

Robinhood Onchain Integrations Terms of Service

Last Updated: July 1, 2026

These Terms of Service (“Terms”) apply to your access and use of the Services (defined below) provided by Robinhood Non-Custodial, Ltd. (“Robinhood,” “we,” “us,” or “our”) through the Robinhood mobile application (the “App”) and the Robinhood website (the “Website”), together with any programs, tools, features, functionality, services, transactions, and content made available through the App or Website (collectively, the “Platform”).

By using or accessing the Services, you agree to be bound by these Terms and any documentation and guidelines accompanying the Services, and all other terms, policies, and guidelines applicable to your use. If you do not agree to these Terms, please do not access or use the Services.

SECTION 16 OF THESE TERMS CONTAINS A MANDATORY ARBITRATION AGREEMENT PURSUANT TO THE FEDERAL ARBITRATION ACT AND A WAIVER OF YOUR RIGHT TO BRING OR JOIN A CLASS PROCEEDING. THE ARBITRATION AGREEMENT REQUIRES THAT YOU MAY ONLY BRING CLAIMS ON AN INDIVIDUAL BASIS AND WILL PROHIBIT YOU FROM HAVING ANY CLAIMS AGAINST US RESOLVED BY A JURY OR IN A COURT OF LAW. BY ACCESSING OR USING THE SERVICES, YOU AGREE TO RESOLVE ALL DISPUTES CONCERNING THE SERVICES THROUGH ARBITRATION IF YOU OR ROBINHOOD ELECTS TO USE ARBITRATION. YOU HAVE THE RIGHT TO REJECT THE ARBITRATION AGREEMENT AS SET FORTH BELOW.

1 The Services; Accessing the Services

- 1.1 Description of Services. Robinhood provides you with access to the following services, accessible through a native interface within the Robinhood mobile application (collectively, the “Services”):
 - 1.1.1 **Wallet Services**: software infrastructure that enables you to create, manage, and use a self-custody, onchain wallet (a “Self-Custody Wallet”), as further described in Section 2 below;
 - 1.1.2 **Onchain Integration Services**: a software interface that enables you, through your Wallet, to interact with third-party protocols, as further described in Section 4 below; and
 - 1.1.3 **Other Services**: any additional services Robinhood makes available pursuant to these Terms.
- 1.2 Eligibility. To access or use the Services, you represent and warrant that: (a) you are at least eighteen (18) years old and have full legal capacity to enter into these Terms; (b) your access to and use of the Services is not prohibited by applicable laws or regulations in your jurisdiction; and (c) you are not a Prohibited Person. Robinhood may decline, restrict, or withdraw access to the Services for legal, regulatory, or operational reasons at any time. For purposes of these Terms, a “Prohibited Person” means any individual or entity that is (a) the subject of sanctions administered by any governmental authority, (b) located, resident, or organized in any jurisdiction subject to comprehensive sanctions, or (c) owned or controlled by such persons. In addition, to use the Services, you must have an account with Robinhood Crypto, LLC (“RHC”) or another Robinhood affiliated entity as applicable to your jurisdiction, and you must remain in good standing under the applicable terms of that account.

- 1.3 Intellectual Property. The Services, including all software, interfaces, content, trademarks, and branding, are owned by Robinhood or its licensors and are protected by applicable intellectual property laws. Subject to your compliance with these Terms, Robinhood grants you a limited, non-exclusive, non-transferable, revocable license to access and use the Services solely for your personal, non-commercial purposes. You may not copy, modify, distribute, reverse-engineer, or create derivative works of any part of the Services without Robinhood's prior written consent.

2 Self-Custody Wallet Services

- 2.1 Self-Custody Wallet Services. As part of the Services, Robinhood provides a software interface through which you may: (i) create and manage a Self-Custody Wallet that you control, (ii) initiate and sign onchain transactions using your Self-Custody Wallet, including transferring digital assets between your Self-Custody Wallet and third-party accounts or protocols and between your Self-Custody Wallet and your account with RHC (an "Onchain Transaction"); and (iii) connect your Self-Custody Wallet to third-party decentralized finance protocols, decentralized exchanges, and other onchain services ("Third-Party Protocols"), and (iv) view, through the Self-Custody Wallet interface, certain blockchain data or information relating to digital assets and your interactions with Third-Party Protocols.
- 2.2 Non-Custodial Wallet. Your Self-Custody Wallet is non-custodial. You control the digital assets associated with your Self-Custody Wallet, subject to the terms of the applicable Third-Party Protocol you interact with pursuant to an Onchain Transaction, and you bear all risk of loss. Digital assets held in your Self-Custody Wallet or deposited with any Third-Party Protocol are not deposits, are not insured by the Federal Deposit Insurance Corporation ("FDIC"), the Securities Investor Protection Corporation ("SIPC"), or any other governmental or quasi-governmental insurance or protection scheme. In the event of loss, you may not be able to recover any digital assets associated with your Self-Custody Wallet or any Third-Party Protocol.
- 2.3 TEE Architecture. Your private keys are generated and stored within a trusted execution environment ("TEE") maintained by an independent TEE provider pursuant to a Third-Party Service (such provider, the "TEE Provider").
 - 2.3.1 Robinhood neither controls nor has access to your private keys, seed phrases, or any Authentication Methods (as defined below) you use to access your Self-Custody Wallet at any time. All cryptographic signing occurs locally within the TEE using a TEE environment controlled by the TEE Provider.
 - 2.3.2 Onchain Transactions are signed within the TEE and broadcast to the blockchain by you. Robinhood has no ability to initiate or execute any transactions from your Self-Custody Wallet on your behalf.
 - 2.3.3 You are solely responsible for maintaining control of devices, accounts, credentials, or any other methods used to access your Self-Custody Wallet (together, the "Authentication Methods").

