



Introduction:

ST Invest Inc. d/b/a Trade App (referred to as "we" "us" or "our") is registered with the U.S. Securities and Exchange Commission as a broker-dealer and is a member of [FINRA](#).



Conversation Starters:

- *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 those qualifications mean?*

Responses: If you are looking to open a brokerage account where you do not receive recommendations or advice about whether to buy or sell investments or investment strategies or account monitoring, and you make all of your own investment decisions, then a self-directed brokerage like ours could be the right fit for you. Trade App is an app-based brokerage business providing commission-free trading. We offer customers the ability to trade stock and Exchange-Traded Funds. Additionally, we offer trading in fractional shares on a limited list of approximately 4,000 symbols, allowing customers to buy in dollars and sell in shares.

All customer accounts are self-directed, and **we do not make recommendations to our customers**. We do not monitor your account or individual investments. We buy and sell based on your directions unless we are required to liquidate due to an account balance deficit or our clearing broker requires it. We do offer delayed quotes and limited news for information purposes.

Since we do not make recommendations and you make all the decisions regarding transactions in your account, licenses, education, and other qualifications are not applicable. Our service team averages over 20 years of experience and is available to assist with account support via email at support@tradeapp.me

Additional detailed information about our brokerage services can be found on our Website at [Trade App](#) or FINRA's [BrokerCheck](#). If viewing a paper version of this form, please visit <https://tradeapp.me/disclosures> for hyperlinks to these documents.



Conversation Starters:

- 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?

Responses: Trade App does not charge transaction fees such as commissions. In a Trade App account, all \$10,000 will be invested in the securities you purchase. At the time of sale, proceeds will be credited to your account, minus applicable regulatory agency trading fees. As of February 2020, the SEC fee is \$22.10 per \$1 million dollars trade and the FINRA Trading Activity Fee is \$0.000119 per share with a maximum charge of \$5.95 per trade.

As the Customer, you could pay user generated fees for non-standard or termination of services such as non-sufficient funds fees, account or stock transfers fees, or other special service fees which are pass-through fees



from our clearing firm and not revenue for us. For more information on fees, please see our [Trade App Commission and Fee Schedule](#).

 **Conversation Starters:**

- How might your conflict of interest affect me, and how will you address them?

Responses: As a broker-dealer, we must ensure that our business is fair, honest and transparent. We do not make recommendations and as your account is self-directed, you are in control of your account and transactions. Trade App receives payments from the market centers to which we route your orders for execution.

 **Conversation Starters:**

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

Responses: No, our financial professionals do not have any form of disciplinary history. If you would like more information about our firm and/or our financial professionals, you may visit <https://www.investor.gov/CRS> for a free and simple search tool to research additional information.

 **Conversation Starters:**

- Who is my primary contact person?
- Is he or she a representative of an investment advisor or a broker-dealer?
- Whom can I write to if I have concerns about how this person is treating me?

Responses: Since your account is self-directed via our downloadable app, you can contact us via email at support@tradeapp.me for all your account support questions. Our support team will respond as soon as possible. Should you have a concern regarding how one of our service professionals is treating you, we will escalate your comments to a supervisor on our operations/support team. Additional information about us and our brokerage services can be found at <https://tradeapp.me/disclosures>