

## **Trading with Sam NYC 2025 Event**

### **Promotion Terms & Conditions**

These Public Investing terms & conditions cover both the new member promotion (“New Member Promotion”) and the existing member referral promotion (“Referral Promotion”) (collectively, this “Promotion”).

#### **Definitions**

- Public Account: A brokerage account with Public Investing
- New Member: An individual who does not currently have a Public Account and has never created one in the past.
- Existing Member: An individual who currently has a Public Account.

#### **Terms and Conditions: New Member Promotion**

- In order to be eligible for the New Member Promotion, you must: (1) be a New Member; (2) purchase a ticket to the *Trading with Trading with Sam NYC 2025* event or register for the webinar of this event; (3) open and be approved for a Public Account; (4) make a minimum deposit of \$20 into your Public Account by 11:59 pm PDT on April 11, 2025; and (5) and maintain a minimum portfolio value of \$20 in the account for the next 30 days after funding.
  - The email address you use to sign up for the Public Account must match the address you enter on <https://public.com/tradingwithsam>.
  - To successfully open a Public Account, you must pass identity verification checks and meet other eligibility requirements included in these Terms and Conditions.
- Upon confirming your eligibility, Public Investing will deposit \$50 worth of buying power into the account. Public Investing will use reasonable efforts to deposit the reward within 5 business days of our confirmation.
- Your event ticket or webinar registration is only valid for one redemption.

#### **Terms and Conditions: Referral Promotion**

- In order to be eligible for the Referral Promotion, you must: (1) be an Existing Member; (2) purchase a ticket to the *Trading with Trading with Sam NYC 2025* event or register for the webinar of this event; and (3) send your referral link, which can be found in the “Earn Free Stock” section of the Rewards Hub at <https://public.com/rewards-hub>, to New Members.

- In order to become a qualified referral (“Qualified Referral”), individuals in receipt of your referral link must: (1) be a New Member with whom you have a personal connection; (2) use your link to open and be approved for a Public Account; (3) make a minimum deposit of \$20 into their Public Account by 11:59 pm PDT on April 18, 2025; and (4) maintain a minimum portfolio value of \$20 in the account for the next 30 days after funding.
  - Individuals who register for the *Trading with Sam NYC 2025* event or register for the corresponding webinar are **disqualified** from being a Qualified Referral.
  - For the avoidance of doubt, even if a New Member opens a Public Account using your referral link, they will not be deemed a Qualified Referral if they fund their Public Account after April 18, 2025. Existing Members also cannot refer themselves.
- If you are an Existing Member who qualifies for the Referral Promotion, then Public Investing will deposit \$100 worth of buying power into your Public Account for every individual who becomes your Qualified Referral. There is no limit on the number of Qualified Referrals associated with you. Upon confirming your eligibility and the Qualified Referral’s eligibility, Public Investing will use reasonable efforts to deposit the reward within 5 business days of our confirmation.

### **Additional Terms & Conditions**

- This Promotion is only available to U.S. residents who are at least 18 years of age and residing within the United States and who are otherwise qualified to open a Public Account. Employees or contractors or people affiliated with Public Holdings, Inc. or Public Investing or members of their household are not eligible for this offer. Employees of any securities or regulatory organization or exchange are not eligible for this offer. Other restrictions may apply as determined from time to time by Public Investing in its sole discretion and without notice. To open a new Public Account, you must successfully pass identity verification checks, including “know your customer” protocols and anti-money laundering detection.
- Public Investing reserves the right to disqualify any claim, change the rewards and number of rewards offered, modify these Terms and Conditions, and terminate This Promotion at any time, each in its sole discretion.
- Any account that incurs an ACH reversal fee or a debit card chargeback may be disqualified from This Promotion and any other promotional offers.
- This Promotion is only available for personal use and may not be used for commercial purposes. This offer is not transferable or saleable.

- This Promotion does not constitute an offer, solicitation of an offer, or advice to buy or sell securities or open a brokerage account in any jurisdiction where Public Investing is not registered. All investments involve risk and the past performance of a security or financial product does not guarantee future results or returns.
- The cash value of an offer may be required to be reported as “Other Income” on a Form 1099-Misc. Any gains or losses on the sale of the reward are reported as capital gains or losses. Public Investing is not responsible for any taxes related to this offer. Customers should consult with their tax advisor if they have any specific questions relating to tax treatment and tax implications associated with this offer.
- There is no guarantee that the offer will be paid and Public Investing reserves the right to change or terminate This Promotion or these Terms and Conditions at any time in its sole discretion and without notice.
- If a customer requests the cancellation of their brokerage account with Public Investing but is restricted from doing so due to an unsettled offer, then the customer may forfeit the reward in writing. Public Investing will then revoke the face value of the offer and/or revoke the offer credit itself. If an account is closed due to violations of Public’s community guidelines or Terms of Service, Public Investing will revoke the face value of the offer and/or the offer itself from the customer’s account in order to close it. In cases of a forced closure, a formal request in writing from the customer is not required, and Public Investing reserves the right to revoke an offer at any time.
- In your Public Account, you will see funds listed under “Buying Power.” Your buying power is the amount of funds you have available for purchasing assets offered on the Public Platform. You can learn more about buying power [here](#).
- By participating in this Promotion, you agree to release, discharge, indemnify, and hold harmless, Public Investing, its affiliates, and all of their respective officers, directors, partners, and employees from any liability or damages that may result out of participation in This Promotion.

*All investing involves risk. Brokerage services for U.S. listed securities, options and bonds in a self-directed brokerage account are offered by Public Investing, member FINRA & SIPC. US members only.*

*Commission-free trading of stocks refers to \$0 commissions for Public Investing self-directed individual cash brokerage accounts that trade U.S. listed securities electronically during the Regular Trading Hours. Keep in mind that other fees such as regulatory fees, Premium subscription fees, commissions on trades during extended trading hours, wire transfer fees, and paper statement fees may apply to your brokerage account. Please see [Public Investing’s Fee Schedule](#) to learn more.*

*Fractional shares are illiquid outside of Public and not transferable. For a complete explanation of conditions, restrictions and limitations associated with fractional shares, see our [Fractional](#)*

[Share Disclosure](#) to learn more.

View [Full Disclosures](#).