Robinhood Social User Agreement

Effective March 13, 2026

This agreement ("Agreement") outlines the terms and conditions regarding your participation in the Robinhood Social Platform (the "Platform") offered by Robinhood Tape, LLC ("Robinhood Tape"). "You," "user" or "your" refers to the user who has successfully signed up for Robinhood Social. This Agreement is in addition to the other agreements governing your accounts with Robinhood Financial LLC ("RHF"), Robinhood Securities, LLC ("RHS"), Robinhood Crypto, LLC ("RHC"), and Robinhood Derivatives, LLC ("RHD") (collectively, the "Affiliates"). In the event there is a conflict between the terms of this Agreement and the agreements governing your accounts with the Affiliates, this Agreement governs.

THIS AGREEMENT CONTAINS AN 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 AGREEING TO BE BOUND BY THIS AGREEMENT, YOU AGREE TO RESOLVE ALL DISPUTES CONCERNING YOUR ACCOUNT(S) THROUGH ARBITRATION IF YOU OR WE ELECT TO USE ARBITRATION. YOU HAVE THE RIGHT TO REJECT THE ARBITRATION AGREEMENT AS SET FORTH BELOW WITHIN 60 DAYS OF OPENING YOUR ACCOUNT.

1. Who May Use Robinhood Social

To be eligible to use Robinhood Social, you must be a U.S. citizen with an active account in good standing with at least one of the Affiliates.

You **cannot** use Robinhood Social if:

- You are a **Securities Licensed Professional**. This applies to you if you are licensed by or registered with a financial services regulator, such as FINRA, the U.S. Securities and Exchange Commission, or a state securities regulator.

- You are an **Associated Person of a Regulated Financial Institution**. This applies to you if you are employed by or associated with a brokerage firm or stock exchange.

- You are a **Company Insider or Control Person**. This applies to you if you or a family member is a senior executive or 10% or more shareholder of a publicly traded company.

- You are **employed by Robinhood Markets Inc.**, or any of its subsidiaries.

2. About Robinhood Social & Its Content

Robinhood Social is a social forum on the Robinhood App to enable users to share the user's customer trading information for purposes of engaging other users in discussions about the markets, investing, and other related topics. It is NOT a copy trading platform, nor is it intended for provision or receipt of professional investment advice. When you trade through the Affiliates, you are participating in actual investing activities subject to all the attendant rules and limitations that govern the industry. All trading activity conducted via the Platform is offered by, and will be routed directly through the appropriate affiliate: Robinhood Financial (RHF) for securities trading; Robinhood Crypto (RHC) for cryptocurrency trading; and Robinhood Derivatives (RHD) for Futures and Prediction Markets trading. **Robinhood Tape does not offer trading in any asset classes.**

Users who sign up for Robinhood Social will have the ability to post the user's trade information to the Robinhood Social platform. Trade information includes, but may not be limited to: information obtained from the Affiliates, including the user's username and profile picture, trade time, amount/shares traded, trade status (open/closed), whether the trade was part of a recurring trade schedule, profit and loss on the trade, user's year-to-date profit and loss in their overall account portfolio, trade price, the percentage the trade comprises of the user's overall portfolio, 1 year profit and loss [$ / %], 1 day profit and loss [$/ %], 1 day realized profit and loss [$/ %], number of trades that were followed by others, and number of posts with engagement. Users will also have the ability to engage in commentary on the Robinhood Social platform.

