Welcome Bonus Enrollment Promotion TERMS AND CONDITIONS

Last update on: 13/11/2025

These Terms and Conditions (the "**Promotion T&Cs**") govern the Promotion conducted by the relevant eToro group entity: eToro (Europe) Limited eToro (ME) Limited, eToro (UK) Limited or eToro Singapore PTE Ltd. ("**Us**", "**We**", "**eToro**"). The relevant eToro entity for each participant is determined by the participant's country of residence or the entity with which their eToro account is registered. The Promotion T&Cs are supplemental to the eToro terms and conditions (the "**eToro T&Cs**") which apply to Users of the eToro Platform generally, including promotion participants, and can be found here https://www.etoro.com/customer-service/terms-conditions. In addition, the following policies are incorporated by reference and applicable to participants in the Promotion: the eToro Privacy Policy which can be accessed here: https://www.etoro.com/customer-service/privacy/ ("**eToro Privacy Policy**"); and the eToro Cookie Policy which can be accessed here: https://www.etoro.com/customer-service/cookies/.

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTIONS. BY ENTERING THE PROMOTION ALL ENTRANTS WILL BE DEEMED TO HAVE ACCEPTED AND AGREED TO BE BOUND BY THESE TERMS AND CONDITIONS AND THE GENERAL ETORO TERMS AND CONDITIONS AND PRIVACY POLICY. IF YOU ARE IN VIOLATION OF ANY POLICIES, RULES OR REGULATIONS APPLICABLE TO YOU, YOU MAY BE DISQUALIFIED FROM ENTERING OR RECEIVING REWARDS. ETORO DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

Promotion Description:

This promotion (the "Promotion") will provide, on the Bonus Date (as defined below), an amount of Qualified Cryptocurrencies (as defined below) or Qualified Stocks (as defined below)) (based on place of residency) all as listed in Appendix A (the "Welcome Bonus") to participants who open a new eToro Account (as defined below) and meet these Promotion T&Cs during the Promotion Period. This Promotion begins on 13/11/2025 and shall continue until terminated at eToro's sole discretion, at any time (the "Promotion Period").

I. The Qualifying Terms

To be eligible for the Welcome Bonus, a user must meet all of the following criteria as of the start of the Promotion Period:

- (a) be a resident of one the countries (as detailed in Appendix A);
- (b) complete the registration to open an eToro trading platform account (an "eToro Account") during the Promotion Period, which is subject to our approval;
- (c) have **solely** selected interest in trading stocks and/or cryptocurrencies as part of the registration;
- (d) not be an existing eToro customer with an eToro Account and not be a customer whose eToro Account has been closed within the past 30 days;
- (e) have his/her eToro Account fully verified by completing his/her profile pursuant to eToro procedures and policies;
- (f) complete a minimum first time deposit in the amounts specified in the <u>Appendix A</u> to its fully verified eToro Account, at any time during the Promotion Period. Such deposited amount must remain in your eToro Account for a minimum of 90 days. It being clarified that only the first deposit made to your eToro Account shall count towards the eligibility of the Welcome Bonus:
- (g) NOT be an employee of eToro or of an eToro subsidiary, parent company or a company under common control with eToro ("eToro Affiliates") and NOT be an immediate family (parent, sibling, spouse, child) or household member of an eToro employee, an employee of an eToro Affiliate, or a person involved in any part of the administration and execution of this Promotion; and
- (h) NOT be involved in any part of the administration and execution of this Promotion.

II. The Welcome Bonus:

- (a) As part of the registration process, you will be offered to select either a stock or a cryptocurrency (as detailed in Appendix A) from a list provided by us that you would like to be added to your eToro Account for free (the "Qualified Stocks" and "Qualified Cryptocurrencies", respectively). Please note that the availability of Qualified Stocks and Qualified Cryptocurrencies is subject to local regulatory restrictions and may vary by jurisdiction. Certain instruments, including cryptocurrencies, may not be available in all countries.
- (b) The Qualified Stocks and the Qualified Cryptocurrencies presented to you may be subject to change. The inclusion of a digital asset on the list of Qualified Stocks and Qualified Cryptocurrencies is not an investment recommendation or endorsement of such investment by eToro.

- (c) The Welcome Bonus is expected to be added to your eToro Account within 7 days after you have fully met the Qualifying Terms set forth above, but there may be situations when this process takes longer ("Bonus Date").
- (d) As part of the Promotion, eToro will buy a certain amount (as set forth in <u>Appendix A</u>) of the Qualified Stocks or Qualified Cryptocurrency that you select. However, the purchase of Qualified Stocks and Qualified Cryptocurrencies will be subject to eToro's fees and so the amount you ultimately receive is expected to be lower than such amount. Any future sale or transfer of the Qualified Stocks or Qualified Cryptocurrency on eToro's platform will be subject to the corresponding fees and will be subject to the governing eToro terms and conditions.
- (e) We reserve the right, at our sole discretion, to provide you, on the Bonus Date, in lieu of the Welcome Bonus, any alternative bonus having the same value of the Welcome Bonus, including but not limited, a cash deposit or alternative Qualified Stocks or Qualified Cryptocurrency.

