

ETORO MONEY CARD - STOCK BACK PROMOTION - 2025

(the "Promotion")

Terms and Conditions

Last Updated January 30, 2026

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTIONS. THESE TERMS AND CONDITIONS ("PROMOTION TERMS AND CONDITIONS") GOVERN THE PROMOTION. ALL ENTRANTS WILL BE DEEMED TO HAVE ACCEPTED AND AGREED TO BE BOUND BY THESE PROMOTION TERMS AND CONDITIONS AND THE GENERAL ETORO EU TERMS AND CONDITIONS ("ETORO EU GENERAL TERMS") AND THE ETORO MONEY MALTA TERMS AND CONDITIONS ("ETORO MONEY MALTA TERMS"), BOTH OF WHICH CAN BE FOUND [HERE](#), AS WELL AS THE ETORO [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 (EUROPE) LIMITED ("ETORO EU"), TOGETHER WITH ETORO MONEY MALTA LTD ("ETORO MONEY MALTA", and collectively with ETORO EU: "ETORO", "US", "OUR" OR "WE") DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

1. **Promotion Period:** Please take note that the Promotion period is between February 1, 2026 (00:00 London time), to June 30, 2026 (23:59 London time) ("Promotion Period").
2. **Promotion:** Subject to the Promotion Terms and Conditions, the Promotion will allow any Eligible Participant who will use their eToro Money Card (as such is defined in the eToro Money Malta Terms, and hereinafter the "Card") associated with their eToro Money account ("EUR Account") within the Promotion Period for Eligible Transactions to receive free Qualified Stocks which are worth – on the Monthly Reward Date - the applicable percentage of the total amount of their Monthly Eligible Transactions (as converted to USD in accordance with Section 5(d) below), but not more than the applicable monthly cap, in total per month (the "Monthly Award"), as follows:
 - (i) For Green Card Holders who are Platinum tier eToro Club members: 3%, capped at USD \$25 per calendar month;
 - (ii) For Black Card Holders who are Platinum+ tier eToro Club members: 4%, capped at USD \$50 per calendar month; and
 - (iii) For Black Card Holders who are Diamond tier eToro Club members: 4%, capped at USD \$100 per calendar month.

Notwithstanding anything to the contrary in these Promotion Terms and Conditions, we may, at our sole discretion, at any time and with immediate effect, change the percentage, monthly caps, tiers, eligibility requirements and/or any other feature of this Promotion and/or cancel, terminate or suspend the Promotion, in whole or in part, without advance notice.

3. **Eligible Participant:** The Promotion is open to any individual who, at all times during the Promotion Period (an "Eligible Participant"): (i) has opened, activated and maintains an eToro trading platform account (an "eToro Account") in full compliance with the eToro EU General Terms; (ii) has opened, activated and maintains an EUR Account; (iv) is eligible to hold and has activated the Card; (v) maintains the Card and the EUR Account in full compliance with the eToro Money Malta Terms; (vi) has fully completed the Promotion registration form (including choosing a Qualified Stock); (vii) has executed at least one Eligible Transaction during the Promotion Period; (viii) is NOT an employee of eToro or of an eToro subsidiary, parent company or a company under common control with eToro ("eToro Affiliates"); (ix) is NOT an immediate family member (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 (x) is NOT involved in any part of the administration and execution of this Promotion .