"Content" means any and all information, materials, data, or other content submitted, posted, displayed, transmitted, shared, published, or otherwise made available by you on or through the Robinhood Social Platform, whether directly by you or through automated features of the Platform, including without limitation: (i) text, comments, messages, posts, and other written communications; (ii) trade information, transaction details, portfolio metrics, performance data, and related financial information that you elect to share; (iii) usernames, profile names, biographical information, profile images, graphics, photos, audio, video, and audiovisual materials; (iv) reactions, engagement indicators, and interactive elements associated with your posts; and (v) any metadata, tags, timestamps, technical data, usage information, and other information associated with or generated in connection with the foregoing. For clarity, "Content" includes information derived from your account with an Affiliate that you choose to make visible on the Platform. "Content" does not include the Robinhood Social Platform, its underlying software, algorithms, models, systems, aggregated or de-identified data, analytics, or any improvements, derivative works, or outputs generated by or on behalf of Robinhood, which are owned exclusively by Robinhood or its licensors. To the extent any portion of Content is incorporated into any aggregated, anonymized, de-identified, transformed, or machine-learning-processed data set, such resulting data set and all models, systems, and outputs derived therefrom shall not be deemed Content and shall be exclusively owned by Robinhood.

You are responsible for your use of the Robinhood Social platform and for any Content you provide, including compliance with applicable laws, rules, and regulations. You should only

provide Content that you are comfortable sharing with others. Any use or reliance on any Content or materials posted on or obtained by you through Robinhood Social is at your own risk. We do not endorse, support, represent or guarantee the completeness, truthfulness, accuracy, or reliability of any Content or communications posted on Robinhood Social or endorse any alleged facts or opinions expressed on the Robinhood Social platform. You understand that by using Robinhood Social, you may be exposed to Content that might be offensive, harmful, inaccurate or otherwise inappropriate. All Content is the sole responsibility of the person who originated such Content. Please note that if you are a customer of Robinhood Derivatives, LLC, and you have blocked visibility of sports event contracts in your Robinhood Derivatives account (via the toggle function in-app), you will still be able to view sports-related Content on the Robinhood Social platform.

All activity on the Robinhood Social platform will be subject to moderation by one or more internal Robinhood moderators, as well as third-party moderation services. Any violation of the terms and limitations contained in this Agreement may result in your Robinhood Social posts being removed, termination of your Robinhood Social account, or other action as deemed necessary and appropriate in the sole discretion of Robinhood Tape and its Affiliates. We reserve the right to remove Content that contains copyright or trademark violations or other intellectual property misappropriation, impersonation, unlawful conduct, or harassment, as determined in our sole discretion.

3. Prohibited Activities

3.1 Prohibited Content. Anything that could be perceived as market manipulation (*e.g.,* pump and dump, front running, marking the close, painting the tape), concerted trading efforts of any kind, or insider trading is prohibited. Remember that trading in a symbol for which you are in possession of material non-public information is prohibited by law and regulation. Other types of Content that are prohibited include, but are not limited to: sexual, hate speech, violence, bullying, drugs, child exploitation, spam, promotions, and any kind of sensitive personal information such as phone numbers, email addresses, social security numbers, physical addresses, cryptocurrency wallets, and other types of personal and financial information, whether about the user or other persons.

The Robinhood Social platform is for personal use only. Any attempt to use Robinhood Social to conduct commercial or professional activities without Robinhood's express written consent is strictly prohibited. You may not provide professional investment advice on the Robinhood Social platform.

3.2 Prohibited Uses. By using Robinhood Social, you agree not to engage in any of the following conduct:

- You may not post Content or engage in behavior: (i) that violates these terms, contains prohibited Content as described above, or violates any of the terms or agreements applicable to your accounts held with our Affiliates; (ii) that is unlawful, misleading,

discriminatory, or fraudulent; (iii) that is altered, deceptive or false; or (iv) that infringes or violates someone else's rights, including their intellectual property rights.

- You may not upload viruses or malicious code, use the Social platform to send spam, or do anything else that could disable, overburden, interfere with, or impair the proper working, integrity, operation, or appearance of our services, systems, or products.
- You may not access or collect data from Robinhood Social using automated means or attempt to access data you do not have permission to access.
- You may not use the Platform or any Content to develop, train, fine-tune, or improve any machine learning or artificial intelligence models.
- You may not sell, license, or purchase any data obtained from us or our services.
- You may not do, or attempt to do, anything to circumvent, bypass, or override any technological measures that Robinhood Social uses to control or limit access to our products or data.

