



SPECIAL TERMS AND CONDITIONS FOR A GUARANTEED INVESTMENT IN

GAINERSQTR COPYPORTFOLIO®, SHARPTRADERS COPYPORTFOLIO® AND/OR ACTIVETRADERS COPYPORTFOLIO® COPYPORTFOLIOS®

These Special Terms and Conditions (these “**Special Conditions**”) supplement the customer documentation of the applicable eToro Entity (as defined below) available on our [website](#) (“**Terms and Conditions**”). These Special Conditions set out the terms under which you can invest in a Principal Guaranteed GainersQTR CopyPortfolio® and/or SharpTraders CopyPortfolio® and/or ActiveTraders CopyPortfolio® (each a Principal Guaranteed CopyPortfolio or “**PG CopyPortfolio**”) and the foregoing offer, the “**Promotion**”). In case of conflict between these Special Conditions and our Terms and Conditions, these Special Conditions will prevail. All capitalized terms used herein and not otherwise defined shall bear the meaning ascribed to them in the Terms and Conditions. For the purpose of this Promotion, the “**eToro Entity**” shall mean the eToro entity from which you receive brokerage services which can be either eToro (Europe) Ltd., or eToro AUS Capital Pty Ltd., or eToro (UK) Ltd.

IN ORDER TO PARTICIPATE IN THIS PROMOTION, YOU MUST:

- Confirm your participation by accepting these Special Conditions via the typeform provided by eToro and provide the information requested by eToro.
- **PLEASE NOTE** – if you do not provide proper user names and fully identified eToro credentials within the typeform you shall not be eligible to participate in this Promotion;
- Upon submission and acceptance of the typeform, this Promotion shall form a legally binding contract on your part.
- Invest at least the Minimum Investment (defined below) in one or more of the PG CopyPortfolios during the period commencing as of 00:01 (GMT) on January 6, 2020, and until 23:59 (GMT) on January 31, 2020 (“**Participation Period**”).
- This Promotion is personal and non-transferable and shall apply solely to account to which it was made available and which meets all the terms and conditions set forth herein.

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTION. IF YOU ARE PARTICIPATING IN VIOLATION OF ANY POLICIES, RULES OR REGULATIONS APPLICABLE TO YOU, YOU MAY BE DISQUALIFIED FROM ENTERING OR RECEIVING THE GUARANTEED AMOUNT. ETORO DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

KEY FEATURES:	
Election of PG CopyPortfolio	You may elect to invest in one or all of the following CopyPortfolios: GainersQTR CopyPortfolio®, SharpTraders CopyPortfolio® or ActiveTraders CopyPortfolio®
Guaranteed Amount	The investment amount you may invest (in one or more tranches) during the Participation Period shall be at least the minimum amount as required per each PG CopyPortfolio as indicated on our Platform (“ Minimum Investment ”) and up to the maximum investment amount per each PG CopyPortfolio is US\$2,000,000 (i.e., the total amount that you may invest and will be subject to the Promotion is up to US\$6,000,000) (“ Maximum Amount ”). Any investments in a PG CopyPortfolio made prior to the Participation Period, and funds invested after the Participation Period, are not eligible to participate in this Promotion.
Term	The term of the Promotion is from the beginning of the Participation Period and until 23:59 (GMT) on January 3, 2021. (“ Expiration Date ” and such period “ Term ”).
Return	ETORO DOES NOT GUARANTEED A PROMISED RETURN. For past performance of the applicable PG CopyPortfolio see https://www.etoro.com/funds/gainersqtr/portfolio/chart

	OR https://www.etoro.com/copyportfolios/sharptraders/stats OR https://www.etoro.com/funds/activetraders/stats , respectively.
Interest	None
Access to Portfolio	You can always elect to stop copying the applicable PG CopyPortfolio, HOWEVER, IF YOU STOP COPYING THE PG COPYPORTFOLIO AT ANY TIME PRIOR TO THE PG EXPIRATION DATE, YOUR PARTICIPATION IN THIS PROMOTION SHALL BE DEEMED CANCELLED AND REVOKED AND ACCORDINGLY YOU SHALL NOT BE ENTITLED TO THE PRINCIPAL GUARANTEE PROTECTION AS EXPLAINED BELOW. The foregoing shall apply to all events in which the PG CopyPortfolio was closed prior to the PG Expiration Date, including, without limitation, in case of a closure due to your breach of the Terms and Conditions, voluntary closure of the PG CopyPortfolio made by you or if the PG CopyPortfolio was closed due to a Stop Loss (whether the Stop Loss was set at its default rate or if you edited the Stop Loss manually). PLEASE NOTE THAT THE DEFAULT STOP LOSS WITH RESPECT TO PG COPYPORTFOLIO IS SET TO A LEVEL IN WHICH THE COPYPORTFOLIO REACHES A VALUE OF 5% OF ITS ORIGINAL VALUE (i.e., 95% LOSS).
Combines total investment for promotion for all participants	eToro may shorten the Participation Period if the investment of all participants in this Promotion reaches a certain threshold, per its sole discretion.
Fees	No special management fees or other similar fees apply. Standard eToro Fees (commission, overnight and such other fees as set forth in the Terms and Conditions) apply where relevant on all trades opened in the PG CopyPortfolio.

