

# Welcome Bonus - Deposit (August 1, 2025 - September 25, 2025) Terms and Conditions

## Promotion Period

August 1, 2025, 00:00 ET – September 25, 2025, 23:59 ET (hereinafter referred as "Promotion Period").

## Eligibility

Eligibility requirements vary by promotion and are available only to customers of Moomoo Financial Inc. ("MFI") who:

1. HAVE NOT opened a [brokerage account](#) before August 1, 2025, 00:00 ET.

OR

2. HAVE opened a brokerage account, but have not made a deposit yet, and plan to make the first deposit that settles before September 25, 2025, 23:59 ET.

OR

3. HAVE opened a brokerage account, but have not made a deposit yet, and plan to make the first eligible ACATS transfer that settles before September 25, 2025, 23:59 ET.

Offer is only valid for US residents with a valid SSN who are at least 18 years old.

\*Existing brokerage customers who have made previous deposits are not eligible for these promotions.

# Promotion Bonus

## I. Account Opening Bonus - 8.1% [APY](#)

Eligibility	Cash Sweep APY Base Rate	APY Booster Rate	APY Booster Rate Effective Period	APY Booster Coupon Activation Valid Period
New Customers of MFI who have not opened a brokerage account before August 1, 2025, 00:00 ET.	4.10% APY	4.00% APY	3 months (90 days) after activation	12 months

### Description:

1. New customers of MFI who have not made a deposit before August 1, 2025, 00:00 ET are eligible to earn 4.10% APY rate on uninvested cash in the Cash Sweep program and ONE additional 4.00% APY Booster Coupon after opening the account. The 4.00% APY Booster Rate effective period of 3 months begins as soon as it is manually activated by the user. Enrollment in the Cash Sweep Program is required to earn interest on any uninvested cash.
2. 'APY Booster Coupon' (the "Coupon") is an exclusive coupon that can be used with the Cash Sweep program (the "Program") offered by Moomoo Financial Inc. ("MFI").
3. 'APY Booster' entitles holders of the Coupon to enjoy a higher promotional interest rate ("Booster Rate"). It allows users to earn an extra interest payment generated by the interest rate from the Coupon in addition to the current interest rate from a cash sweep program.
4. The APY Booster Coupon must be activated before your eligible cash in the Cash Sweep Account starts to the earn the APY Booster Rate. The APY Booster Coupon can currently only be activated through the moomoo app. You must activate the APY Booster Coupon before the expiration of the APY Booster Rate Period (see chart above) indicated on the APY Booster coupon. Unactivated APY Booster Coupons will expire automatically at the end of the APY Booster Rate Period. Please kindly check the "My Rewards" list when clients receive the Coupon. All APY Booster requires you to click to join in order to take effect .

5. APY Booster Rates can only be applied towards the initial 20,000 USD in the Cash Sweep program.
6. Users can refer to Question 1 in the FAQ section for more information about the Cash Sweep program or [https://www.moomoo.com/us/support/topic4\\_459](https://www.moomoo.com/us/support/topic4_459) for more information about the Coupon.
7. The actual APY earned may differ based on when the user activates the coupon as the base rate may change. The Base Rate for eligible new users is 4.10% APY (as of July 9, 2025) and subject to change.

## II. Deposit Bonus: Free Stocks

Eligibility	Total Net Deposit	Total Value of Stocks You'll Receive
New and existing Customers of MFI who HAVE NOT made a deposit nor an ACAT <sup>1</sup> Transfer before August 1, 2025, 00:00 ET and who will or are planning to make a deposit that settles before September 25, 2025, 23:59 ET.	≥\$100	\$20 in NVDA stock
	≥\$2,000	\$50(\$20+\$30) in NVDA stock
	≥\$10,000	\$300(\$20+\$30+\$250) in NVDA stock
	≥\$50,000	\$1,000(\$20+\$30+\$250+\$700) in NVDA stock

### Description:

1. Complete a net deposit<sup>2</sup> of \$100 during the promotion period, and you will receive \$20 in NVDA stock, as fractional shares of NVDA<sup>3</sup>. After receiving your free stocks, you'll need to maintain average assets of \$100 or more for 60 days to unlock these stocks ("Assets" includes cash and securities positions).
2. Complete a net deposit of \$2,000 during the Promotion Period, and you will receive \$50 in NVDA stock in total, as fractional shares of NVDA<sup>3</sup>. After receiving your free stocks, you need to maintain average assets of \$2,000 or more for 60 days to unlock these stocks.
3. Complete a net deposit of \$10,000 during the Promotion Period, and you will receive \$300 in NVDA stock in total<sup>3</sup>, as fractional shares of NVDA<sup>3</sup>. After receiving your free stocks, you need to maintain average assets of \$10,000 or more for 60 days to unlock these stocks.