4. Complaints

4.1 Social Platform Complaints. Any complaints about the Social platform should be directed to Robinhood Customer Service at robinhood.com/contact.

4.2 Affiliate Trading Complaints. Any complaints about the products or services provided in your account(s) held with the Affiliates, or in connection with any transaction or the disposition of securities, assets or funds in such account(s) should be routed through the Affiliates' customer service channels for complaint servicing as a customer.

4.3 Intellectual Property Complaints. Robinhood respects the intellectual property rights of others and expects users of the Platform to do the same. We may remove or disable access to Content that allegedly infringes intellectual property rights and may suspend or terminate accounts of repeat infringers.

Any person who knowingly materially misrepresents that Content is infringing may be liable for damages, including costs and attorneys' fees. We reserve the right to seek damages, costs, and attorneys' fees from any party that submits a false or bad-faith notice or counter-notice.

Nothing in this Section obligates Robinhood to monitor the Platform for intellectual property violations. We reserve the right to remove Content at any time, with or without notice, for any reason. Robinhood reserves all rights and remedies available at law and in equity with respect to any intellectual property infringement or other violation of this Agreement.

4.3.1. Copyright Complaints (DMCA)

If you believe that Content on the Platform infringes your copyright, you may submit a notification under the Digital Millennium Copyright Act ("DMCA"), 17 U.S.C. § 512(c)(3), to Robinhood Customer Service at robinhood.com/contact.

To be effective, a DMCA notice must include:

1. A physical or electronic signature of the copyright owner or authorized agent;

2. Identification of the copyrighted work claimed to have been infringed (or a representative list if multiple works are covered);
3. Identification of the allegedly infringing material and information reasonably sufficient to permit us to locate it (e.g., URL);
4. The complainant's contact information (name, address, telephone number, and email address);
5. A statement of good faith belief that the use is not authorized by the copyright owner, its agent, or the law; and
6. A statement that the information in the notice is accurate and, under penalty of perjury, that the complainant is authorized to act on behalf of the copyright owner.

Upon receipt of a valid DMCA notice, we may remove or disable access to the material and notify the user who posted it.

Counter-Notification

If you believe your Content was removed or disabled due to mistake or misidentification, you may submit a counter-notification including:

1. Your physical or electronic signature;
2. Identification of the removed material and its prior location;
3. A statement under penalty of perjury that you have a good faith belief the material was removed due to mistake or misidentification;
4. Your contact information; and
5. A statement consenting to the jurisdiction of the federal court in Delaware and agreeing to accept service of process from the original complainant or their agent.

We will process valid counter-notifications in accordance with the DMCA.

4.3.2. Trademark Complaints

If you believe that Content on the Platform infringes your trademark rights, you may submit a written notice to Robinhood Customer Service at robinhood.com/contact.

Your notice should include:

1. Identification of the trademark(s) allegedly infringed (including registration number(s) and country(ies) registered, if applicable);
2. The location of the allegedly infringing Content on the Platform;
3. A description of the alleged infringement;
4. Your contact information; and
5. A statement that you have a good faith belief the use is not authorized and that the information provided is accurate and that you are the rights holder or authorized to act on their behalf.

We may investigate and take appropriate action in our sole discretion, including removing Content or suspending repeat violators.

4.3.3. Publicity / Name-Image-Likeness Complaints

If you believe that Content on the Platform violates your rights of publicity, privacy, or other rights in your name, image, likeness, voice, or similar personal attributes, you may submit a written notice to: Robinhood Customer Service at robinhood.com/contact.

Your notice should include:

1. Identification and location of the Content at issue;
2. A description of the rights allegedly violated and why the use is unauthorized;
3. Your contact information; and
4. A statement that the information provided is accurate and that you are the rights holder or authorized to act on their behalf.

We may remove or restrict access to Content that violates applicable law.

