

FACTS**WHAT DOES ROBINHOOD CREDIT, INC. DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and transaction history • Payment history and employment information • Credit history and credit scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Robinhood chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Robinhood share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes.	No.
For our marketing purposes— to offer our products and services to you	Yes.	No.
For joint marketing with other financial companies	No.	We don't share.
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes.	No.
For our affiliates' everyday business purposes— information about your creditworthiness	Yes.	Yes.
For our affiliates to market to you	Yes.	Yes.
For nonaffiliates to market to you	No.*	We don't share.

To limit our sharing

- E-mail us at privacy@robinhood.com. Please include "Credit Card Limit Sharing" in the subject line of the email and include any/all of the following opt-out statements in the body of the email to indicate your choices:
 - Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
 - Do not allow your affiliates to use my personal information to market to me.

Please note the following:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

*Personal information may be shared with nonaffiliates at your request.

Questions?

E-mail us at privacy@robinhood.com

Who we are	
Who is providing this notice?	This form is provided by Robinhood Credit, Inc., a wholly owned subsidiary of Robinhood Markets, Inc. Robinhood Credit Inc. is the servicing agent for the bank that issues your credit card.
What we do	
How does Robinhood protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Robinhood collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Give us your contact information • Provide account information • Give us your income information • Use your credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies which share common Robinhood branding, including Robinhood Markets, Inc. .</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include service providers such as data processors. Unless you otherwise request, Robinhood does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Robinhood does not jointly market.</i>
Other important information	
<p>California Residents: You will receive a California Privacy Notice describing the privacy choices under California law. You may submit your California Privacy Notice privacy choices by sending a request to privacy@robinhood.com.</p> <p>Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at https://robinhood.com/us/en/support/articles/privacy-policy/.</p>	