



Opencash Securities LLC Customer Relationship Summary ("CRS")

Effective September 1, 2025

1. Introduction

Opencash Securities LLC ("**Opencash Securities**," "**Opencash**," "**we**," "**our**," or "**us**") 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 you need to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

2. What investment services and advice can you provide me?

Our primary business is providing retail customers with an app-based brokerage platform ("**App**") to place orders to buy and sell stocks, exchange-traded funds ("**ETFs**"), and other securities or investment strategies such as using options. Opencash does not provide any recommendations or investment advice. We do not review the performance of your account, and your trades should be based on your risk tolerances and investment objectives identified in your account application. Our employees are registered representatives for the purposes of providing customer service and trading support. Therefore, our employees are not investment advisors and do not offer any investment advice.

- We do not offer account monitoring services.
- We do not offer not held orders.
- We do not offer for sale or purchase proprietary products.
- Opencash does not require any minimum to open a domestic account. There are account minimum requirements for certain options strategies.

Conversation starters: Ask your financial professional—Given *my financial situation, should I choose a brokerage service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

3. What fees will I pay?

Opencash does not charge commissions for executing buy and sell orders. However, you pay all Regulatory, Exchange, and Clearing Firm fees in connection with your trade. You may also pay fees associated with back-office processing, such as check and wire fees. Please visit Opencash's [website](#) to learn more about our 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.



Conversation starters: 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?*

4. 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 make recommendations regarding securities, investment strategies, or account types. At the same time, the way we make money creates some conflicts with your interests. You should learn and ask us about these conflicts because they may affect the services we provide. Here is an example to help explain some conflicts: If you trade using margin, you are borrowing money and paying interest on that money to trade for your account. We earn a portion of the interest you pay. The more margin borrowing you incur, the more money we make.

Conversation starter: Ask your financial professional—*How might your conflicts of interest affect me, and how will you address them?*

5. How do your financial professionals make money?

Opencash's employees are compensated by salary and potential bonuses at the firm's discretion. Employee salaries and bonuses are based on company and employee job performance. Employees are not compensated based on customer assets, the number of executions, commissions, or the performance of the customer accounts.

6. Do your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals. For additional information about our registered representatives and services, visit Investor.gov/CRS, and [BrokerCheck \(BrokerCheck.Finra.org\)](http://BrokerCheck.Finra.org). To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. Call 301-590-6500 to report a problem to FINRA.

Conversation starter: Ask your financial professional—*As a financial professional, do you have any disciplinary history? For what type of conduct?*

7. Additional Information

If you would like additional about our services and up-to-date information or a copy of this Customer Relationship Summary, please contact Opencash at support@opencash.com or <https://support.opencash.com>.

Conversation starter: Ask your financial professional—*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?*