- 2.3.4 Robinhood may be unable to restore, recover, or recreate your private keys or access to your Self-Custody Wallet if your Authentication Methods or the TEE environment are lost, corrupted, disabled, or otherwise unavailable.
- 2.3.5 The TEE Provider is operated independently and is outside Robinhood's control. Your use of TEE-related services may be subject to separate terms and privacy policies of the applicable TEE Provider. Robinhood does not warrant or guarantee the functionality, integrity, security, or continuity of any TEE Provider, device manufacturer, or related Third-Party Provider.
- 2.3.6 The ongoing operation of the Self-Custody Wallet depends on the availability and performance of the TEE Provider, including its hardware, firmware, software, or other infrastructure. Vulnerabilities, firmware revocations, manufacturer updates, security patches, or actions taken by a TEE Provider, device manufacturer, or operating system provider may affect your ability to access or use your Self-Custody Wallet, and may result in the permanent loss of access to your Self-Custody Wallet and any digital assets associated with it. Robinhood is not responsible or liable for any delay, malfunction, outage, or data loss arising from such events.

2.4 Exporting Your Self-Custody Wallet

- 2.4.1 You may, through the Services, export the private keys associated with your Self-Custody Wallet using functionality provided by the TEE Provider. By exporting your private keys, you will be able to manage your Self-Custody Wallet outside of the Services using compatible third-party tools.
- 2.4.2 Robinhood does not store, access, or have visibility into the private keys associated with your Self-Custody Wallet at any time, including in connection with the export process. The export functionality is provided solely through the TEE Provider's infrastructure and is outside of Robinhood's control.
- 2.4.3 Upon exporting your private keys, transaction signing will no longer take place within the TEE environment and Robinhood will no longer provide the Wallet Services described in Section 2.1 of these Terms with respect to such Self-Custody Wallet. You will be solely responsible for the security, storage and management of your exported private keys. Robinhood will not be able to assist with key recovery or any other support in connection with your Self-Custody Wallet following export. Exporting your private keys will not impact any ongoing transactions or positions your Self-Custody Wallet is engaged in with any Third-Party Protocol at the time of export as those interactions will continue to operate in accordance with the relevant Third-Party Protocol's terms and smart contract logic. For the avoidance of doubt, following export of your private keys, these Terms will continue to apply to any use of the Services interface, including any use of the Onchain Integration Services through your exported Self-Custody Wallet address.
- 2.4.4 By exporting your private keys, you assume all risk associated with managing your private keys outside of the TEE environment, including but not limited to: Loss, theft, or compromise of your exported private keys; unauthorized access to your Self-Custody

Wallet resulting from inadequate security of your exported keys; loss of digital assets resulting from the foregoing; and any failure or incompatibility of third-party tools used to manage your exported Self-Custody Wallet. Robinhood is not liable for any loss, theft, or compromise of digital assets arising from or in connection with your export of private keys or your management of your Self-Custody Wallet outside of the Services.

3 Onchain Integration Services

- 3.1 General. The Onchain Integration Services allow you to access Third-Party Protocols and enable you to interact with such Third-Party Protocols using your Self-Custody Wallet. For the avoidance of doubt, Robinhood's role is limited to providing the Services, which enable you to access and interact with Third-Party Protocols through your Self-Custody Wallet.
- 3.2 Third-Party Protocols. Third-Party Protocols, including decentralized lending protocols, accessible through the Services are automated, non-custodial smart contract functionality operated by independent third-party providers (such providers, "Third-Party Providers"). Robinhood provides access to Third-Party Protocols only as a convenience, does not have control over their content, does not warrant or endorse, and is not responsible for the availability or legitimacy of, the content, products, assets, or services on or accessible from those Third-Party Protocols (including any related websites, resources or links displayed therein). Third-Party Protocols are not financial instruments or investment services (including portfolio management or the operation of a collective investment undertaking) or any other regulated activity, and nothing within the Services is intended to be an invitation or inducement to invest. Neither Robinhood nor any Third-Party Provider guarantees performance, yield or outcomes, assumes any fiduciary, advisory or custodial duties, or should be relied upon for any financial decision or expectation of return.
- 3.3 Protocol Terms. When you interact with a Third-Party Protocol, you enter into a direct relationship with that protocol's operators or smart contracts, subject to that protocol's own terms of service of use. Robinhood is not a party to such relationships and assumes no responsibility for protocol performance, code security, or governance decisions. By interacting with any Third-Party Protocol through the Onchain Integration Services, you represent that you have reviewed and accepted the applicable terms of that Third-Party Protocol. Robinhood is not responsible for ensuring you are aware of or have accepted such terms.
- 3.4 Transfers to and From Third-Party Protocols. When you transfer digital assets from your Self-Custody Wallet to a Third-Party Protocol, those assets leave your Self-Custody Wallet and become subject solely to that protocol's terms, smart contract logic, and governance. Upon transfer to a Third-Party Protocol, the protocol's smart contracts may automatically convert, wrap, or otherwise transform your digital assets into another form required by the protocol. Such conversions occur onchain under the control of the relevant smart contracts and are outside Robinhood's control or responsibility. You may also initiate a withdrawal of digital assets from a Third-Party Protocol to your Self-Custody Wallet in accordance with that protocol's terms and functionality. The availability and timing of any such transfer or

withdrawal may vary depending on protocol liquidity, onchain conditions, or the protocol's own terms or smart contract logic. Robinhood has no control over Third-Party Protocols and is not liable for any delays, restrictions, errors, failures, or losses relating to transfers of digital assets to or from any Third-Party Protocol.

