreign currency purchases, purchases of precious metals including gold and U.S. Mint coins, currency-like collectibles including stamps, money orders, wire transfers, lottery tickets and gaming chips (and similar betting transactions), loads or reloads of balances on gift cards or prepaid cards or cash equivalents, person-to-person payments, and payments made using a third-party service, including bill-payment transactions not made directly with the merchant or their service provider (including but not limited to rent/housing payments and taxes). Additional transactions that are not “Eligible Purchases” and may not earn Points include items returned for credit, disputed or unauthorized purchases, fraudulent transactions, lottery tickets and gaming chips (and similar betting transactions), government services, business-type transactions (including reselling), Account fees and charges (such as finance charges), and fees for services or programs you elect to receive through us.

All spending, transactions, redemptions and other activity by you or your Authorized Users is consolidated under your Account. If you have added an Authorized User to your Account, either you or your Authorized User may accrue Points through spending, redeem Points and take other actions under the Rewards Program on your Account.

Can You Lose (or Stop Accruing) Points?

Robinhood may stop Points from accruing, and/or prevent you from redeeming Points, if your Account becomes delinquent, you violate your Robinhood Gold Cardholder Agreement or other applicable terms, or if your Account is subject to a hold for any other reason, including but not limited to fraud or the need for identity verification. Robinhood, in its sole discretion, determines whether a transaction constitutes an “Eligible Purchase Category”, and has the right to deny Points, restrict Points or remove Points if they were already granted on a transaction that is ultimately deemed ineligible.

If you fail to make a Minimum Payment Due by the first day of your next Billing Period, Robinhood reserves the right to rescind Points for purchases posted to your Robinhood Account during the billing cycle in which you failed to pay the Minimum Payment Due and to stop Points accrual for future purchases until you become current. To keep the Points you’ve earned and keep accruing Points on future purchases, you must pay at least the Minimum Payment Due shown on your billing statement by the first day of your next Billing Period.

In addition, Robinhood reserves the right to temporarily suspend your ability to earn or use Points, take away any Points in your Account, cancel your Points Account or cancel your Robinhood Card altogether if Robinhood determines in its sole judgment that you engaged in fraud, abuse, misuse or gaming in connection with earning or using Points or that you may attempt to do so, including, but not limited to:

- by buying or selling Points,
- by selling, or participating in the sale or exchange of, gift cards, travel or other items of value obtained through use of Points,
- by repeatedly opening or otherwise maintaining credit card accounts for the purpose of generating rewards,
- by manufacturing spend for the purpose of generating rewards, or
- by using the card for business-type transactions (including reselling) rather than personal transactions.

Robinhood may also restrict the number of Points you may earn, or eliminate your ability to earn Points on transactions entirely, if it determines, in its sole discretion, that you are using the Robinhood Card for purposes that violate the terms of your Account, these rewards terms, or any other applicable terms, including using the Card for business-type transactions rather than personal transactions. This restriction may apply across all future transactions on your Account, or only to certain categories of transactions, and may be applicable for a limited period of time or permanently. Robinhood will notify you if and when you are subject to this restriction based on your transaction activity.

Lost Points will not be reinstated unless Robinhood determines, in its sole discretion, that it has made an error.

If your Points reflect a negative balance, any Points you subsequently get will be applied first to reduce the negative balance. You will not be able to use Points until your balance becomes positive.

How Do You Redeem Points?

To redeem Points in any of the ways set forth below, you must have downloaded and installed the latest version of the App on your mobile device.

Redeeming Points for Cash Back in Robinhood Brokerage Cash Account

Your Points may be converted to cash (USD dollars) and transferred to your Robinhood Financial Brokerage Account. If choosing to redeem in this way, the value of your Points will be \$.01 per point. This conversion rate is only applicable when converting Points to cash in your Robinhood Financial Brokerage Account. If this option is available to you, it will be visible in the App. Visit the Rewards section in the App to learn how to redeem Points for cash in your Robinhood Financial Brokerage Account.

Redeeming Points for Automatic Recurring Investment in Crypto

You may be able to use your Points to establish an investment in cryptocurrencies you select. Cryptocurrencies are offered by Robinhood Crypto, LLC (RHC). If choosing to redeem in this way, the value of your Points will be \$.01 per point. You will make your selection through the App, but all orders are executed by RHC. By redeeming your Points to purchase cryptocurrencies, you are authorizing and instructing RCT to convert your Points into cash (USD dollars) and transfer the cash to your Robinhood Financial Brokerage Account on the date and at the frequency you select in the App. Then, acting on your instruction, RHC will execute the order in accordance with the terms of the [Robinhood Crypto Customer Agreement](#). Your orders will be routed to the market makers to be filled, and if filled, your order will execute at the market price at that time. See [Cryptocurrency Disclosures](#) for additional details. Executed orders are final and cannot be undone. If this option is available to you, it will be visible in the App. Visit the Rewards section in the App to learn how to redeem Points for an investment in Cryptocurrency.