4. Complete a net deposit of \$50,000 during the Promotion Period, and you will receive \$1,000 in NVDA stock in total<sup>3</sup>, as fractional shares of NVDA<sup>3</sup>. After receiving your free stocks, you need to maintain average assets of \$50,000 or more for 60 days to unlock these stocks.
5. Deposit bonuses are only eligible for those who deposit via ACH, WIRE\* or instant transfer, etc. in moomoo, while cash and securities positions transferred via FOP (Free of Payment) or Acats (Automated Customer Account Transfer Service), etc. are not eligible. (A "wire transfer" might be referred to as an "international transfer", "TT transfer", etc. at your bank)

<sup>1</sup>ACATS or Automated Customer Account Transfer Service, is an electronic transfer system developed by the National Securities Clearing Corporation (NSCC) to automate and standardize the transfer of accounts between brokerages.

<sup>2</sup>Net deposit = Total deposit - Total withdraw.

<sup>3</sup>Due to fluctuations, the stock price may vary depending on the marketing conditions. The stock value is determined by the number of shares calculated based on the real-time quote at the moment the user claims the reward. Moomoo Financial Inc. reserves the right to adjust the incentive program parameters at its discretion. Fractional shares are illiquid outside of Moomoo Financial Inc., and cannot be transferred. Additionally, not all securities offered by Moomoo Financial can be traded as fractional shares.

<sup>4</sup>Deposit bonuses are only eligible for those who deposit via ACH, WIRE\* or instant transfer, etc. in moomoo, while cash and securities positions transferred via FOP (Free of Payment) or ACAT (Automated Customer Account Transfer Service), etc. are not eligible. (\*A "WIRE transfer" might be referred to as an "international transfer", "TT transfer", etc. at your bank).

## FAQS

### 1. What is the Cash Sweep Program?

Cash Sweep Program is a cash management program provided by Moomoo Financial Inc. This program is only open to US securities accounts under Moomoo Financial Inc. Uninvested cash is automatically swept to the bank(s) through this program and is eligible to earn interest.

When the cash purchasing power of the securities account is negative, the uninvested cash will be automatically redeemed from the bank(s) to the securities account before the transactions are settled to avoid the payment of financing interest. When the cash is positive, it will be automatically deposited in the bank(s) at 2pm EST of each trading day to earn interest.

More information can be found in the full [MFI Cash Sweep Program Terms and Conditions](#).

The sweep program (1) allows an investor to earn a rate of interest on free cash that is higher than the rate offered for cash held in a brokerage account and (2) banks in the program offer insurance on such cash that is higher than that available for an SIPC-covered account.

The uninvested cash swept to program banks is eligible for FDIC insurance up to \$1 million, or \$250,000 per program bank, inclusive of any other deposits you may already hold at the bank in the same ownership capacity, which may impact how much is covered. You are responsible for monitoring the total amount of deposits that you have with each Program Bank, in order to determine the extent of FDIC deposit insurance coverage available to you.

Please note that until funds are swept to a program bank, they are held in your brokerage account which is protected by SIPC. Once funds are swept, they are no longer held in your brokerage account and are not protected by SIPC. However, these funds are eligible for FDIC insurance through the Program Banks subject to FDIC insurance coverage limits.

## 2. When will my free stocks be available for trading?

Step 1: Meet the promotion criteria. After you successfully receive free stocks during the promotion period, you will have to maintain a minimum asset balance of \$100 for 60 days to unlock your \$20 in NVDA stock, or to maintain a minimum asset balance of \$2,000 for 60 days to unlock your \$50 in NVDA stock, or to maintain a minimum asset balance of \$10,000 for 60 days to unlock your \$300 in NVDA stock, or to maintain a minimum asset balance of \$50,000 for 60 days to unlock your \$1,000 in NVDA stock. (Note: if you withdraw assets during the bonus freezing period resulting in your account equity falling below the bonus threshold, you will not be able to claim free stocks. If you have not withdrawn any assets during the freeze period, but your assets have decreased to less than the bonus threshold due to trading or price fluctuations in the market, you can contact customer service for help.)

Step 2: Within 5 trading days following the conclusion of the 60-day waiting period, your free stocks will be added to your account and available for trading.

## 3. How does moomoo calculate your average assets?

Your average daily assets will be calculated beginning the day after you draw and receive your free stocks.

For example, if you draw and receive your free stock on October 21, the average assets, for purposes of this promotion, will be calculated from October 22,

October 22: \$200

October 23: \$300

October 24: \$500

...



December 21: \$15,000

60-days average assets =  $\$(200+300+500+\cdots+15,000)/60$

4. Where can I check my daily net assets data?

You can view your assets via "Accounts > Total Assets > Assets Trend" to get an approximate assessment of your average daily assets.

5. Do I have to make a lump-sum deposit to meet the deposit criteria and get my bonus?

No. If you successfully make an initial deposit during the promotion period and your average asset balance meets the promotion criteria, you will be eligible for the bonus.

6. What if I do not prefer or have a restriction related to receiving NVDA stock as my bonus reward?

If you are restricted from or prefer not to receive NVDA stock, please contact our customer support team. We can arrange to replace it with other stock(s) of comparable value upon request. Our representatives will guide you through the process and available options.