- 3.5 Downstream Protocols. A Third-Party Protocol may, in accordance with its own smart contract logic or governance, deploy, lend, stake, or otherwise transfer your digital assets to one or more additional protocols ("Downstream Protocols"). You acknowledge that: (a) such further transfers occur automatically onchain under the control of the relevant Third-Party Protocol, and Robinhood has no control over them; (b) Robinhood does not select, approve, recommend, endorse, or monitor any Downstream Protocol; (c) each Downstream Protocol is operated by independent third parties, and the performance, security, and redemption of assets within them are solely governed by their respective terms and code; and (d) Robinhood is not responsible or liable for any act, omission, failure, loss, or unavailability of any Third-Party Protocol, including any Downstream Protocol.
- 3.6 Protocol Returns and Performance. Any yields, returns, or rewards displayed in the Services are for information purposes only, are sourced from the applicable Third-Party Protocol, are subject to that protocol's own terms, governance decisions, and prevailing onchain conditions and are subject to change. Actual returns may differ from any stated or estimated rate and may be zero. Past performance is not indicative of future results. Robinhood does not guarantee any returns and is not liable for any failure by a Third-Party Protocol to achieve or distribute any particular return or outcome.
- 3.7 Display of Information. Any balances, yields, positions, or other information displayed through the Onchain Integration Services in connection with Third-Party Protocols are sourced from onchain records or Third-Party Providers and are displayed for informational purposes only. Robinhood does not independently verify such information and is not responsible for any inaccuracies, delays, or discrepancies between displayed values and your actual onchain positions.
- 3.8 Controls and Compliance. Robinhood may, from time to time, restrict access through the Onchain Integration Services to certain Third-Party Protocols, digital assets, or wallet addresses to comply with applicable legal or regulatory requirements, including sanctions obligations, or for any reason within Robinhood's sole discretion. Such restrictions do not enable Robinhood to seize, freeze, or otherwise exercise control over digital assets held in your Self-Custody Wallet or deposited with any Third-Party Protocol or initiate any transactions from your Self-Custody Wallet.

4 On-Chain Transactions and Network Risks

- 4.1 Onchain transactions. The Wallet Services enable you to sign and broadcast Onchain Transactions. Onchain Transactions are generally irreversible once submitted to a network and cannot be cancelled, reversed, or recalled by Robinhood.

- 4.2 No control over networks. Robinhood does not operate or control public blockchain networks or validators/miners. Robinhood does not guarantee that any Onchain Transaction will be confirmed, prioritized, or executed as expected, or that networks will remain available, stable, or censorship-resistant.
- 4.3 Pending states. Onchain Transactions may remain pending for an unpredictable time, and a transaction is not complete while pending. Robinhood is not liable for losses arising from delays, stuck transactions, fee spikes, chain halts, or other network-level events.
- 4.4 Degraded or unavailable access. Access to the Onchain Integration Services may become degraded or unavailable, including during times of significant market volatility or volume, maintenance, upgrades, incidents involving Robinhood or Third-Party Providers (including TEE Providers or node providers), connectivity issues, or compliance-related interruptions. Degraded access may result in delays in support responses and inability to complete signing or broadcasting when you attempt to do so.
- 4.5 No uptime guarantee. Robinhood does not represent that the Onchain Integration Services will be continuous, uninterrupted, or error-free. Robinhood does not guarantee that any attempted transaction will be confirmed, executed, or remain open. Neither Robinhood nor any other member of the Robinhood Group (as defined below) is liable for losses arising from inability to access the Onchain Integration Services, inability to sign or broadcast transactions, delays, or lack of timely customer support responses.

5 Supported Assets, Networks, and Features

- 5.1 Access Controls. Robinhood may limit supported networks, assets, and features for the Services by jurisdiction, customer eligibility, risk controls, or product decisions. If you receive or hold digital assets that Robinhood does not support within the Services, you may be unable to view or interact with them through Robinhood, even if they remain onchain in addresses associated with your Self-Custody Wallet. The Services and supported assets may vary by jurisdiction.
- 5.2 Supported Assets. The Services support certain digital assets as determined by Robinhood in its sole discretion. Robinhood assumes no responsibility in connection with any attempt to use your Self-Custody Wallet to store, receive, or otherwise transact with any digital asset that is not supported through the Services. Robinhood may, in its sole discretion, terminate support for viewing or interacting with any particular digital asset through the Services at any time and without prior notice. If you or a third party sends an unsupported digital asset to your Self-Custody Wallet from an external wallet, you understand and agree that you may not be able to access such digital asset through the Services. If your Wallet holds a digital asset for which support has been terminated, you may be required to export your Self-Custody Wallet in accordance with Section 2.4 of these Terms.