5. Privacy & Your Consent to Robinhood Sharing Your Data

You consent to share with Robinhood Social the trade details you post across your various Robinhood financial accounts for the duration of your use of Robinhood Social. Your data will be shared with the individuals on the Social platform and a limited number of Robinhood employees who will monitor the platform for performance improvement and compliance purposes. Robinhood Social may also share your data and information with the Affiliates for purposes of servicing your account(s) with the Affiliates, improving the Affiliates' products and services, or marketing to you.

If you request deletion of your data, all Social data will be deleted unless tied to a regulatory compliance alert which may require retention for a period defined by law or regulation, or unless otherwise required by any applicable law or legal process. We also reserve the right to access, read, preserve, and disclose any information as we reasonably believe is necessary to (i) satisfy any applicable law, regulation, legal process or governmental request; (ii) enforce the Terms, including investigation of potential violations hereof; (iii) detect, prevent, or otherwise address fraud, security or technical issues; (iv) respond to user support requests; or (v) protect the rights, property or safety of Robinhood, its users and the public. We do not disclose personally-identifying information to third parties except in accordance with our **Privacy Statement**.

6. Licenses and Intellectual Property Rights

6.1 Your Rights and Grant of Rights in the Content.

You retain your rights to any Content you submit, post or display on or through the Robinhood Social Platform. You own your Content; however, to the extent your Content includes materials owned by third parties, you represent and warrant that you have all necessary rights, license, consents, and permissions to post such materials and to grant the licenses described in this Agreement, and that you are legally entitled to do so. By submitting, posting or displaying Content on or through the Services, you grant us a worldwide, non-exclusive, royalty-free

license (with the right to sublicense) to use, copy, reproduce, process, adapt, modify, publish, transmit, display, upload, download, and distribute such Content in any and all media or distribution methods now known or later developed, for any purpose, including the right to create derivative works, compilations, and collective works, and to use your Content in connection with advertising, marketing, publicity, and promotion of the Robinhood Social Platform or other Robinhood products and services. The license granted herein is irrevocable (except as expressly provided herein), perpetual, and fully paid-up, and will survive termination of this Agreement with respect to Content previously submitted, including any Content retained for legal, compliance, archival, backup, or regulatory purposes. If you delete Content or your account, the license granted to Robinhood shall terminate only with respect to future use of such Content, except that Robinhood may retain and use copies for archival, compliance, legal, backup, security, analytics, and technical integrity purposes, and may continue to use Content that has been shared, reposted, or incorporated into other users' content.

This license authorizes us to make your Content available to the rest of the world and to let others do the same. You agree that this license includes the right for us to analyze text and other information you provide and to otherwise provide, promote, and improve Robinhood Social, including, for example, for use with and training of our machine learning and artificial intelligence models, whether generative or another type. Such uses by us, or other companies, organizations or individuals, is made with no compensation paid to you with respect to the Content that you submit, post, transmit or otherwise make available through Robinhood Social as the use of the Platform by you is hereby agreed as being sufficient compensation for the Content and grant of rights herein. You acknowledge and agree that (i) any models, algorithms, systems, or outputs developed, trained, or generated using your Content shall be owned exclusively by Robinhood and/or its licensors; (ii) such models and outputs shall not be considered derivative works of your Content; and (iii) you shall have no rights, title, or interest in or to any such models or outputs.

You acknowledge and agree that Robinhood has no obligation to provide attribution to you in connection with any use of your Content. To the extent permitted by applicably law, you irrevocably waive, and agree not to assert, any moral rights, droit moral, or similar rights in your Content against Robinhood or its sublicensees.

6.2 Your license to use the Robinhood Social Platform.

We give you a personal, worldwide, royalty-free, non-assignable and non-exclusive license to use the software provided to you as part of the Robinhood Social Platform. This license cannot be assigned, gifted, sold, shared or transferred in any other manner to any other individual or entity without Robinhood's express written consent. This license has the sole purpose of enabling you to use and enjoy the benefit of the Robinhood Social Platform, in the manner permitted by this Agreement. Except for the limited licenses expressly granted in this Agreement, no rights, title, or interest in or two any intellectual property of Robinhood or its licensors is granted to you, whether by implication, estoppel, or otherwise. The Robinhood Social platform is protected by copyright, trademark, and other laws of both the United States and other countries. Nothing in this Agreement gives you a right to use the Robinhood name or

