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How long does it take to get approved to trade options on robinhood

Article continues below advertisementMany investors have a Robinhood account. If you want to open an account, it's a fairly simple process. According to Robinhood, opening a new account can take anywhere from one to seven business days from the time you submit your application. Source: Getty ImagesArticle continues below advertisementTo open a new Robinhood brokerage account, customers must be 18 or older, have a valid Social Security Number, and have a legal U.S. address. You must also be a U.S. citizen, U.S. permanent resident, or hold a valid U.S. visa. After filling out the application, Robinhood will email you within one trading day to either notify you of account approval or request more information. The company might request more identity verification documents. Once the company gets the documents, it can take five to seven days for Robinhood to review them and open your account. Article continues below advertisementRobinhood offers a variety of investments, including stocks, ETFs, options, and cryptocurrencies. Some people have criticized the platform for not providing enough information to would-be investors about potentially risky investments. Since many other investment platforms have adopted the zero-commission model that Robinhood uses, there's less to distinguish it from competitors. TD Ameritrade, Charles Schwab, and Fidelity also offer \$0 commissions on trades. Article continues below advertisementOptions trading, like Robinhood's other trading types, doesn't charge commissions, monthly fees, or exercise and assignment fees. However, other fees might apply. Article continues below advertisementInvestors don't have to pay for a Robinhood Gold membership to utilize options trading. Instead, they can select options trading in a Cash account to be automatically upgraded to an Instant account. There are multiple reasons for delays in fulfilling a stock order, including limited volume, high volatility, unstable market conditions, and limited support at execution venues. The Robinhood Instant account provides instant trade settlements, which means that you can access stock sale proceeds immediately instead of waiting three days.Article continues below advertisementSource: Robinhood FacebookRobinhood has a blog where the company updates users on new policies and procedures. Its recent update on options trading stated that customers can "exercise options contracts directly in the app to help avoid delays and trade restrictions." During market hours, these funds and shares are available immediately. Article continues below advertisementWhen an investor Junkie advise against. However, the Robinhood account screen does show you the number of day trades on your account, which may tempt you to give it a try. Options Trading Robinhood has rolled out the ability to trade options with no commission fees. Options give you access to no-fee contracts, which include no commissions and no per-contract fee, no exercise fee, and no assignment fees. It's tough to beat free. Robinhood's Options Trading includes helpful filters and advanced trade strategies. You can also trade multi-leg options strategies in a single order and monitor these complex contracts together. The typical investor should not be trading options at all, but if you are an experienced investor who wants to trade in the options space, you can increase your margins by trading at Robinhood. Crypto The biggest buzz is Robinhood's cryptocurrency trading service. Robinhood will now allow you to invest in Bitcoin, Bitcoin Cash, Ethereum, Ethereum Classic, Litecoin, and Dogecoin, as well as allowing users to track a list of other currencies. Access is rolling out on a state-by-state basis. Currently, about 50% of the U.S. population can use Robinhood Crypto. Even if you don't get access to buy and sell, all Robinhood users now have access to price and market data for 16 popular cryptocurrencies. Robinhood extends its no-fee trading to cryptocurrencies as well, which is a significant benefit over Coinbase and other well-known digital wallet providers. And you also can trade 24/7. That is if you are one of the lucky few allowed in so far. (Editor's Note: Before plunging in, you might want to read Investor Junkie's how to invest in bitcoin guide.) Robinhood Gold For more serious traders, Robinhood offers a fee-based service called Robinhood Gold, which is similar to a rival broker Motif's BLUE service. These low-cost brokerage firms are hoping to make up on the lost revenue via monthly subscription fees. This feature introduces after-hours trading, line of credit, and larger amounts of instant deposits. Gold is a better fit for the more active trader. The most significant power of Robinhood Gold is that it upgrades your account to a margin account to give you access to buy and sell stocks on credit, but this is not recommended for inexperienced investors. If you don't already know what a margin call is, you should probably skip Robinhood Gold and stick with the free version. You can also get access to Morningstar research and in-depth analysis on over 1700 stocks. If you do decide to opt into a margin account, note that there is a \$2,000 minimum balance required to open the account. This is per federal regulations. Gold also gives you access