6 Risks

- 6.1 You bear all risk. You own the digital assets in your Self-Custody Wallet, and you bear all risk of loss, including volatility, theft, phishing, device compromise, and protocol failure. Without limiting the foregoing, you are solely responsible for your onchain activity, Self-Custody Wallet security, Authentication Methods, and your assessment of the risks associated with any Third-Party Protocol interaction. Robinhood is not liable for any losses, delays, or outcomes arising from your use of Third-Party Protocols, TEE Providers, or other third-party services.
- 6.2 Unauthorized activity. You are responsible for all activity that occurs through your Self-Custody Wallet, whether or not authorized by you, except where applicable law prohibits imposing that responsibility. You must safeguard your Authentication Methods.
- 6.3 Risks. Use of the Services and interaction with Third-Party Protocols involves significant risks, including the potential for total loss of digital assets. You should not use the Services unless you understand and accept these risks. By using the Services, you acknowledge that you have read, understood, and accepted the risks described herein. Key risks include:
- 6.3.1 *Smart Contract Risk.* Third-Party Protocols operate through smart contracts, which may contain bugs, coding errors, or vulnerabilities that could result in the loss, theft, or permanent inaccessibility of your digital assets. Smart contract code may function in unintended or unexpected ways, and there may be limited or no legal recourse in the event of a smart contract failure or exploit.
- 6.3.2 *Protocol and Downstream Protocol Risk.* Digital assets transferred to a Third-Party Protocol or Downstream Protocol may be lost, become inaccessible, or depreciate in value due to liquidation, undercollateralization, exploits, bad debt, liquidity shortfalls, or governance decisions. These events may reduce or eliminate the digital assets ultimately returned to you upon withdrawal.
- 6.3.3 *Liquidity Risk.* Withdrawals from Third-Party Protocols may be delayed, limited, or prevented by protocol-level controls, including cooldown periods, redemption queues, rate limits, or liquidity constraints. These controls are outside Robinhood's control and may apply without prior notice.
- 6.3.4 *Key and Wallet Security Risk.* Loss of access to your Authentication Methods, or the failure, compromise, or unavailability of the TEE environment or TEE Provider, may result in permanent, irreversible loss of access to your Wallet and any associated digital assets. Robinhood cannot recover or restore your private keys or Self-Custody Wallet access in such circumstances.
- 6.3.5 *Leverage and Liquidation Risk.* Where Third-Party Protocols offer leveraged products, including perpetual futures, leverage amplifies both potential gains and losses. Leveraged positions may be automatically liquidated if market conditions move against you, potentially resulting in the total loss of your collateral. You may lose more than your deposit to the Third-Party Protocol.

- 6.3.6 *Oracle Risk.* Third-Party Protocols may rely on external price oracles to determine collateral values, liquidation thresholds, or other parameters. Oracle failures, manipulation, or inaccuracies may result in unintended liquidations, incorrect valuations, or other adverse outcomes.
- 6.3.7 *Regulatory Risk.* The regulatory treatment of decentralized finance, digital assets, and self-custody wallets is evolving and uncertain across jurisdictions. Regulatory developments may affect the availability or legality of the Services or particular Third-Party Protocols in your jurisdiction and may require Robinhood to modify or discontinue the Services.
- 6.3.8 *Blockchain and Network Risk.* Blockchain networks may experience congestion, forks, outages, consensus failures, or exploits that delay or prevent the execution of transactions. Transactions that have been broadcast to a blockchain are generally irreversible, including transactions made in error or as a result of unauthorized access.
- 6.3.9 *Stablecoin and Synthetic Asset Risk.* Stablecoins and synthetic assets accessible through Third-Party Protocols are not legal tender, are not bank deposits, and are not insured by the FDIC or any governmental authority. The value of a stablecoin may fluctuate below or above its reference value. Regulatory or market events may cause stablecoins to depeg permanently.
- 6.3.10 *Cryptographic and Security Risk.* Advances in cryptography, including the development of quantum computing, could undermine the security of blockchain networks or cryptographic protections. Malicious actors, including hackers and botnets, may attempt to interfere with blockchain networks, wallets, or Third-Party Protocols, potentially resulting in loss of digital assets.
- 6.3.11 *DeFi Composability Risk.* Decentralized protocols are frequently interdependent and composable. A malfunction, exploit, or governance decision in one protocol may have cascading effects on interconnected protocols, liquidity pools, or your positions.
- 6.3.12 *Counterparty and Protocol Insolvency Risk.* Operators or developers of Third-Party Protocols may become insolvent, cease operations, or be subject to governmental, judicial, or regulatory action. Such events may affect the availability of the protocol and your ability to withdraw digital assets. Robinhood is not responsible for the solvency or operational continuity of any Third-Party Protocol or Downstream Protocol.
- 6.3.13 *Unsolicited Tokens.* Third parties may send digital assets to your Self-Custody Wallet address without your authorization, including tokens that may be fraudulent, worthless, or malicious. You are solely responsible for evaluating and managing any such unsolicited tokens. Robinhood is not responsible for any unsolicited digital assets received by your Self-Custody Wallet.
- 6.3.14 *Price Volatility.* The value of digital assets, including stablecoins, can be highly volatile. Stablecoins may depeg from their reference value. There is no assurance that any digital asset will maintain its value.

- 6.3.15 *Immutability of Transactions*. Transactions recorded on a blockchain are generally irreversible. Erroneous or unauthorized transactions cannot be reversed or recovered by Robinhood.
- 6.3.16 *Unanticipated Risks*. The Services and the Third-Party Protocols accessible through them involve emerging technologies that may present risks that are not currently foreseeable. You should evaluate your own technical understanding and risk tolerance before using the Services.
- 6.4 Additional Protocol-Specific Risk Disclosures. Robinhood may, from time to time, make available additional risk disclosures specific to certain Third-Party Protocols accessible through the Onchain Integration Services ("Protocol-Specific Disclosures"). Protocol-Specific Disclosures may describe risks particular to a specific protocol, asset type, or onchain activity that are in addition to the general risks described in this Section 6. By using the Services to interact with any Third-Party Protocol for which Robinhood has made available a Protocol-Specific Disclosure, you acknowledge that you have read, understood, and accepted the risks described in such Protocol-Specific Disclosure. Protocol-Specific Disclosures form part of these Terms and are incorporated herein by reference.