III. What Other Conditions Am I Agreeing To By Entering?

- (a) By entering the Promotion all entrants will be deemed to have accepted and agreed to be bound by these Promotion T&Cs, as well as the eToro documents referenced in the introductory paragraph of this document.
- (b) You are solely responsible for all applicable taxes related to accepting the Welcome Bonus.
- (c) At any time, we reserve the right to cancel, change or suspend this Promotion.
- (d) Users who attempt to abuse the Promotion will forfeit their rewards. If any participant is attempting to compromise the integrity or the legitimate operation of the Promotion or by cheating or committing fraud or manipulation in any way, including by providing false details or by false registration, eToro may seek damages from such participant to the fullest extent permitted by law. Further, eToro may refrain from granting rewards and/or deduct any such amounts that were given to such participant under the Promotion and/or ban it from participating in any of eToro's future promotions.
- (e) If eToro suspects that a user (whether alone or with others) has manipulated or abused (or attempted to do so) the Promotion and/or otherwise acted in bad faith towards us or in a fraudulent manner, then, eToro reserves the right, at its sole discretion, to take the following actions with respect to any such user and/or to any person we consider is acting in concert with such user: (i) temporarily or permanently, block, suspend or terminate the services under such user account with eToro (or any portion thereof and close such account, and/or (ii) remove and/or deduct any benefit which might have been granted to such users (taking into account any loss sustained which will be fully recognized); and/or (iii) remove and/or deduct any profits gained by such users as a result of such manipulation or abuse, including by closing any open positions in the applicable user's account(s) with eToro, and/or (iii) deny, withhold, or withdraw that user from the Promotion and any future other promotion.
- (f) Eligibility to participate in this Promotion is limited to one account per person/household. Users participating who have more than one trading account will be eligible for one reward only.
- (g) Users who acted against the <u>eToro Community Guidelines</u> after being warned for any reason and/or were blocked from eToro websites, will not be entitled to receive any reward.
- (h) Users opening or operating multiple accounts to benefit from this Promotion will not be entitled to receive any reward.
- (i) eToro reserves the right to publish a list of users disqualified from participating in the Promotion.
- (j) In any case of contradiction between these Promotion T&Cs and any other publication or communication related to the Promotion (including via email, push notification, or banner), these Promotion T&Cs shall prevail.
- (k) eToro's decision on all matters relating to this Promotion shall be final and binding.
- (I) These Promotion T&Cs are governed by the laws of the jurisdiction of the relevant eToro entity, as determined by the participant's country of residence or the entity with which the participant's eToro account is registered.

Appendix A

<u>List of participating countries and Type of Welcome Bonus</u>

GCC:

Country	Type of Welcome Bonus	Amount Deposited	Amount (in US\$)
United Arab Emirates, Bahrain, Kuwait, Oman,	Qualified Stocks or Qualified Cryptocurrency	US\$200 - US\$999	US\$50 worth of the Qualified Stocks or Qualified Cryptocurrency
		US\$1,000 – US\$4,999	US\$150 worth of the Qualified Stocks or Qualified Cryptocurrency
		US\$5,000 – US\$9,999	US\$200 worth of the Qualified Stocks or Qualified Cryptocurrency
		US\$10,000 +	US\$300 worth of the Qualified Stocks or Qualified Cryptocurrency
Qatar	Qualified Stocks or Qualified Cryptocurrency	US\$1,000 – US\$4,999	US\$150 worth of the Qualified Stocks or Qualified Cryptocurrency
		US\$5,000 – US\$9,999	US\$200 worth of the Qualified Stocks or Qualified Cryptocurrency
		US\$10,000 +	US\$300 worth of the Qualified Stocks or Qualified Cryptocurrency

Europe:

Country	Type of Welcome Bonus	Amount Deposited	Amount (in US\$)
Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden.	Qualified Stocks or Qualified Cryptocurrency	US\$500 - US\$999	US\$40 worth of the Qualified Stocks or Qualified Cryptocurrency
		US\$1,000 – US\$4,999	US\$100 worth of the Qualified Stocks or Qualified Cryptocurrency
		US\$5,000 – US\$9,999	US\$300 worth of the Qualified Stocks or Qualified Cryptocurrency
		US\$10,000 +	US\$500 worth of the Qualified Stocks or Qualified Cryptocurrency
United Kingdom	Qualified Stocks ONLY	US\$500 - US\$999	US\$40 worth of the Qualified Stocks
		US\$1,000 - US\$4,999	US\$100 worth of the Qualified Stocks
		US\$5,000 – US\$9,999	US\$300 worth of the Qualified Stocks
		US\$10,000 +	US\$500 worth of the Qualified Stocks

Singapore:

Country	Type of Welcome Bonus	Amount Deposited	Amount (in US\$)
Singapore	Qualified Stocks ONLY	US\$500 - US\$999	US\$50 worth of the Qualified Stocks
		US\$1,000 – US\$4,999	US\$150 worth of the Qualified Stocks
		US\$5,000 – US\$9,999	US\$200 worth of the Qualified Stocks
		US\$10,000 +	US\$300 worth of the Qualified Stocks