

## Form CRS – Client Relationship Summary

### Introduction

Moomoo Financial Inc. (“We”, “Us”) is a broker-dealer registered with the United States Securities and Exchange Commission (“SEC”). We are members of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”).

We are not an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. ***Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), where you can find educational materials about broker-dealers, investment advisers and investing.***

### What investment services and advice can you provide me?

We provide a platform where you may buy and sell certain securities through trading software that we license from related companies. The software is available as an app for mobile or desktop devices. We currently offer trading services for listed stocks (including listed Mutual Funds), listed ETFs, and options trading. We may expand our product offerings in the future. In addition to its use as a trading platform, the app displays business news, market data, and similar information obtained from third party sources.

We do not make any recommendations or provide any investment advice regarding any specific securities or investment strategies. We only offer self-directed accounts. You should only use our brokerage services if you are prepared to make your own investment decisions and have read and understood our customer agreement and disclosures.

We will not monitor your accounts. You are responsible for monitoring events or developments that may affect the investments held in your accounts. We will execute your trades through a clearing broker. The clearing broker will have custody of your funds and securities. We do not require our customers to maintain a minimum balance.

#### *Questions to Ask Us:*

- *Given my financial situation, should I choose a brokerage service? Why or why not?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

For more information about our services, experience, licenses and qualifications, see [Conversation Starters](#) page.

### What fees will I pay?

If you are a non-U.S. resident, you will be charged a commission for each trade and a platform fee that varies depending on your monthly trading volume. If you are a U.S resident trading securities in the U.S. markets, you will not pay any commissions or platform fees. However, if you are a U.S resident trading securities in markets overseas, you will pay commissions and a platform fee. If you are a U.S resident or a non-U.S. resident, you will pay a fee on each option contract that you trade. You will also be charged a fee for any currency conversions we conduct your behalf. All customers may be charged interest on amounts you borrow to trade securities (called margin interest) and certain service fees such as wire fees.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs

you are paying. You may view our commissions and fees by visiting our [Fee Schedule](#) page.

In addition to fees payable to us, you may incur fees payable to third parties, such as custody fees payable to the depository bank if you purchase American Depositary Receipts (ADRs), and distribution and shareholder service fees payable to the fund manager if you purchase certain mutual funds.

### **How else does your firm make money and what conflicts of interest do you have?**

The way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the services we provide you. Here are some examples to help you understand what this means.

If you are a non-U.S. customer, we will make more money based upon the amount and volume of your trading activity. If you are a U.S. customer or a non-U.S. customer, we will make money through interest charges if you choose to trade on margin and the more money you borrow from us, the more money we will make. We also make money from fees on each option contract, if you trade options. In addition, we may earn interest on any uninvested cash in your account.

From time to time, we act as an underwriting participant in registered public offerings. If you choose to purchase shares in such offerings, we will profit because we will acquire such shares from the issuer or the underwriters at a discounted price. Other than registered public offerings, we will not act as a principal when effecting buy or sell orders for your account.

If you participate in Cash Sweep Program, we may keep a portion of the interest that is earned on your cash in the program. Additionally, we may enter into a clearing agreement with an affiliated firm, in which case our affiliate may profit from your account activity.

#### *Questions to Ask Us:*

- *How might your conflicts of interest affect me, and how will you address them?*

For more information about conflicts of interest and how we manage them, see [Conversation Starters](#) page.

### **What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?**

We do not provide recommendations. Our financial professionals are paid a salary and are eligible for a potential bonus based on the profitability of the Futu group of companies. For an explanation of how we make money and potential conflicts of interest, please see above.

### **Do you or your financial professionals have legal or disciplinary history?**

Moomoo Financial Inc. does not have any disciplinary history. One of our registered representatives has a regulatory and termination matter from 2001 and 2002. Another registered representative has a civil judgment matter in 2020. None of our registered representatives have disciplinary history related to sales practice. You can visit [investor.gov/CRS](https://investor.gov/CRS) to learn more about our firm and financial professionals.

### **Additional Information**

For additional information about Moomoo Financial Inc. and to obtain a copy of this document, visit [cs@us.moomoo.com](mailto:cs@us.moomoo.com). You can also email [cs@us.moomoo.com](mailto:cs@us.moomoo.com) or call 650-798-5700 if you have any questions.

