

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, 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 stocks, ETFs, options, fractional, and New Issues (e.g. IPOs), and certain digital asset securities that are offered and traded as securities. 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, including digital asset securities, where applicable. 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. You may be charged interest on amounts you borrow to trade securities (called margin interest) and certain service fees such as wire fees. If you trade digital asset securities, you may also pay transaction-based fees, platform fees, or other fees associated with the execution, settlement, custody, or transfer of those securities, as disclosed in our Fee Schedule.

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 Depository 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 un-invested 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?

Yes. Information about our disciplinary history can be found in [Moomoo Financial's BrokerCheck Report](#). Moomoo Financial's CRD number is 283078. Our professionals are available only to provide account support through our online email system, chat or phone support. Information about a financial professional's disciplinary history may be found at <https://www.investor.gov/CRS> and on FINRA's BrokerCheck website at <https://brokercheck.finra.org/>.

Additional Information

For additional information about Moomoo Financial Inc. and to obtain a copy of this document, visit cs@us.moomoo.com. You can also email cs@us.moomoo.com or call 888-721-0610 if you have any questions.