7 Acceptable Use

- 7.1 Prohibited Use. You may use the Services only in accordance with these Terms. Further, you may not use the Services in connection with any activities Robinhood deems inappropriate or prohibited, including but not limited to, any of the following activities (each, a "Prohibited Use").
- 7.1.1 *Unlawful Activity*. Any activity that violates or facilitates the violation of applicable laws, regulations, or sanctions, or involves any unlawful activity, including the creation, distribution, or dissemination of unlawful content or information or assets illegally obtained.
- 7.1.2 *Intellectual Property and Rights Violations*. Any activity that infringes, misappropriates, or otherwise violates the intellectual property, privacy, publicity, or other legal rights of Robinhood or any third party, including unauthorized use of Robinhood's name, trademarks, logos, or branding, or any conduct that falsely implies endorsement by or affiliation with Robinhood.
- 7.1.3 *Circumvention of Controls*. Any activity that circumvents or attempts to circumvent geographic restrictions, sanctions controls, regulatory requirements, or other legal or compliance measures applicable to the Services or your use thereof.
- 7.1.4 *Market Manipulation*. Any activity that involves wash trading, spoofing, layering, or other forms of market manipulation in connection with any digital asset accessible through the Services, whether or not such activity is prohibited by applicable law.
- 7.1.5 *Third-Party Protocol Terms*. Any activity that violates the terms of service, terms of use, or other applicable terms of any Third-Party Protocol you access through the Services.

- 7.2 You further agree you will not encourage or induce any third party to engage in any Prohibited Use.

8 Fees and Taxes

- 8.1 Network Fees; Protocol Fees. You are responsible for all blockchain network fees incurred in connection with your onchain transactions. These fees are charged by the relevant blockchain network and are not collected by or paid to Robinhood. Your use of Third-Party Protocols or other third-party services accessible through the Onchain Integration Services may incur fees charged by those third parties. Unless otherwise stated, such fees are not charged by or paid to Robinhood.
- 8.2 Robinhood Fees. Robinhood may charge a fee for your use of the Services or any component thereof. Any such fee will be clearly disclosed to you and presented for your review before you submit the relevant transaction. Robinhood reserves the right to introduce, modify, or discontinue any service fee at any time.
- 8.3 Taxes. You are solely responsible for determining and satisfying all tax obligations, including income, capital gains, and reporting obligations, arising from your use of the Services and your onchain activity. Robinhood does not provide tax advice. Nothing in the Services or these Terms should be construed as tax guidance or a recommendation regarding your tax position.

9 Changes to the Services

Robinhood reserves the right to modify, suspend, or discontinue any aspect of the Services, including the availability of any Third-Party Protocol interface, at any time and without prior notice. The removal of a Third-Party Protocol from the Services interface does not affect your existing onchain positions or your ability to interact with that protocol using compatible third-party tools. Where Robinhood intends to discontinue an Onchain Integration Service feature through which you have active onchain positions, Robinhood will use reasonable efforts to provide you with no less than thirty (30) days' advance notice, except where such notice is precluded by applicable law, regulation, court order, order by governmental agency or body, or an emergency security event. If Robinhood modifies, suspends, or discontinues any aspect of the Services, you may export your Self-Custody Wallet at any time in accordance with Section 2.4 of these Terms to manage your Self-Custody Wallet and any associated onchain positions using compatible third-party tools.

10 Termination

- 10.1 Termination by You. You may discontinue use of the Services at any time. Prior to doing so, you should ensure that you have taken appropriate steps to maintain access to your Self-Custody Wallet and any digital assets associated with it, including exporting your Self-Custody Wallet to a compatible third-party tool. Robinhood may not be able to recover or

restore your Self-Custody Wallet or associated digital assets after you discontinue use of the Services.

- 10.2 Termination by Robinhood. Robinhood may suspend or terminate your access to the Services at any time upon reasonable notice where legally or operationally required. Robinhood may terminate access immediately and without prior notice where required by applicable law, regulation, or sanction, or where Robinhood determines that your use of the Services poses legal, regulatory, operational, or security risks. Termination of your access to the Services does not affect any existing onchain positions you hold through Third-Party Protocols. Such positions will continue to operate under the applicable Third-Party Protocol's terms and smart contract logic until you close or withdraw them using compatible third-party tools.
- 10.3 Opportunity to Export. Where Robinhood elects to terminate your access to the Services pursuant to Section 10.2, Robinhood will use reasonable efforts to provide you with the opportunity to export your Self-Custody Wallet in accordance with Section 2.4 of these Terms prior to the effective date of termination, provided that doing so would not (i) breach, or risk breaching, any applicable law, regulation, sanction, or directive issued by a governmental, judicial, or regulatory authority; or (ii) contravene any applicable security, anti-money laundering, counter-terrorist financing, or sanctions controls. If you do not export your Self-Custody Wallet prior to the effective date of termination, or if Robinhood is unable to provide you with the opportunity to export your wallet due to the foregoing restrictions, your Self-Custody Wallet and any associated digital assets may become permanently inaccessible through the Services. Robinhood is not responsible for any resulting loss of access or value.

11 Indemnification

To the fullest extent permitted by law, you will indemnify and hold harmless Robinhood, its affiliates, and their respective directors, officers, employees, sublicensees, and agents (collectively, the "Robinhood Group"), from and against any claims, disputes, liabilities, damages, losses, expenses, and costs (including reasonable attorneys' fees and court costs) arising out of or related to (a) your use of the Services or any Third-Party Protocols, (b) your breach of these Terms, (c) your fraud, gross negligence, or willful misconduct, or (d) any third-party claim that your use of the Services infringed or misappropriated such third party's intellectual property rights. Robinhood may assume exclusive defense and control of any matter subject to indemnification, and you agree to cooperate.