any of the Robinhood trademarks, logos, domain names, other distinctive brand features, and other proprietary rights. You may not use, register, or attempt to register any trademark, service mark, trade name, domain name, social media handle, or other identifier that is confusing similar to any Robinhood trademarks. All rights, title, and interest in and to the Robinhood Social Platform (excluding Content provided by users) are and will remain our and our licensors' exclusive property. All data generated by or through the operation of the Platform (excluding personal data governed by our Privacy Policy), including aggregated, de-identified, and analytics data derived from user activity, shall be owned by Robinhood. Any modifications, enhancements, improvements, derivative works, feedback, comments, or suggestions related to the Platform or Robinhood, or the Robinhood Social Platform is entirely voluntary and shall be owned exclusively by Robinhood, and you hereby assign to Robinhood any right, title, and interest you may have in the foregoing..

6.3 User Indemnification for Intellectual Property.

You agree to defend, indemnify, and hold harmless Robinhood, its Affiliates, and their respective officers, directors, employees, and agents from and against any and all claims, liabilities, damages, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to (i) your Content; (ii) your violation of any intellectual property or proprietary rights of any third party; or (iii) your breach of this Section 6.

7. Updates to this Agreement

We work constantly to improve our products and services and develop new features to make Robinhood Social better for our users. As a result, we may need to update this Agreement from time to time to accurately describe our products and services, to promote a safe and secure experience on the Robinhood Social Platform, and/or to comply with applicable laws and regulations. Unless required by law, we will not provide advance to you before we make updates to this Agreement, but we will keep the most current version posted to the Robinhood Disclosure Library. Your continued use of the Robinhood Social platform indicates your agreement to the version of the Agreement that is currently in effect.

8. Termination of This Agreement

You may end your legal agreement with us at any time by deactivating your Robinhood Social account and discontinuing your use of the platform.

We may suspend or terminate your account or cease providing you with all or part of the Platform services at any time if we reasonably believe: (i) you have violated this Agreement or other applicable terms, policies or agreements with us or an Affiliate, (ii) you create risk or possible legal exposure for us; (iii) you engage in unlawful conduct; or (iv) our provision of the Robinhood Social platform services to you is no longer commercially viable. To the extent permitted by law, we may also terminate your account or cease providing you with all or part of the Robinhood Social platform services for any other reason or no reason, at our convenience.

9. Disclaimers and Limitations of Liability

The Platform is Available "AS-IS"

Your access to and use of the Robinhood Social Platform or any Content are at your own risk. You understand and agree that Robinhood Social is provided to you on an “AS IS” and “AS AVAILABLE” basis. “Robinhood” refers to Robinhood Tape LLC, its parents, affiliates, related companies, officers, directors, employees, agents, representatives, partners, and licensors. Without limiting the foregoing, to the maximum extent permitted under applicable law, ROBINHOOD DISCLAIMS ALL WARRANTIES AND CONDITIONS, WHETHER EXPRESS OR IMPLIED, OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. Robinhood makes no warranty or representation and disclaims all responsibility and liability for: (i) the completeness, accuracy, availability, timeliness, security or reliability of the Robinhood Social platform and Content; (ii) any harm to your computer system, loss of data, or other harm that results from your access to or use of the Robinhood Social platform; (iii) the deletion of, or the failure to store or to transmit, any Content and other communications maintained by Robinhood Social; and (iv) whether the Robinhood Social platform will meet your requirements or be available on an uninterrupted, secure, or error-free basis. No advice or information, whether oral or written, obtained from Robinhood or through the Robinhood Social platform, will create any warranty or representation not expressly made herein.