ADDITIONAL TERMS

1. **Promoter Details.** These Special Conditions are made by the following eToro Entities, each solely with respect to its direct clients and not on behalf of the other entity:
 - 1.1. (eToro (Europe) Limited Ltd., a limited liability company incorporated in Cyprus (registered number HE 200585), authorized and regulated by the Cypriote Securities and Exchange under a CIF license No. 109/10.
 - 1.2. eToro AUS Capital Pty Ltd., a limited liability company incorporated in Australia, (ABN 66 612 791 803), holder of an Australian Financial Services Licence (AFSL) 491139 issued by the Australian Securities and Investments Commission (ASIC).
 - 1.3. eToro (UK) Ltd, a Financial Services Company authorized and regulated by the Financial Conduct Authority (FCA) under the license FRN 583263.
2. **Eligibility.** The Promotion is limited to the Minimum and Maximum Investment amounts, invested in the PG CopyPortfolio during the Participation Period, per each account person/household or environment in which computers are shared. Users participating who have more than one trading account will be eligible only once. Users opening or operating multiple accounts in order to participate in this Promotion will not be eligible under this Promotion. Users from Iran, DPRK, Syria, Cuba, Sudan, USA, and such other jurisdictions in which we do not provide services as provided under the Terms and Conditions, cannot participate in this Promotion. If you attempt to compromise the integrity or the legitimate operation of this Promotion by hacking or by cheating or committing fraud or manipulation in ANY way, including by providing false details or by false registration, we may not provide any refund or deduct any refund that was given to you under this Promotion and/or ban you from participating in any of our future Promotions, so please play fairly.

3. **Principal Guarantee Protection.** Subject to the fulfillment of all the eligibility pre-conditions, eToro shall refund and credit your balance with actual funds for any loss to the Guaranteed Amount as shall be recorded on our systems at the Expiration Date up to the Guaranteed Amount (the “**Refund Amount**”).
4. **Action Required to Receive the Principal Guarantee Protection.** eToro shall process the Refund Amount within 10 Business Days following the Expiration Date. “**Business Day**” means a day on which our main branch and banks are open for business.
5. **Renewal.** To the extent eToro will extend this Promotion, in its sole discretion, eToro shall have the right to renew your participation in the Promotion for an additional one-year term, at the then prevailing terms and conditions applicable to such product at that time.
6. **Disclosures.** **PRIOR TO ELECTING TO INVEST IN THIS PROMOTION PLEASE REVIEW OUR [GENERAL RISK DISCLOSURE](#). WITHOUT DEROGATING FROM THE GENERALITY OF THE FOREGOING, SIMULATED PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. TRADING HISTORY PRESENTED MAY NOT SUFFICE AS BASIS FOR INVESTMENT DECISION. WE MAKE NO REPRESENTATIONS AS TO THE SUITABILITY OF THIS PROMOTION FOR YOUR INVESTMENT PURPOSES.** This Promotion provides opportunities but may pose risks, which should be carefully considered. This Promotion is designed for those who wish to earn a higher rate of return than traditional deposits, such as fixed rate guaranteed investment certificates, and are willing to accept the risk of earning a minimal return but at the same time wish to have their principal guaranteed.
7. **Disclaimers.** eToro does not make any representation or warranty, express or implied, to you or any member of the public regarding the advisability of investing in CopyPortfolios generally or in the PG CopyPortfolio particularly, or the ability of the PG CopyPortfolio to guarantee a specified return, track general stock market performance or any other economic factor.
8. **Termination; Special Circumstances, Extraordinary Events.** eToro may terminate and/or shorten, at its sole discretion, the Promotion, at any time prior to the Expiration Date. Should eToro elect to do so, it shall apply the Principal Guarantee Protection up to and until the effective date of termination of this Promotion. eToro may elect to extend the Promotion following the lapse of the Term. You understand and agree that there is the possibility of the occurrence of a market disruption or other event beyond our reasonable control which has or will have a material adverse effect on our ability to manage the related risk, or to otherwise perform our obligations under these Special Conditions. If such an event occurs, we may, acting reasonably, take such action as we deem necessary, including (without limitation) adjusting, advancing or delaying the calculation or payment of the Refund Amount.
9. **Other Languages.** The English language version of these Special Term shall be controlling in all respects and shall prevail in case of any inconsistencies with translated versions, if any
10. **Governing Law and Jurisdiction.** The Special Terms will be governed by the laws of the jurisdiction set forth in the Terms and Conditions applicable to you.