to extended-hours trading for pre-market (30 minutes before the market opens) and after-hours trades (2 hours after market close). This is useful when big news hits the market, and you want to quickly enter a trade before everyone else has an opportunity to react to the news. Gold also offers instant access to deposits, an upgrade over the standard three-day hold on deposited funds. Gold starts at \$5 per month for up to \$1,000 margin. Anything over \$1,000 is charged 5% interest. Is Robinhood Gold Worth It? If you're an active trader, then yes, Robinhood's Gold service is worth considering. You get a lot of services that are more expensive at more conventional firms. Plus you get the added bonus of being able to opt into a margin account. If, however, you are new to investing, then it's better to just stick with Robinhood's other accounts. Is Robinhood a Scam? The short answer is no. Robinhood is upfront about its fees and how it makes money. When it says it doesn't charge commissions, it means it. Plus, your money is protected by the Securities Investor Protection Corporation (SIPC) up to \$500,000 for securities and up to \$250,000 for cash. Any investments in cryptocurrency are not protected by the SIPC. Robinhood is also regulated, just like other stockbrokers, by the Securities and Exchange Commission (SEC). It is also a member of the Financial Industry Regulatory Authority (FINRA), a self-regulatory organization. That doesn't mean the service isn't without issues. In early March 2020, the app had a number of outages, locking investors out of their accounts during one of the most volatile periods on market history. The company has said that the outage was a result of high orders and high account signups. However, outages have continued since then, which has understandably caused some frustration among customers. How Does Robinhood Make Money? OK, so let's cut past all the do-gooder sentiment that's wrapped up in the company's self-identification with Robin Hood. It's not a friend to the over-taxed people of Nottingham; it's a business. And businesses make money. So, where is Robinhood's coming from? Robinhood earns its money through its Robinhood Gold subscription fees and interest on cash balances of your accounts. For example, I have about \$8 in cash in my account, which Robinhood pools with other cash balances and earns interest. If I had that cash in a savings account, I could earn interest. But because it is sitting with Robinhood, Robinhood keeps the interest. Robinhood Fees All stocks, options and ETFs are commission-free. However, there are a few other fees to be aware of. If you join Robinhood's Gold service, you will pay at least \$5 per month, while any margin over \$1,000 is charged 5% interest. There is also a regulatory fee of \$22.10 per \$1,000.000 of principal on sells only, which is rounded up to the nearest penny. This is to cover the cost incurred by regulators such as the SEC to regulate the market. In addition, Robinhood passes on a trading activity fee of \$0.000119 per share (equity sells) and \$0.002 per share (options sells). This fee is rounded up to the nearest penny and no greater than \$5.95. In addition, wire transfers, returned checks, and services such as paper statements also incur fees. For a list of all of the fees charged by Robinhood, click here. Robinhood Screenshots Robinhood Alternatives More Comparisons: Stash vs Robinhood vs Acorns E*TRADE vs Robinhood vs TD Ameritrade Full list of Robinhood alternatives here. Robinhood Pros & Cons Free Trades—Zero, zip, nada, naught, zilch for any trade. Market News Notifications—Get a notification on your mobile device for earnings announcements and other major news on stocks in your portfolio and watch list. Crypto—For those of you who want to trade— or even just track— cryptocurrencies 24/7, this feature will have you covered. No-Fee ACH Transfers—Robinhood doesn't charge any fees on any ACH transfers to or from your account. No Minimum Deposit—For most accounts, there is no minimum deposit or balance required. App Prone to Failure—In March 2020, Robinhood's app failed three times in two weeks. This is a serious concern for anyone who wants to trade in real time. Limited Functionality—Robinhood lacks some of the functionalities and resources you'll find with other stock brokers. Only One Type of Account—You can open only a taxable brokerage account. For IRAs or other account types, look elsewhere. Not Intuitive!m a Millennial and a digital native, and I had trouble figuring out how to get to enter a trade the first time. Finding what you want in the app is not always intuitive. But once you figure out how to trade, it's easy as pie. Potentially Delayed DataQuote data may be delayed by as much as 20 minutes. No Mutual Funds or BondsCurrently, Robinhood doesn't support mutual fund or bond investing. Final Thoughts on Robinhood Robinhood is a great way to get your feet wet with investing with no fees. The platform is regularly adding new features, including the web-based platform, options trading, and Robinhood Crypto. While it is not powerful enough to be your only investment platform, it does work well for your individual stock trading account. It's far from perfect, but it is a great value. After all, you can't beat free. Ready to Give Robinhood a Chance? Click Here

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