



## Transfers Policy at Robinhood Europe, UAB

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At Robinhood Europe, UAB, we make it easy and secure for you to send and receive crypto-assets using blockchain technology. Whether you're depositing crypto-assets into your account or withdrawing it to an external wallet, we ensure that every transfer follows the highest security and compliance standards. We operate under EU and Lithuanian regulations, including Regulation (EU) 2023/1113 & 2023/1114, to keep your transfers safe and transparent.

### 1. Deposits & Withdrawals

#### 1.1 Depositing Crypto-Assets into Your Robinhood Account

- You'll receive a **unique wallet address** to deposit supported crypto-assets.
- Deposits must be sent via the **correct blockchain network** for each crypto-asset.
- Once received, the status of the crypto-assets received and the balance of your Robinhood account will be updated.

#### 1.2 Withdrawing Crypto to an External Wallet

- You can send crypto to **your personal wallet** or a third-party address.
- Choose the **amount and recipient address** carefully before confirming.
- Transactions are processed via blockchain and require **network confirmations** to complete.

### 2. Security & Fraud Prevention

- **Multi-Factor Authentication (MFA)** ensures only you can access your account.
- **Instant notifications** via the **Robinhood in-app messages & push notifications, as well as confirmations sent via email** keep you informed about transfers.
- **Fraud & Compliance Monitoring** helps prevent unauthorized transactions.

If we detect suspicious activity, **your transfer may be paused or rejected** for security or financial crime prevention reasons.

### 3. How Transfers Work

#### 3.1 Sending Crypto-Assets (Withdrawals)

1. Log in to the **Robinhood app** and select **Withdraw Crypto**.
2. Choose the **crypto-asset** and its amount you want to send.
3. Enter the **recipient wallet address** and double-check for accuracy.
4. Confirm the transaction.
5. Your request is **broadcast to the blockchain** and will complete once confirmed.



### 3.2 Transfer Confirmation Times

- Transfers require **a certain number of blockchain confirmations** before completion.
- Some networks process transactions faster than others—check the **Help Center** for estimated times.

### 3.3 Cancelling a Transfer

- **You can cancel a transfer** before it is **broadcast to the blockchain**.
- **Once confirmed on the blockchain, transfers cannot be reversed.**

### 3.4 Execution time and Cut-Off Times

- Crypto transfer orders may be submitted **24 hours a day**.
- We shall make best efforts to process transfers in or deposits within the timeframes discussed in a **Help Center** article available to customers online.
- The number of block confirmations needed for the transfer of crypto-assets to be **irreversible on the DLT**, or sufficiently irreversible in case of probabilistic settlement, varies for each DLT network - check the **Help Center** for further information on the number of block confirmations required.

## 4. Fees & Charges

- **Robinhood does not charge fees for failed transactions.**
- **Blockchain (gas) fees apply** for crypto transfers—these are displayed before you confirm a transaction.
- If you need an **official statement of your transactions**, a fee may apply for issuing hard copies certified by Robinhood Europe.

## 5. Why a Transfer Might Be Rejected, Returned or Suspended

We may **reject, return or suspend** a transfer if:

- We are obliged to do so under our **AML/CTF, international sanctions or fraud prevention rules**.
- There aren't enough crypto-assets in your account.
- We detect that the recipient's wallet address or other mandatory information, if required, entered by you, is incorrect or invalid.
- The recipient wallet is linked to **high-risk activity**.

If a transfer is **rejected, returned or suspended, you'll be notified in the app** with:

- Reasons of such rejection, return or suspension, unless we are obliged under applicable law to withhold such information in whole or in part (e.g. in order to comply with AML/CTF requirements).
- Details on what to do next in order to remedy the rejection, return or suspension, if possible.
- The amount of any fees charged to you and whether reimbursement is possible.

## 6. Transaction History & Statements

After a transfer of crypto-assets is executed, the following information will be made available to you on the Robinhood app:



- the names of the sender and the recipient;
- the sender's distributed ledger address or crypto-asset wallet number;
- the recipient's distributed ledger address or crypto-asset account number;
- reference code allocated to the transfer;
- the amount and type of crypto-assets transferred or received;
- the debit value date or the credit value date of the transfer of crypto-assets;
- the amount of any fees relating to the transfer of crypto-assets.

Please also note that:


- You can **view your full transfer history** at any time in the **Robinhood app: Profile → History**.
- If you need a detailed **account statement**, you can request a CSV file (free of charge) or a hard copy certified by Robinhood Europe, UAB (for an additional fee) from **Customer Support**.

## 7. Important Things to Keep in Mind

- **Double-check all wallet addresses** before sending crypto-assets.
- **Once a transfer is confirmed on the blockchain, it cannot be reversed.**
- Some transfers may require **additional verification** due to compliance regulations.

## 8. Unauthorised or Incorrectly Initiated or Executed Transfers

- You must notify us promptly (at the latest by the next business day) after you become aware of any unauthorised or improperly executed transfers or any other errors, inconsistencies, or inaccuracies in your account statement or transfer history available on the Robinhood app.
- We will only be liable for your direct losses arising from unauthorized or incorrectly executed transfers (and only to the extent that such unauthorised or incorrectly executed transfers were solely due to our error) only if you notify us as soon as you become aware of the transfer and no later than within 14 days after the transfer execution date.
- If you fail to notify us of unauthorised or improperly executed transfer in a timely manner, you will be deemed to have unconditionally approved the executed transfers.
- If you deny authorizing an executed transfer or claim that the transfer was not correctly executed, the burden is on you to prove that the transfer was not authorised or was executed incorrectly.
- You bear all losses resulting from unauthorized transfers if these losses are incurred due to the use of a lost, stolen or misappropriated device or security credentials, or the illegal acquisition thereof. You also bear losses if they arise from your dishonest actions or gross negligence, or if you intentionally fail to fulfil one or more of your obligations to us.
- In the event of an improperly executed transfer, we may be liable only if the fault lies with us. We are not liable for errors made by third parties.

 **Need help?** Contact **Customer Support** or visit the **Help Center** in the Robinhood app.