RegFi USA, LLC
Form CRS / Customer Relationship Summary
Effective July 07, 2026

Introduction	RegFi USA, LLC (Firm) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.
What investment services and advice can you provide me?	We offer investment advisory services to retail investors primarily over the internet. Our advisory service is discretionary — we make the trading decisions for you, within the strategy, without checking with you on each trade. It is a yield strategy built around long box spreads on the S&P 500 Index, a sophisticated, fully automated options strategy rather than individual security selection. Held to expiration, each long box spread pays a known fixed amount on a known future date in exchange for a smaller amount paid today. Trading for the yield service is fully automated. We do not pick individual stocks. To implement the strategy, we use long SPX box spreads and, as a cash-management and staging sleeve, short-duration U.S. Treasury instruments or Treasury exchange-traded funds to hold capital that is not currently deployed in boxes; we do not trade anything else. If you are a "Retirement Plan Client", you receive advisory services through an employer-sponsored retirement plan as a part of our services is available in our Form ADV Part 2A ("Brochure"), Item 4. **For additional information**, please see Form ADV, Part 2A Brochure (Items 4 and 7 of Part 2A) and other applicable documents. ***Questions to Ask Us:*** • **Given my financial situation, should I choose an investment advisory 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?**
What fees will I pay?	**Asset-based fees.** When we are paid based on assets under management, we have a financial incentive to recommend you contribute more money to your Firm accounts. We charge a single asset-based advisory fee — a percentage of the assets we manage for you — on the discretionary yield service, and that fee is our only compensation. We receive no commissions and no other compensation — including no compensation, fee share, or rebate from Interactive Brokers or anyone else. The same fee basis applies to taxable accounts and retirement accounts. Additional information about our fees is included in Firm Brochure, Item 5. The Firm also provides services on an hourly basis, subscription basis, and by commissions. **Performance-based fees.** RegFi USA, LLC currently has certain client relationships where it receives performance-based fees based on 20% of the appreciation. Performance based fee arrangements create potential conflicts of interest by creating an incentive to allocate investments having a greater potential for higher returns to client accounts paying a performance fee. To prevent conflicts of interest associated with managing accounts with different compensation structures, RegFi USA, LLC requires portfolio decisions to be made on a strategy specific basis and without consideration of the Firm's pecuniary or business interests. Subject to certain limited exceptions, we require pre-allocation of client orders based on specific fee-neutral criteria. Additionally, we require average pricing of all aggregated orders. Finally, we have adopted a policy prohibiting all employees, including portfolio managers, from placing the investment interests of any client above the investment interests of any other client with the same or similar investment objectives.

	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. **For additional information**, please see Form ADV, Part 2A Brochure (Item 5 of Part 2A). ***Questions to Ask Us:*** • **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?**
What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?	**When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.** We have one paid referral arrangement, with an unaffiliated registered broker-dealer, governed by a written endorsement agreement under Rule 206(4)-1(b). Under that agreement, we pay the broker-dealer for referring prospective clients to us. Each client referred under that arrangement receives a written disclosure at the time of referral that states the broker-dealer is being paid for the referral, the material terms of the compensation, the conflicts of interest the arrangement creates, and the absence of disqualifying events. We perform initial diligence on the broker-dealer at onboarding and at least annually thereafter to confirm continuing eligibility under the rule. We also address our conflicts through disclosure, our fiduciary duties, our Code of Ethics, and our compliance review procedures. **For additional information**, please see Items 10-12 on Form ADV, Part 2A. ***Questions to Ask Us:*** **How might your conflicts of interest affect me, and how will you address them?**
How do your financial professionals make money?	All employees are paid a base salary, and certain employees are eligible for a discretionary bonus. Some employees also receive compensation in the form of equity option grants from the Firm's parent company. No compensation is based on the performance or selection of specific securities.
Do you or your financial professionals have legal or disciplinary history?	No. You can visit Investor.gov/CRS for a free and simple search tool to research our Firm and our Financial Professionals. **For additional information**, please see Item 9 in Form ADV, Part 2A; or for the FPs, Items 14 A-M on Form U4, and Items 7A or C-F on Form U5. ***Question to Ask Us:*** **As a financial professional, do you have any disciplinary history? For what type of conduct?**
Additional Information	If you would like additional, up-to-date information or a copy of this summary, please call us at 305-845-2740, or look at adviserinfo.sec.gov under our CRD #342345. ***Questions to Ask Us:*** **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?**