

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 may receive “payment for order flow” or rebates.

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

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/>.

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.