## OTHER TERMS AND CONDITIONS

1. This program is open to U.S. residents, who are at least 18 years of age with a valid Social Security Number. Employees, contractors, or persons similarly associated with Moomoo Financial Inc. or a Moomoo Financial Inc. affiliate, members of their household and employees of any securities regulatory organization or exchange are not eligible for this program.
2. The rewards in this program are offered by Moomoo Financial Inc. Moomoo Technologies Inc. and Moomoo Financial Inc. are indirect, wholly-owned subsidiaries of Futu Holdings Ltd. The Moomoo App is a trading platform offered by Moomoo Technologies Inc. Securities products available through the Moomoo App are offered by Moomoo Financial Inc., a broker-dealer registered with the SEC. Moomoo Financial Inc. is a member of FINRA and SIPC. For further information about Moomoo Financial Inc., see [FINRA BrokerCheck](#). For further information about SIPC coverage for accounts at Moomoo Financial Inc., see [www.sipc.org](http://www.sipc.org) or request an explanatory brochure from Moomoo Financial Inc.
3. This offer is limited to one reward per new account, with no more than one account enrolled per person. You must have an active brokerage account with Moomoo Financial Inc. to receive the promotional bonus stock(s). This offer cannot be reacquired by reopening your account.

4. Cash Rewards are valid for 6 months from the date of issuance of the reward, and are applicable to MFI brokerage accounts and can only be used to buy U.S. market Stocks, Fund (REITs, ETF); HK market Stocks, Fund(REITs, ETF, Leveraged and Inverse Products); Cash Rewards represent the value of a potential credit to a brokerage account and are not discounts on your purchase orders. Cash Rewards may be taxable to you. You must have a brokerage account with Moomoo Financial Inc. to redeem Cash Rewards. Cash Rewards may be redeemed only through the moomoo app and have no other value. Cash Rewards can be used in conjunction with a Commission Discount or Zero Commission Coupon. By default, Cash Rewards with the earliest expiration will be used first. If two or more Cash Rewards have the same expiration date, by default, the Cash Rewards with the higher denomination will be used first. Cash Rewards are not registered, non-transferrable, irrecoverable once lost, and can be used only once.
5. Neither receipt of a share of stock through this program nor identification of a particular security in communications related to this program constitutes a solicitation of the security or a recommendation to buy, sell, or hold the security. Moomoo Technologies Inc. and Moomoo Financial Inc. do not provide investment advice and does not hereby recommend any security or transaction.
6. Customers may hold or sell awarded stocks once credited to their accounts. The value from sale of the stock can be withdrawn or used to buy other eligible securities in the account.
7. At its discretion, Moomoo Financial Inc. reserves the right to adjust the incentive program parameters.
8. You can only register one trading account with us. If your Moomoo account shows signs of fraud, abuse, or suspicious activity, e.g., using multiple accounts, moomoo may, in its sole discretion, forfeit your stock rewards and limit your chance to participate in future promotions.
9. Each device, regardless mobile or computer, can be only entitled to one set of deposit bonus.
10. Moomoo Financial Inc. and Moomoo Technologies Inc. reserve the right to terminate the incentive program at any time without notice. Other restrictions may apply and will be posted on the Moomoo App/website prior to effectiveness.
11. Consult with your tax advisor about the appropriate tax treatment for this offer and any tax implications associated with receipt of a stock bonus before enrolling. For taxable accounts, the value of all Moomoo Financial Inc. offers received may be reported as Other Income on a Form 1099-MISC where required by applicable rules and regulations. Moomoo Financial Inc. and Moomoo Technologies Inc. do not take responsibility for any tax-related to this promotion.

12. Translations from English are provided for convenience only. In case of any ambiguity or dispute over the terms or rules of this promotion, the terms and conditions of the English language version will control.
13. ALL TERMS AND AGREEMENTS OF MOOMOO FINANCIAL INC. AND MOOMOO TECHNOLOGIES INC. ARE HEREBY INCORPORATED INTO THESE TERMS AND CONDITIONS, INCLUDING AND NOT LIMITED TO THEIR ARBITRATION AND CLASS-ACTION WAIVER PROVISIONS. The customer agreement for Moomoo Financial Inc. is available at [Moomoo Financial Inc. CUSTOMER AGREEMENT](#).

These terms contain a pre-dispute arbitration clause and class action waiver. You agree to the following:

- All parties to this Agreement are giving up their right to sue each other in court, including the right to a jury trial, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements, and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.



- No person will bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (1) the class certification is denied; (2) the class is decertified; or (3) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate will not constitute a waiver of any rights under this Agreement except to the extent stated herein. I agree that any controversy between you and your affiliates, any of their respective officers, directors, employees, or agents and me (including any of my officers, directors, employees, or agents) arising out of or relating to this Agreement, our relationship, any Brokerage Services provided by you, or the use of the App or your website, and whether arising before or after the date of this Agreement, shall be arbitrated and conducted under the provisions of the Code of Arbitration of the FINRA. If any party unsuccessfully resists confirmation or enforcement of an arbitration award rendered under this Agreement, then that party shall pay all costs, attorneys' fees, and expenses incurred by the other party or parties in confirming or enforcing the award. Arbitration must be initiated by service upon the other party of a written demand for arbitration or notice of intention to arbitrate. Judgment, upon any award rendered by the arbitrator, may be entered in any court having jurisdiction.