



Cash App Investing Customer Relationship Summary

Effective Date: September 10, 2024

Introduction

Cash App Investing LLC (“Cash App Investing”, “we”, “us,” “the firm,” or “CAI”) is registered with the Securities and Exchange Commission (“SEC”) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

CAI offers self-directed brokerage accounts to retail investors to facilitate the buying and selling of fractional and whole securities. CAI offers access to many NYSE or Nasdaq-listed securities. Customers’ buy and/or sell orders are fulfilled through CAI’s carrying broker-dealer, DriveWealth LLC (“DriveWealth”). The minimum

investment amount is \$1, except in the case of Round Ups (as defined in the [Cash App Investing Customer Account Agreement](#)) where the minimum investment amount is \$0.01. CAI only offers access to taxable and limited purpose margin accounts; no credit is extended to customers with limited purpose margin accounts.

CAI does not make any securities recommendations to customers, does not provide any form of investment advice to customers, and does not monitor customer investments. You, the retail investor, make the ultimate decision regarding the purchase or sale of investments. Our employees do not make recommendations or provide investment advice, and none of our registered representatives are employed to manage your account. On the other hand, our registered representatives are permitted and more than willing to assist you with the platform.

We do not offer proprietary investment products. We do not require account minimums to open or maintain a brokerage account with us.

Questions you may want to ask your financial professional:

- 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?

What Fees Will I Pay?

Cash App Investing accounts are free to open, require no minimum balance to maintain, and charge no commission fees. Exchange and Regulatory fees may

apply to your orders; these are fees that are not controlled by Cash App and that we pass directly to you. More information about our fees may be found [here](#).

Questions you may want to ask your financial professional:

- 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?

The costs and fees we've outlined will apply to you 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.

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. 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 is an example to help you understand what this means.

Our carrying broker, DriveWealth, may earn revenue for directing your orders to execution venues (known as payment for order flow). We regularly review the execution quality of your orders. Please review the Carrying Broker's SEC Rule 606 Disclosure in the [Disclosure Library](#) for details on order routing. Details on payment for order flow received in connection with your orders will be provided upon request.

Questions you may want to ask your financial professional:

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

How Do Your Financial Professionals Make Money?

CAI employees are compensated by salary and discretionary bonuses. Employees' bonuses are based on factors including company and individual performance. CAI employees are not compensated based on commissions, fees, performance of your accounts, the amount of your assets, the products you buy or sell, or revenue earned from services chosen by you or trades placed by you.

Do You Or Your Financial Professionals Have Legal Or Disciplinary History?

Yes. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

Questions you may want to ask your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about CAI and our brokerage services by visiting us [here](#).

To request up-to-date information or a copy of this Customer Relationship Summary, use the contact information provided on our [Contact Us](#) page or call us at 1-855-998-1788. We do not assign registered

representatives to manage our customers' accounts. CAI is a broker-dealer, not an investment adviser.

Questions you may want to ask your financial professional:

- Who is my primary contact person?
- Who can I talk to if I have concerns about my account or questions about your services?

Exhibit: Summary of Changes

Effective Date: September 10, 2024

We've made the following changes to our Customer Relationship Summary (Form CRS):

- Updated our legal or disciplinary history information.

United States

[Cash App Terms of Service](#)

[Cash App Terms of Service \(accounts created prior to June 24, 2021\)](#)

[Cash Sutton Bank Terms of Service](#)

[Cash App Savings Terms of Service](#)

[Cash App Investing Disclosure Library](#)

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