12 Disclaimers; Limitation of Liability

- 12.1 TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, OR STATUTORY, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT.

12.2 ROBINHOOD DOES NOT WARRANT THAT THE SERVICES WILL BE SECURE, ERROR-FREE, FREE OF HARMFUL CODE, OR COMPATIBLE WITH ANY PARTICULAR SOFTWARE OR DEVICE; THAT INFORMATION WILL BE ACCURATE; THAT UNAUTHORIZED ACCESS WILL NOT OCCUR; OR THAT YOUR ASSETS WILL BE PROTECTED FROM THEFT, LOSS, OR DEVALUATION.

12.3 TO THE MAXIMUM EXTENT PERMITTED BY LAW, NEITHER ROBINHOOD NOR ANY OTHER MEMBER OF THE ROBINHOOD GROUP WILL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF PROFITS, DATA, OR GOODWILL, ARISING OUT OF OR RELATED TO THESE TERMS OR THE SERVICES. TO THE MAXIMUM EXTENT PERMITTED BY LAW, THE AGGREGATE LIABILITY OF THE ROBINHOOD GROUP ARISING OUT OF OR RELATED TO THE SERVICES AND THESE TERMS WILL NOT EXCEED USD \$500.

13 Amendments; Changes

Robinhood may amend these Terms or modify the Services, including any related documentation or guidelines, at any time by posting an updated version to the Robinhood Platform that Robinhood deems reasonable under the circumstances. The “Last Updated” date at the top of these Terms will reflect the most recent version. Any updated Terms will be effective upon posting and will apply prospectively only. Your continued access to or use of the Services after the updated Terms are posted constitutes your acceptance of the revised Terms. You may not modify these Terms without Robinhood’s prior written consent.

14 Force Majeure

Robinhood shall not be liable for delays, failures in performance or interruption of service that result directly or indirectly from any cause or condition beyond our reasonable control, including but not limited to significant market volatility, act of God, act of civil or military authorities, act of terrorists, civil disturbance, war, strike or other labor dispute, fire, interruption in telecommunications or Internet services or network provider services, failure of equipment and/or software, pandemic, other catastrophe or any other occurrence that is beyond our reasonable control and shall not affect the validity and enforceability of any remaining provisions.

15 Privacy

For more information regarding our collection, use, and disclosure of personal data and certain other data, please see this [Privacy Notice](#).

16 Arbitration Agreement

PLEASE READ THIS ARBITRATION AGREEMENT CAREFULLY. IT PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. UNLESS YOU PROMPTLY REJECT IT, THE ARBITRATION AGREEMENT WILL HAVE A SUBSTANTIAL EFFECT ON YOUR RIGHTS IN THE EVENT OF A DISPUTE. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY AND THE RIGHT TO ASSERT OR PARTICIPATE IN A CLASS, REPRESENTATIVE, OR CONSOLIDATED PROCEEDING, WHETHER IN COURT OR IN ARBITRATION. IN ARBITRATION, A DISPUTE IS RESOLVED

BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES.

Maintaining good relationships with users of the Services is important to us. Most concerns can be resolved by contacting us through the support channels identified in the Services or associated documentation. If we are unable to resolve a concern to your satisfaction, this section explains how disputes between you and us may be resolved.

16.1 Definitions

For purposes of this Arbitration Agreement: (1) "We," "us", and "our" mean Robinhood Non-Custodial, Ltd., and its parents, subsidiaries, affiliates, successors, officers, directors, agents, and employees, and any person or entity named as a co-defendant with us in a Claim; and (2) "You," "your," and "yours" mean any individual or entity that accesses or uses the Services, any person acting on such user's behalf. Defined terms not set forth in this section have the meanings given elsewhere in these Terms.

16.2 Agreement to Arbitrate

Either you or Robinhood may elect to arbitrate any Claim pursuant to this Arbitration Agreement. IF YOU DO NOT REJECT THIS ARBITRATION AGREEMENT, YOU AND ROBINHOOD AGREE THAT, FOR ANY DISPUTE SUBJECT TO ARBITRATION: (1) YOU AND ROBINHOOD ARE WAIVING THE RIGHT TO HAVE THE DISPUTE DECIDED BY A JUDGE OR JURY; AND (2) THIS ARBITRATION AGREEMENT PRECLUDES YOU AND US FROM PARTICIPATING IN A CLASS ACTION, REPRESENTATIVE ACTION, OR CONSOLIDATED PROCEEDING, WHETHER IN COURT OR IN ARBITRATION.

16.3 Governing Law

This Arbitration Agreement is governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. §§ 1 et seq., with respect to both substance and procedure, and not by any state arbitration law, except that the law of the State of Delaware will govern the validity and enforceability of the formation of this Agreement.

16.4 Claim

A "Claim" is any unresolved claim, dispute or controversy between you and us, whether past, present or future, arising out of or related to these Terms, the Services or any relationship resulting from your use of the Services "Claim" has the broadest possible meaning, and includes, but is not limited to: (i) initial claims, counterclaims, cross-claims and third-party claims; (ii) claims, regardless of what legal theory they are based on or what remedy, whether based upon contract, tort, consumer rights, fraud and other intentional torts, constitution, statute, regulation, ordinance, common law and equity (including any claim for injunctive or declaratory relief); (iii) claims by or against any third party using or providing any product, service or benefit in connection with the Services; and (iv) claims that arise from access to or use of the Services, advertisements, promotions, or statements related to the Services.

The only exception to arbitration of Claims is that both you and Robinhood have the right to pursue a Claim in a small claims court instead of arbitration, if the Claim is in that court's jurisdiction and proceeds on an individual basis.