Shop with Points in the Travel Portal

You may use your Points to make purchases directly through the Robinhood Card travel portal. If choosing to redeem in this way, the value of your Points will be \$.01 per point. If the Points you used do not cover the cost of your entire purchase, the difference will be charged to your Account. Travel merchants are subject to change at any time, without notice. If this option is available to you, it will be visible in the App. Visit the Rewards section in the App to learn how to redeem Points through the Travel Portal.

Pay with Points

We may give you the opportunity to use your Points to purchase eligible products or services directly through third-party merchants or service providers (each a “Rewards Merchant”). If choosing to redeem in this way, **the value of your Points may be less than \$.01 per point.**

To use Pay with Points at a Rewards Merchant (such as Amazon), you must be able to make a purchase on your Account and you must be registered with the Rewards Merchant. Generally, you can register by either completing the Rewards Merchant’s registration process or by saving your card information to the account that you have with the Rewards Merchant (a “Rewards Merchant Account”). If Robinhood adds a Rewards Merchant to the Rewards Program and your card information is already saved to an existing Rewards Merchant Account, you may be automatically registered and able to use Pay with Points. By being registered, you authorize Robinhood to share information about your Account, including your rewards Points balance, with the Rewards Merchant for purposes of operating the Rewards Program. You may unenroll from Pay with Points at any time through the Rewards Merchant.

When you use Pay with Points, your Account will first be charged for the purchase, then the Points will be deducted from your Points total, and finally you will receive a credit to your Account to reflect the Points used. If the Points you used do not cover the cost of your entire purchase, the difference will remain charged to your Account. Your rewards Points balance may not reflect a pending transaction until an order ships, if applicable, or until a pending transaction posts to your Account.

Any purchase made using Pay with Points is subject to the terms of your Robinhood Gold Cardholder Agreement and the Rewards Merchant’s terms and conditions, including the Rewards Merchant’s return and refund policy as applicable. Rewards Merchants, eligible products or services, and point redemption values or amounts are subject to change at any time, without notice, subject to applicable law.

Pay for Gas with Points

You may be able to redeem your Points at participating gas stations; see the App for further details about participating gas merchants. You will receive \$0.50 off the price per gallon, up to 20 gallons per transaction, for 1,450 points – a maximum value of \$10 per redemption.

When at an eligible pump, insert your Robinhood Gold Card. While the card is being authorized, the system will confirm your eligibility for the pay with Points option. Once authorized, you’ll be told to remove the card. The system will check to see if you have at least 1,450 Points available to redeem and, if so, you’ll see an offer on screen: “Use 1450 Gold Card points to save 50c per gallon. Terms Apply.” You’ll see a YES or NO option, and if you choose YES, the price on the pump will roll back 50 cents and you can begin to fuel up as usual. At the bottom of your receipt, you’ll see acknowledgement that you paid with Points and the amount that you saved on the transaction by using Points.

Redeeming Points for Gift Cards

Your Points may be used to purchase virtual gift cards from a variety of merchants through Robinhood's rewards portal. If choosing to redeem in this way, the value of your Points will be \$.01 per point. Gift cards have no cash value and cannot be exchanged for cash. Each gift card may also have specific terms, conditions or restrictions that apply. Retailers choose whether to accept gift cards. Robinhood is not responsible for lost or stolen gift cards. Gift card merchants are subject to change at any time, without notice. If this option is available to you, it will be visible in the App. Visit the Rewards section in the App for additional details.

Redeeming Points for Statement Credit

Your Points may also be converted and applied as a general statement credit. **The value of Points redeemed for statement credit is less than \$.01 per point**; see the App for details. If this option is available to you, it will be visible in the App. Visit the Rewards section in the App for additional details.

Redeeming Points for Special Items

You may use your Points to make purchases of certain "special items" that are not part of the redemption categories set forth above, such as metal card upgrades, gold bars, Robinhood swag, and airport lounge passes. The special items available for redemption may vary and are subject to change at any time, without notice. **The value of Points redeemed for these special items is less than \$.01 per point**; see the App for details. If this option is available to you, it will be visible in the App. Visit the Rewards section in the App for additional details. All sales are final.

