

Electronic Communication Consent

Last Updated January 1, 2024

This Electronic Communication Consent (this "Consent") applies to your use of Robinhood's website, including any subdomain thereof (the "Website"), the Robinhood Credit Card mobile application (the "App"), and/or products and services offered, operated or made available us via the Website or the App (the "Services"). If you provide this Consent, it applies even if you do not obtain (or are not offered) the Robinhood Credit Card Visa. In this Consent, "us," "we," or "our" refer to: (1) Coastal Community Bank, Member FDIC, the issuer of the Robinhood Credit Card Visa, (2) Robinhood Credit, Inc., the servicer of the Robinhood Credit Card Visa, (3) Robinhood Markets, Inc. and its family of wholly owned subsidiaries, and (4) their service providers.

By agreeing to this Consent:

- You consent to receive Communications electronically as described herein;
- You acknowledge that you can access and read information we post on our app or website;
- If necessary, you agree to provide a current email address at which we may send electronic Communications to you.

This Consent will remain effective until: (1) you or we have closed all accounts you have with us; or (2) you opt-out of electronic Communications. If your account(s) are closed, your Consent will still continue with respect to our pre-termination rights (including rights created by this Consent).

Electronic Records and Signatures

As part of your use of our Services, you are entitled by law to receive certain information in writing. You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to federal Electronic Signatures in Global and National Commerce Act (the "Act"), and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means. Please read this Consent carefully and keep a copy for your records.

Your consent is voluntary, but we cannot process your application or provide our products and services to you if you do not consent. The decision to do business with us electronically is yours. If you are unwilling to receive these disclosures and notices electronically, you may cancel this transaction at no cost by closing your mobile app or browser before accepting and proceeding past this Consent.

Scope of Communications to Be Provided in Electronic Form

By agreeing to this Consent, you agree to receive electronically all documents, communications, notices, contracts, and agreements arising from or relating to your use of the Website, the App, or any product or service we offer, including but not limited to applications for financial products, any financial products you may request or receive, or your creation of an account with us (each, a "Communication").

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via email, (2) through our App, or (3) via the Website.

How to Withdraw Consent

If you wish to withdraw your consent to receive Communications electronically, you may do so by emailing us at creditcards@robinhood.com. Alternatively, a request can be made via U.S. mail to the following address:

Robinhood Credit, Inc.
Attn: Electronic Communications Consent
548 Market Street, Suite 30684
San Francisco, CA 94104

You are free to withdraw your consent at any time and at no charge to you. If you do withdraw your consent prior to the approval of your application, this will prevent you from receiving products and services from us over the Internet. If you decide to withdraw your consent, the legal effectiveness, validity and/or enforceability of any prior electronic Communications will not be affected.

Request for Paper Communications

After you have consented to receive Communications electronically, if you would like to receive a paper copy of a Communication we previously made available to you, you may request a copy within 180 days of the date we provided the Communication to you by contacting us as described above. We will send your paper copy to you by U.S. mail. A paper copy of the requested Communications will be provided at no charge.

How to Update Your Records

If requested, it is your responsibility to provide us with a valid phone number, contact, email, and other information related to your account, and to maintain and update promptly any changes in this information. You understand and agree that if we send you an electronic Communication but you do not receive it because your valid phone number or email address in your account is incorrect, out of date, blocked by your service provider, or you are otherwise unable to receive electronic Communications, we will be deemed to have provided the Communication to you.

Your use of a spam filter that blocks or re-routes emails from senders not listed in your email address book may impact your ability to receive our Communications. Therefore, you must add Robinhood to your email address book so that you will be able to receive the Communications we send to you.

You can update your phone number or email address information through your dashboard by logging on to the App.

Hardware and Software Requirements

To access, view, and retain electronic Communications that we make available to you, you must have:

- An iOS or android mobile device which is capable of accessing the internet. Your access to this page verifies that your system/device meets these requirements;
- An internet web browser which is capable of supporting 128-bit SSL encrypted communications to ensure the information sent between us and you is transmitted and stored safely;
- Sufficient electronic storage capacity or other data storage unit, and the ability to view files; and
- Connection to the internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via text or email or by access to our website using a browser.

By giving your consent you are confirming that you have access to the necessary equipment and are able to receive, open, and print or download a copy of any electronic Communications for your records.

Retaining Copies of the Communications

You may make copies of the electronic Communications we send by using the "print" or "save" functionality of the application in which you are viewing them (e.g. Web browser, Adobe® Reader® software). We retain copies of the Communications for the time periods required by law and will provide you with copies upon request within those time periods. We do not necessarily retain copies for longer than is required by law. Save or print copies of the Communications to ensure you have them when needed.

Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing". You should print or download for your records a copy of this Consent and any other Communication that is important to you.

Termination/Changes

We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communications. We will provide you with notice of any such termination or change as required by law.