Any disputes regarding whether any Claim is subject to arbitration and/or the scope of this Arbitration Agreement shall be decided by a court, not the arbitrator.

16.5 Commencing an Arbitration

To start an arbitration, the party electing arbitration must notify the other of such election. This notice may be given before or after a lawsuit has been filed concerning the Claim or with respect to other Claims brought later in the lawsuit, and it may be given by papers filed in the lawsuit such as a motion to compel arbitration. If you elect arbitration, you must notify us in writing at Robinhood Non-Custodial, Ltd., Attn: Robinhood Onchain Terms of Service Arbitration, at the address specified in these Terms. Your notice must include your name, address, and sufficient information to identify your use of the Services. If Robinhood elects arbitration, Robinhood will notify you in writing at your last known address or email address Robinhood has on file for you.

16.6 Binding Arbitration

Binding arbitration is a means of having an independent third party (the arbitrator) resolve a dispute without using the court system, judges or juries. Either you or Robinhood may elect to resolve any Claim by binding arbitration. Each arbitration, including the selection of the arbitrator, shall be administered by the American Arbitration Association (“AAA”), according to the Consumer Arbitration Rules of the AAA in effect at the time the arbitration is commenced and the Mass Arbitration Supplementary Rules with respect to mass arbitration matters. A single arbitrator will conduct proceedings under the Consumer Arbitration Rules, and a Process Arbitrator and single Merits Arbitrator will conduct each mass arbitration case. If there is a conflict between the applicable AAA rules and procedures and this Arbitration Agreement and/or this Agreement, this Arbitration Agreement and this Agreement will control. If the AAA is unable to handle the Claim for any reason, the matter shall be arbitrated instead by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA), pursuant to the AAA rules of procedure. No company may serve as administrator, without the consent of all parties, if it adopts or has in place any formal or informal policy that is inconsistent with and purports to override the terms of the Class Action Waiver in this Arbitration Agreement. If you have a question about the AAA, you can contact them as follows: American Arbitration Association, 1633 Broadway 10th Floor, New York, NY 10019, www.adr.org.

16.7 Powers and Qualifications of Arbitrators and Arbitration Procedures:

All arbitrators will be required to be practicing attorneys or retired judges and will be required to be experienced and knowledgeable in the substantive laws applicable to the subject matter of the dispute. The arbitrator shall follow applicable substantive law to the extent consistent with the FAA, applicable statutes of limitation and privilege rules that would apply in a court proceeding, and shall be authorized to award all remedies available in an individual lawsuit under applicable substantive law, including, without limitation, compensatory, statutory and punitive damages (which shall be governed by the constitutional standards applicable in judicial proceedings), declaratory, injunctive and other equitable relief, and attorneys’ fees and costs, subject to the terms of this Agreement, to the extent permitted by applicable law. Upon the timely request of either party, the arbitrator shall write a brief explanation of the basis of his or her award. The arbitrator’s award will be final and binding, except for any appeal right under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator’s award. Unless appealed, the arbitration ruling will be considered final, binding, and enforceable by any court having jurisdiction. A party may file a notice of appeal pursuant to and governed by the AAA’s Optional Appellate Arbitration Rules. A party may only appeal on the grounds that the arbitration award is based upon (a) an error of law that is material and prejudicial (reviewed de novo) and/or (b) determination of facts that are erroneous (reviewed for clear error). The appeal tribunal shall render its decision exclusively on the record before the arbitrator. For the avoidance of doubt, and consistent with AAA Optional Appellate Arbitration Rule A-19, under no circumstances shall the appeal tribunal order a new arbitration hearing or send the case back to the original arbitrator

16.8 Costs and Fees

Each Party will be responsible for the arbitration costs as allocated by the applicable AAA rules (www.adr.org). However, except for claims filed as part of a mass arbitration, if the arbitrator ultimately rules in your favor, you will be entitled to reimbursement by us for all fees you paid to the AAA. If you cannot obtain a waiver of the AAA's or arbitrator's filing, administrative, hearing and/or other fees, Robinhood will consider in good faith any written request by you for us to bear such fees. Each party will bear the expense of its own attorneys, experts and witnesses, regardless of which party prevails, unless applicable law or this Agreement gives a right to recover any of those fees from the other party.

16.9 Class Action Waiver

Claims in arbitration will proceed on an individual basis, on behalf of the named parties only. YOU AGREE NOT TO SEEK TO PROCEED ON ANY CLAIM IN ARBITRATION AS A CLASS CLAIM OR CLASS ACTION, PRIVATE ATTORNEY GENERAL PROCEEDING, OR OTHER REPRESENTATIVE OR CONSOLIDATED PROCEEDING. YOU AGREE NOT TO BE PART OF, OR REPRESENTED IN, ANY CLASS ACTION OR OTHER REPRESENTATIVE ACTION BROUGHT BY ANYONE ELSE. YOU AGREE NOT TO SEEK ANY AWARD OR REMEDY IN ARBITRATION AGAINST OR ON BEHALF OF ANYONE WHO IS NOT A NAMED PARTY TO THE ARBITRATION, INCLUDING BUT NOT LIMITED TO PUBLIC INJUNCTIVE RELIEF. The arbitrator shall have no authority to conduct any class, private attorney general or other representative proceeding, and the arbitrator may not award relief for the benefit of non-parties, including public injunctive relief. Any question regarding the enforceability or interpretation of this "Class Action Waiver" section shall be decided by a court and not the arbitrator. If a court determines that any of the terms of this "Class Action Waiver" section is legally unenforceable for any reason, the court's determination shall be subject to appeal, and you and Robinhood agrees that the arbitration and litigation shall proceed as follows: (i) all Claims for which arbitration is legally enforceable must be filed and adjudicated in arbitration; (ii) any Claims for which arbitration is not legally enforceable will be decided through litigation in court; (iii) any Claims that are to be decided through litigation in court will be stayed pending completion of the arbitration of all other Claims; and (iv) when litigation in court resumes, the court will not be bound by any determination made by the arbitrator. Rights Preserved: This Arbitration Agreement and the exercise of any of the rights you and Robinhood have under this Agreement does not stop you or us from exercising any lawful rights either of us has to use other available remedies; to comply with Legal Process; to obtain provisional remedies such as injunctive relief, attachment or garnishment by a court of appropriate jurisdiction; or to bring an individual action in court that is limited to preventing the other party from using or obtaining any provisional or self-help remedies and that does not involve a request for damages or monetary relief.