Redeeming Points through the "Mystery Box"

You may use your Points to try to win a prize through the "Mystery Box" feature in the Rewards section in the App.

Rewards and probabilities are as follows:

Reward	Odds
100,000 Points	0.001%
10,000 Points	0.20%
7,500 Points	0.30%
5,000 Points	0.50%
2,500 Points	1.00%
1,500 Points	1.50%

1,250 Points	2.00%
10% cashback on next grocery purchase* (\$500 cap) *Superstores or discount stores including, but not limited to, Costco, Target, Walmart and Sam's Club are not considered grocery purchases for this promotion.	5.00%
5% cashback on next grocery purchase* (\$500 cap) *Superstores or discount stores including, but not limited to, Costco, Target, Walmart and Sam's Club are not considered grocery purchases for this promotion.	8.00%
10% cashback on next automotive refuel purchase (\$300 cap)	2.00%
5% cashback for 30 days (\$10,000 cap)	0.25%
5% cashback for 1 week (\$2,500 cap)	2.00%
10% cashback for 24 hours (\$3,000 cap)	0.50%
5% cashback for 24 hours (\$3,500 cap)	6.00%
4% cashback for 24 hours (\$3,000 cap)	17.00%
15% cashback on your next purchase (\$500 cap)	3.00%
10% cashback on your next purchase with your mobile wallet (\$500 cap)	4.00%
15% cashback on next restaurant order (\$500 cap)	5.00%
10% cashback on next restaurant order (\$500 cap)	25.749%
5% cashback on next restaurant order (\$500 cap)	16.00%

The “next eligible transaction” to which a winning boost will apply is based on the next eligible transaction that posts to your account. Sometimes transactions do not post in the order they are made. Robinhood does not control the order in which transactions are posted to your account.

The 4% and 5% cashback awards for particular time periods are activated immediately. Should you be awarded one of these options, once you reach the spend threshold, future purchases will earn rewards of 3% cashback, as described in “How Do You Earn Points” section above, even if

they are made within the 24-hour or 30 day period. As with 3% cashback, the cash back you earn on your purchases is first calculated in Points. Once Points are posted to your Account, you can redeem them in various ways, including as cash back.

If you win the same offer multiple times, the offers must be redeemed consecutively, and may not be combined. For example, if you open the Mystery Box two times in a row and receive the 5% cashback for 24 hours offer both times, you will receive 48 hours of 5% cashback, not 10% cashback for 24 hours. Note that each individual offer would be subject to the spend limitation set forth above (i.e., once reached, the spend limitation does not “reset” until the conclusion of the first 24 hour period).

There may be a limit on how many times you can open the Mystery Box per day; see Rewards section for details. If this option is available to you, it will be visible in the App. Visit the Rewards section in the App for additional details.

Important Redemption Information

Redemptions of your Points are subject to some important limitations and other terms you should know:

- To use Points through the Travel Portal, purchases must be made directly from the merchant(s) in the portal; transactions outside of the portal or with a third-party seller are not eligible.
- Statement credits from Points redemptions will not directly be applied to your Minimum Payment Due; you are still responsible for making the Minimum Payment Due set forth on your Monthly Statement on your Payment Due Date.
- Only you or your authorized user may redeem Points, they are not transferable or assignable to other Robinhood cardholders.
- Points have no cash value until you redeem them in accordance with these Rewards Program terms. You have no property rights or other legal interest in your Points.
- You are responsible for any taxes that may be due on rewards redemptions.
- You may not use Points to create a credit balance.

What Happens If Your Account Is Closed?

If we or you close your Account for any reason other than inactivity, you will no longer be able to earn or redeem your Points and you will forfeit any accumulated Points, to the extent permitted by law. However, if we close your Account due to inactivity, you will have 30 days to use your Points.²

² New York residents will have 90 days from the date of the notice of closure to redeem their points, unless their account is closed for fraud, misuse, abuse or violation of account terms (in which case they will forfeit any accumulated Points at the time of closure).

Can the Robinhood Gold Card Rewards Program Be Changed or Ended?

We may revise any of these Robinhood Gold Card Rewards Program Rules at any time with or without notice. In addition, we may terminate the Robinhood Gold Card Rewards Program with 45 days prior written notice. If we terminate the program, you will have 45 days to redeem your Points. Points which are not redeemed within that 45 day period will be forfeited.³

Travel Portal Terms of Use

The Robinhood Travel Portal is administered by Ascenda Loyalty Pte. Ltd. ("Ascenda"). By using the Robinhood Travel Portal to make purchases and/or redeem Points, you agree to be governed by the Ascenda Terms of Use.