Limitation of Liability

NOTWITHSTANDING ANY OTHER TERMS TO THE CONTRARY, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, ROBINHOOD SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, RELIANCE OR ANY LOSS OF PROFITS OR REVENUES, WHETHER INCURRED DIRECTLY OR INDIRECTLY, OR ANY LOSS OF DATA, USE, GOODWILL, OR OTHER INTANGIBLE LOSSES, RESULTING FROM (i) YOUR ACCESS TO OR USE OF OR INABILITY TO ACCESS OR USE THE ROBINHOOD SOCIAL PLATFORM; (ii) ANY CONDUCT OR CONTENT OF ANY USER OR THIRD PARTY ON THE ROBINHOOD SOCIAL PLATFORM, INCLUDING WITHOUT LIMITATION, ANY DEFAMATORY, OFFENSIVE OR ILLEGAL CONDUCT OF OTHER USERS OR THIRD PARTIES; (iii) ANY CONTENT OBTAINED FROM THE ROBINHOOD SOCIAL PLATFORM; OR (iv) UNAUTHORIZED ACCESS, USE OR ALTERATION OF YOUR TRANSMISSIONS OR CONTENT. IN NO EVENT SHALL THE AGGREGATE LIABILITY OF ROBINHOOD EXCEED THE GREATER OF ONE HUNDRED U.S. DOLLARS (U.S. $100.00) OR THE AMOUNT YOU PAID US, IF ANY, IN THE PAST SIX MONTHS FOR YOUR ACCESS TO THE PRODUCTS AND SERVICES ON THE ROBINHOOD SOCIAL PLATFORM GIVING RISE TO THE CLAIM. THE LIMITATIONS OF THIS SUBSECTION SHALL APPLY TO ANY THEORY OF LIABILITY, WHETHER BASED ON WARRANTY, CONTRACT, STATUTE, TORT (INCLUDING NEGLIGENCE) OR OTHERWISE, AND WHETHER OR NOT ROBINHOOD HAS BEEN INFORMED OF THE POSSIBILITY OF ANY SUCH DAMAGE, AND EVEN IF A REMEDY SET FORTH HEREIN IS FOUND TO HAVE FAILED OF ITS ESSENTIAL PURPOSE.

BY AGREEING TO THESE TERMS OR USING ROBINHOOD SOCIAL, YOU AGREE, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, THAT ROBINHOOD IS NOT RESPONSIBLE OR LIABLE TO YOU OR OTHERS FOR THE ACTIONS OR CONDUCT OF USERS AND THIRD PARTIES ON THE ROBINHOOD SOCIAL PLATFORM, OR FOR ANY CONTENT USERS AND THIRD PARTIES SHARE ON THE ROBINHOOD SOCIAL PLATFORM, INCLUDING OFFENSIVE, DEFAMATORY, ILLEGAL OR OTHER OBJECTIONABLE CONTENT.

10. Additional Provisions

Severability. If any provision of this Agreement is held to be invalid, void or unenforceable by reason of any law or legal process, that determination will not affect the validity of the remaining provisions of this Agreement.

Survival. Any terms of this Agreement expressly stated to survive termination or that by their nature extend beyond its expiration shall survive the termination or expiration of this Agreement and continue according to their terms.

Governing Law. This Agreement, and your and our rights and obligations under this Agreement, are governed by and interpreted according to federal law and, to the extent not preempted, the laws of the State of Delaware. We enter into this Agreement with you in the State of Delaware. You agree that any dispute arising under this Agreement or relating in any way to your relationship with us that is not arbitrated in accordance with Section 11 below will be resolved in a federal or state court located in Delaware, and that you will be subject to such court's jurisdiction. Except as otherwise provided in the "Arbitration Agreement" section below, this Agreement and your Robinhood Social account are subject to applicable federal laws and laws of the State of Delaware, without regard to internal principles of conflicts of law or choice of law.

Time Limit for Legal Action. You must file any lawsuit or arbitration against us within two years after the date the cause of action arises, unless applicable federal or state law prescribes a shorter period. This limit is in addition to any limits on notice as a condition to making a claim. If applicable state law does not permit contractual shortening of the limitations period to two years, you and we agree to the shortest period permitted under that state's laws. If this paragraph is deemed invalid or unenforceable, the remaining provisions of the Agreement shall remain in force.