## Conversation Starters

### 1. Given my financial situation, should I choose a brokerage service? Why or why not?

The brokerage service we offer is appropriate if you wish to make your own investment decisions when you buy or sell securities. Although there are brokerage services that may advise you on making investment decisions, we do not provide those types of services. If you need assistance in making investment decisions, you might also consider opening an account with an investment adviser. Most investment advisers charge a fee based on the amount of assets they manage for you, and do not charge commissions or other transaction-based compensation. You should not buy or sell securities if, in your [current financial situation](#), you cannot afford to lose a substantial portion of the money invested in securities.

### 2. What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

As a FINRA member, our registered representatives maintain appropriate licenses that qualify them for their respective responsibilities. At least one of our registered representatives is currently qualified as a General Securities Representative (Series 7); Securities Trader (Series 57); Investment Banking Representative (Series 79); Operational Professional (Series 99); Registered Options Principal (Series 4); General Securities Principal (Series 24); and Financial and Operations Principal (Series 27). To learn more about permitted activities of registered representatives and registered principals, please visit [here](#).

Neil McDonald is our Chief Executive Officer. He joined Moomoo Financial Inc. in July 2024 and has over 30 years of experience in the financial industry, holding senior positions at various reputable firms. Prior to Moomoo, he was the Chief Operating Officer at LiquidityOne AG and has held leadership roles in risk management, trading, and quantitative analytics at major financial institutions, including FXCM, Oanda, ITG Inc., JP Morgan Securities, and Citadel.

Darren Parsons is our Chief Operations Officer. He has an extensive background in Brokerage Operations and has worked in several different roles and capacities over the past 29 years with several broker-dealers in the US. Mr. Parsons received a B.S. from The University of Nebraska-Lincoln and holds Series 7, 24, 27, 63 and 99 registrations from FINRA.

### 3. Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

Moomoo Financial Inc. will not invest your money for you and will not recommend investments to you. Moomoo Financial Inc. will only implement instructions received from you or your introducing broker. You are solely responsible for evaluating the merits and risk of your investment choices and your investment decisions.

The fees and costs charged to you will depend on a number of factors that include your status as U.S. resident, the amount of margin interest charged, and the types of transactions you make.

For example, if you are a U.S. resident or a non-U.S. resident and buy \$10,000 worth of stock with your own cash, you will not incur any margin interest.

However, if you are a U.S. resident who buys \$10,000 with 50% margin, you will—on an annual basis—be charged \$340 in margin interest rate at the current margin interest rate of 6.8% per year. Similarly, if you are a non-U.S. resident who buys \$10,000 with 50% margin, you will—on an annual basis—be charged \$240 in margin interest rate at the current margin interest rate of 4.8% per year. Please note that the margin interest rates are subject to change without notice and in all cases, you will be charged regulatory fees imposed by the SEC and FINRA when you sell the stock.

For a complete fee schedule, please visit our [Fee Schedule](#) page.

#### **4. How might your conflicts of interest affect me, and how will you address them?**

Generally, the more you trade or the more margin you use, the more money we will make. However, the amount of trading you undertake and whether or not you buy on margin is entirely up to you; we do not make recommendations about investments or investment strategies and we will not suggest any particular investment actions to you. You are solely responsible for your investment choices and the decisions you make about how much to trade and how much margin to use.

We do not employ salesmen to encourage our clients to trade securities. Our employees are paid a salary; they do not receive any transaction-based compensation, although they are eligible for a bonus based on the overall profitability of the Futu group of companies. Conflicts of interests will be disclosed to you in the manner prescribed by FINRA and SEC rules. For example, conflicts of interest, if any, from our underwriting activities will be disclosed to you in the prospectuses you receive. While we do not receive “payment for order flow”, our clearing firm which routes your orders to third-party market centers receives “payment for order flow” or rebates.

#### **5. As a financial professional, do you have any disciplinary history? For what type of conduct?**

Moomoo Financial Inc. does not have any disciplinary history. One of our registered representatives has a regulatory and termination matter from 2001 and 2002. Another registered representative has a civil judgment matter in 2020. None of our registered representatives have disciplinary history related to sales practice. You can visit [investor.gov/CRS](https://investor.gov/CRS) to learn more about our firm and financial professionals.

#### **6. Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**

Because we do not make recommendations to you, we do not have a primary contact person assigned to your account. Customer service personnel are available to answer questions and you may reach them at [cs@us.moomoo.com](mailto:cs@us.moomoo.com).