II. MERCHANT OFFERS

From time to time, we may make certain merchant offers available to you through the App (each, an "Offer"). In addition to these Rules, specific terms and conditions apply to each Offer ("Individual Offer Terms"). Available Offers and associated Individual Offer Terms will be displayed in the App. Offers are non-transferable. Participating merchants and Offers are subject to change at any time.

You will earn one (1) additional Point (for a total of four (4) Points) for each dollar when a "qualifying dining purchase" posts to your Account, so long as your Account is open and in "good standing" at the time of posting. "Good standing" means your Account is not restricted or past due. A "qualifying dining purchase" is a purchase that meets all conditions set forth in these Rules and the Individual Offer Terms.

Additional Points earned from Offers will show as "pending" in the App until the qualifying dining purchase posts to the Account (i.e., when the purchase is "complete"). Any additional Points earned from Offers by an Authorized User will be applied to the primary cardholder's Point balance.

We reserve the right to withhold, delay, or reverse fulfillment of an Offer in our sole discretion if we determine that you did not meet the requirements of these Rules or the Individual Offer Terms, the transaction was not a qualifying dining purchase, or fraudulent, abusive, or suspicious activity has occurred in connection with the Offer.

We are not liable for any failure, error, or delay in fulfillment of an Offer that results from acts or omissions of merchants, payment processors, network providers, delivery services, or any other third parties, or from circumstances beyond our reasonable control.

³ New York residents will have 90 days from the date of the notice of Program termination to redeem their points or else forfeit them.

Robinhood relies on information provided to it by the merchant to identify qualifying dining purchases. If Robinhood does not receive information that identifies a purchase as a qualifying dining purchase, you will not receive Points. Additionally, you may not receive Points if Robinhood receives inaccurate information or is otherwise unable to identify the purchase as a qualifying dining purchase.

III. BENEFITS

General Benefit Conditions

In addition to the terms and conditions specific to each benefit set forth below, the following terms apply to all benefits offered through the Rewards Program. You may be required to accept additional terms and conditions regarding your participation in a benefit by the benefit partner.

Benefits are non-transferable and may not be combined with other offers unless expressly permitted. Participating partners and benefits are subject to change at any time.

Robinhood is not responsible for provision of, or failure to provide, any of the partner benefits described in these Rules. Robinhood is not responsible for any aspects of the products and services offered by benefit partners or other third parties, nor is it responsible for mobile applications, websites or other information provided by benefit partners or other third parties.

Eligibility and Enrollment

To be eligible to participate in the Rewards Program and qualify for any benefit set forth herein, your Account must be open and in “good standing,” which means that your Account must not be restricted or past due. Additional eligibility criteria applicable to specific benefits are set forth below, are determined by Robinhood in its sole discretion, and are subject to change at any time, without notice, to the extent permitted by applicable law.

We may make certain benefits available to Authorized Users. If we do, you agree to make a copy of these Terms available to each Authorized User. Robinhood is not responsible for any disputes you may have with any Authorized Users about the Rewards Program.

Some benefits require prior enrollment, activation, or account linkage through the App and/or the designated benefit partner platform. Enrollment and activation are not retroactive, and benefits will not apply to purchases made prior to successful enrollment or activation, as applicable.

DoorDash DashPass Membership Trial

You are eligible to activate a complimentary six (6)-month DashPass membership if you satisfy the following criteria: (i) have or create a valid DoorDash account; (ii) have not held any DashPass membership within the six (6) months prior to activation (including any paid, trial, promotional, or complimentary DashPass subscription); and (iii) add and maintain your Card as a saved payment method in your DoorDash account. You will no longer be eligible for the complimentary DashPass membership and may be automatically unsubscribed from DashPass

if you no longer meet these criteria. After six (6) months, your DashPass membership will automatically renew on a recurring monthly basis at the then-current monthly DashPass subscription fee (\$9.99/month plus tax as of 07/29/2026) until cancelled. The subscription fee will be charged to your preferred payment method or any other payment method on file in your DoorDash account. If you cancel your DashPass membership during the six (6)-month trial period, your DashPass benefits will cease immediately. See instructions for how to cancel a DashPass membership [here](#).

DashPass benefits apply only to eligible orders from DashPass-eligible merchants that meet the applicable minimum subtotal requirement, excluding fees, taxes, and gratuity. Minimum subtotals will be identified for each DashPass-eligible merchant on the DoorDash platform. Other fees (including service fees), taxes, and gratuity still apply. See the DashPass terms [here](#) for details.