16.10 In California

If an action or proceeding is initiated before any court in California and neither you nor Robinhood request that the dispute be submitted to arbitration, then, upon motion by either you or us, the dispute shall be heard by an active attorney or a retired judge selected by the AAA who is then appointed by the court in which the action commenced, according to the reference provision of the California Code of Civil Procedure, Section 638 et seq. This reference process is not subject to a trial by jury; the trial is conducted before the active attorney or retired judge under California law.

16.11 Enforcement

You or Robinhood may bring an action, including a summary or expedited motion, to compel arbitration of Claims subject to arbitration, or to stay the litigation of any Claims pending arbitration, in any court having jurisdiction. Such action may be brought at any time, even if such claims are part of a lawsuit, unless a trial has begun or a final judgment has been entered. Any

dispute concerning the validity or enforceability of this Arbitration Agreement must be decided by a court; any dispute concerning the validity or enforceability of the Agreement as a whole is for the arbitrator. Failure or forbearance to enforce this Arbitration Agreement at any particular time or in connection with any particular Claims will not constitute a waiver of any rights to require arbitration at a later time or in connection with any other Claims. Any additional or different agreement between you and us regarding arbitration must be in writing.

16.12 Survival and Severability of Terms

This Arbitration Agreement shall survive: (a) termination or changes in the Terms or the Services, or the relationship between you and us concerning the Services; and (b) the bankruptcy of any party. If any portion of this Arbitration Agreement (except for the “Class Action Waiver” section set forth above) is deemed invalid or unenforceable, the remaining provisions of the Arbitration Agreement shall remain in force. No portion of this Arbitration Agreement may be amended or waived absent a written agreement between you and us.

16.13 RIGHT TO REJECT

You may reject this Arbitration Agreement by mailing a signed rejection notice to Robinhood Non-Custodial at PO Box 309, Ugland House, Grand Cayman, KY1-1104, Cayman Islands, Attn: Robinhood Onchain Terms of Service Arbitration Rejection Notice, within sixty (60) calendar days after FIRST ACCESSING OR USING THE SERVICES. The notice must include your name, contact information, and a clear statement that you are rejecting the arbitration agreement. This is the only manner in which you can reject this Arbitration Agreement. Any other method, form, or means of rejection will be treated as being invalid or ineffective. Requests to reject this Arbitration Agreement that are made more than sixty (60) calendar days after first using or accessing the Services also are invalid. If you already have pending litigation or arbitration against/with us when you reject this Arbitration Agreement, any such rejection request will not apply to that litigation or arbitration. If you validly reject this Arbitration Agreement: only a court may be used to resolve any Claim; your rejection will not affect any other provision of the Agreement; and your rejection will apply only to this Arbitration Agreement and not to any other arbitration agreement for which the rejection period has already passed.

17 Governing Law

These Terms are governed by and construed in accordance with the laws of the State of Delaware, without regard to its internal principles of conflicts of law or choice of law. You agree that any dispute arising under these Terms, or relating in any way to your relationship with us, that is not arbitrated in accordance with Section 16 will be resolved exclusively in a federal or state court of competent jurisdiction located in the State of Delaware. You hereby consent to the personal jurisdiction of such courts and waive any objection to venue in such courts.

18 Marketing and Promotional Programs.

You understand all promotions which Robinhood offers will have specific terms and conditions which apply to that promotion. Robinhood can change, or stop providing a promotion, in accordance with the terms and conditions of that promotion. Further, you understand that any such promotions may have significant limitations on eligibility or rewards.

19 Contact Us

You may contact us regarding the Services or these Terms via: (i) the “support” section within the App; (ii) the customer support section of our website at <https://robinhood.com/us/en/support/> ; and (iii) email at support@robinhood.com.

20 Notices; Communications

Any notices or other communications provided by us under these Terms, including those regarding modifications to these Terms, will be posted through the Robinhood Platform or through other electronic communication. You agree and consent to receive electronically all communications, agreements, documents, notices and disclosures that Robinhood provides in connection with your use of the Services.

21 Miscellaneous

These Terms constitute the entire agreement between you and Robinhood with respect to the Services and supersede any prior agreements or understandings relating to the same subject matter. If any provision of these Terms is found to be unenforceable, the remaining provisions will continue in full force and effect. No failure or delay by Robinhood in exercising any right, power, or remedy under these Terms shall operate as a waiver thereof. No single or partial exercise of any right, power, or remedy shall preclude any other or further exercise thereof. You may not assign or transfer these Terms, by operation of law or otherwise, without our prior written consent. Any attempt by you to assign or transfer these Terms, without such consent, will be null and void. Robinhood may freely assign or transfer these Terms without restriction. Subject to the foregoing, these Terms will bind and insure to the benefit of the parties, their successors and permitted assigns.