

Funding Terms Agreement

Revised: August 31, 2025

This Funding Terms Agreement (the "Agreement") sets forth the terms and conditions under which Moomoo Financial Inc. ("Moomoo Financial") will allow its customers ("the Client") to facilitate movement of funds, such as deposits, withdrawals, and transfers of monies and securities (collectively "assets") via electronic or automated channels, such as Automated Clearing House (ACH), Automated Customer Account Transfer (ACAT), Debit Card, and Wire transfers between Moomoo Financial and other financial institutions.

1. FUNDING TERMS

a. Assets deposited into your Moomoo Financial account may be withdrawn or transferred to the same financial institution or debit card account it came from after it has fully met settlement requirements.

- Example 1: If you deposited monies via ACH from bank account 1234, you are allowed to withdraw or transfer out those assets to the same bank account 1234 after settlement requirements are met.
- Example 2: If you deposited stocks via ACAT from brokerage account 1234, you are allowed to withdraw or transfer those assets to the same brokerage account 1234 after settlement requirements are met.
- Example 3: If you deposited monies via Debit Card ending 5678, you are allowed to withdraw or transfer out those assets to the same debit card-linked bank account after settlement requirements are met.

b. However, assets deposited into your Moomoo Financial account may not be withdrawn to a different financial institution until 60 days after the date of settlement.

- Example 1: If you deposited monies via ACH from bank account 1234, you will not be allowed to withdraw or transfer out those assets to a different bank account 5678 until 60 days after settlement.
- Example 2: If you deposited monies via Debit Card ending 5678, you will not be allowed to withdraw or transfer out those assets to a different debit card or bank account until 60 days after settlement.

- c. Debit Card funding is only permitted from U.S.-issued debit cards tied to bank accounts in the customer's name.
 - d. You may only transfer assets between accounts under your own name.
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2. SETTLEMENT TIME

- a. ACH transfers typically take 3–5 business days to be fully cleared into your account.
 - b. ACAT transfers typically take 2–3 weeks to fully settle, but it can sometimes be longer depending on several factors, including the processing time and policies of both brokerage firms, the types of assets being transferred, and any potential complications in the transfer process.
 - c. Domestic Wires may take 1–2 business days to settle. International Wires may take 2–3 business days.
 - d. DTC FOP transfers typically take 2–3 weeks to fully settle.
 - e. **Debit Card deposits** are generally available on a near real-time basis (minutes to same-day credit), but may be subject to holds or delays if additional verification or fraud review is required.
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3. FEES

- a. Incoming transfers are not charged a fee by Moomoo Financial, except for Debit Card deposits which may incur a processing fee as disclosed on the Fee Schedule.
 - b. Outgoing transfers, including returns or reversals, may be charged a fee by Moomoo Financial.
 - c. See Fee Schedule and resources posted on [Moomoo.com/US](https://moomoo.com/US) website for details.
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4. RISK POLICY

If the Client account is not able to be satisfactorily verified or if the account activity is considered high risk in nature, Moomoo Financial reserves the right to restrict the account as necessary to comply with its legal and regulatory obligations. This may include limiting movement of funds between Moomoo Financial and the funding account of origin, regardless of the time the assets were held in the account.

For Debit Card deposits specifically:

- Transactions are monitored for fraud, structuring, and unusual activity.

- Chargebacks or disputes may result in immediate restrictions, account freezes, or reversals.
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5. EXCEPTIONS

Moomoo Financial understands that there may be circumstances where returning assets to the originating source account is not possible. In such cases, exceptions to the funding terms outlined above may be considered on a case-by-case basis.

- a. To request an exception, the Client must provide a written explanation detailing the reason why the originating source account is no longer available, along with any supporting documentation (e.g., confirmation of account closure, legal documentation, etc.).
- b. If an exception is granted, Moomoo Financial will work with the Client to identify an alternative financial institution or account to which the assets can be transferred.
- c. Moomoo Financial reserves the right to impose additional conditions or requirements for any exceptions granted, including but not limited to extended settlement times, additional verification processes, or restrictions on the types of assets that can be transferred.
- d. Moomoo Financial retains the right to refuse any transfer that it deems to be in violation of its policies, legal obligations, or risk management practices, regardless of the circumstances or the Client's request for an exception.