11. 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 our customers is very important to us. Most user concerns can be resolved by contacting Robinhood Customer Service at robinhood.com/contact. In the event that we are unable to resolve a concern to your satisfaction, this section explains the procedures by which any dispute between you and us can be resolved.

Definitions: The following definitions apply to this Arbitration Agreement, even if terms defined in this Arbitration Agreement are defined differently elsewhere in this Agreement: (1) “We,” “us”, and “our” mean Robinhood Tape LLC, any subsequent holder of this Agreement, and the Affiliates, as defined in the introductory paragraph of this Agreement, and each term includes the parents, subsidiaries, affiliates, and successors of such company, as well its officers, directors, agents, and employees, and any person or entity named as a co-defendant with us in a Claim asserted by you; (2) “You,” “your”, and “yours” includes each and every user of a Robinhood Social account, any other person with authority to use your account, and any person who claims a right or interest in your account. The definitions of other terms not included in this section can be found within this Arbitration Agreement.

Agreement to Arbitrate: Either you or we may elect to arbitrate or require the other party to arbitrate any Claim (as defined below) pursuant to this Arbitration Agreement. IF YOU DO NOT REJECT THIS ARBITRATION AGREEMENT, YOU AND WE AGREE AND UNDERSTAND THAT, FOR A DISPUTE SUBJECT TO ARBITRATION, (1) YOU AND WE ARE GIVING UP THE RIGHT TO HAVE OUR DISPUTE HEARD BY A JUDGE OR JURY, OR OTHERWISE BE DECIDED BY A COURT OR GOVERNMENTAL TRIBUNAL AND (2) THIS ARBITRATION AGREEMENT PRECLUDES YOU AND US FROM PARTICIPATING IN A CLASS ACTION IN COURT OR IN ARBITRATION, EITHER AS A CLASS REPRESENTATIVE OR A CLASS MEMBER, AND FROM JOINING OR CONSOLIDATING THE CLAIM(S) WITH THE CLAIMS OF OTHER PERSONS**.**

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 the law of the state of Delaware will govern the validity and enforceability of the formation of the Arbitration Agreement.

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 this Agreement, your Account, products or services governed by this Agreement, or any relationships resulting from this Agreement or your Account. “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 any Account, (iv)

claims that arise from any Account created under this Agreement, any transactions made or attempted to be made to or from any such Account, advertisements, promotions, or statements related to any such Account, benefits or services related to having any such Account, and your application for any such Account. The only exception to arbitration of Claims is that both you and we 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.

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 Tape, LLC, 85 Willow Road, Menlo Park, CA 94025, Attn: Robinhood Social Arbitration. Your notice must include your name, address, and username. If we elect arbitration we will notify you in writing at your last known address we have on file for you.

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 we 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.

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 (i) an error of law that is material and prejudicial (reviewed de novo) and/or (ii) 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.

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, we 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.

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 we agree 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 on an individual basis; (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 we 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.

In California: If an action or proceeding is initiated before any court in California and neither you nor we 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.

Enforcement: You or we 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.

Survival and Severability of Terms: This Arbitration Agreement shall survive: (1) termination or changes in the Agreement, the Account, or the relationship between you and us concerning the Account; (2) the bankruptcy of any party; and (3) any transfer, sale or assignment of your Account, or any amounts owed on your Account, to any other person or entity. 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.

RIGHT TO REJECT: You may reject this Arbitration Agreement by mailing a signed rejection notice to Robinhood Tape, LLC at 85 Willow Road, Menlo Park, CA 94025, Attn: Robinhood Social Account Arbitration Rejection Notice, within sixty (60) calendar days after (i) your Account is opened or (ii) you apply for an Account but the Account is not opened. Any rejection notice must include your name, address, email address, telephone number and Account number. 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 opening your Account 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 or any accounts for which the rejection period has already passed.

By accepting this agreement, you are affixing your electronic signature to this Agreement and affirming your consent to this Agreement.