ETORO MONEY CARD - STOCK BACK PROMOTION - 2026
(the "**Promotion**")
Terms and Conditions

Last Updated October 1, 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 October 1, 2026 (00:00 London time), to December 31, 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 or Select tier eToro Club members**: **3%**, capped at **USD**
   $25 per calendar month;
   (ii) **For Black Card Holders who are Platinum+ or Premium 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 .**

   If an Eligible Participant's eToro Club tier changes during a calendar month, the applicable stock-back rate and monthly cap for that month shall be determined by the Eligible Participant's Club tier at the end of that calendar month. No reward will be awarded if the Eligible Participant is not in an eligible tier at month-end.

3. 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.**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; (iii) 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) the account is NOT defined as a "Popular Investor".

4. **Eligible Transactions**: "Monthly Eligible Transactions", shall mean for each applicable month during the Promotion Period, any Card payment in Euro and/or any Card Payment in a Foreign Currency (as such term is defined eToro Money Malta Terms) executed during the Promotion Period for goods and services using the Card as a means of payment only.

   Monthly Eligible Transactions **shall not include**: (i) transactions that are performed by other means of payment via your EUR Account (rather than the Card); (ii) transactions prohibited under these Promotion Terms and Conditions and the eToro Money Malta Terms, including the eToro Money Account & Card Acceptable Use Policy; (iii) any of the following transactions: cash advances, ATM transactions, interest charges, fees, refunds or other types of credit, charges related to trading, balance transfers, deposits to the EUR Account and withdrawals from the EUR Account; (iv) transactions in connection with spend or use of any financial service or product, including any transaction on, or in connection with, any cryptoassets exchange or cryptoassets wallets; and (v) transactions that have been initiated at any time which is not within the Promotion Period. Note that any Monthly Award is earned on a transaction that is later refunded, we reserve the right to recover the Monthly Award from the eToro Account. Any spend on incomplete/rejected/invalid/returned/disputed/unauthorized or fraudulent transactions will not be considered eligible under the rules of the Promotion.

5. **The Monthly Award:**

a. As part of the Promotion registration process you will be offered to select a stock from a list provided by us that you would like to be added during the Promotion Period to your eToro Account as part of the Monthly Award (the "**Qualified Stocks**"). Please note that if you do not select a Qualified Stock during registration, we will choose one for you at random.

b. The Qualified Stocks presented by us during the registration process are based on objective factors such as trading volumes on eToro's platform and are subject to change. The inclusion of a stock on this list of Qualified Stocks is not an investment recommendation or endorsement of such investment by eToro.

c. The Monthly Award for each month during the Promotion Period is expected to be added to each Eligible Participant's eToro Account by the end of the next consecutive month during the Promotion Period (each a "**Monthly Reward Date**").

d. As part of the Promotion, eToro EU will buy Qualified Stocks that were selected by each Eligible Participant as part of the registration process, in an amount in USD equal to the Monthly Award, based on the exchange rate applicable on the last day of the relevant calendar month (the "**Monthly Award Amount**"). Please note that this purchase will be subject to currency conversion and so the amount that an Eligible Participant ultimately receives in Qualified Stocks may sometimes be less than the Monthly Award Amount of the Qualified Stock at the time of purchase. The minimum Monthly Award value for an eligible participant is $2, in case an Eligible Participant's Monthly Award Amount shall be less than $2, then no award shall be granted. Any future sale or transfer of that position on the eToro Account will also be subject to the corresponding fees and will be subject to the eToro EU General Terms.

The Monthly Award amount (that is, the value of the Qualified Stocks credited to your eToro Account) may not be withdrawn from your eToro Account for a minimum period of 365 days from the date the qualified stock position was opened. During this 365-day period you may continue to hold, sell or reinvest the Qualified Stocks on the eToro platform, but an amount up to the value of the Monthly Award amount will remain non-withdrawable from your eToro Account. Following the lapse of this 365-day period, and provided that you have remained in full compliance with all Qualifying Terms, the

amount then remaining non-withdrawable shall cease to be non-withdrawable, subject to the corresponding fees and to the governing eToro terms and conditions, and further provided that the monthly award amount has not been removed or recouped under these Promotion T&Cs.

e. We reserve the right, at our sole discretion, to provide each Eligible Participant, on the Monthly Reward Date, in lieu of the Monthly Award, any alternative reward having the same value of the Monthly Award, including but not limited, a cash deposit or alternative Qualified Stock.

6. **What Other Conditions Am I Agreeing To By Entering?**

6.1. By entering the Promotion all entrants will be deemed to have accepted and agreed to be bound by these Promotion Terms and Conditions, as well as the eToro documents referenced throughout these Promotion Terms and Conditions.

6.2. In any case of contradiction between the Promotion Terms and Conditions and any publication circulated via email, push notification, banner, newsletter, button or other similar method sent to you by eToro and/or any party acting on its behalf or by any such other publication in connection with the Promotion ("**Promotion Publication**"), the Promotion Terms and Conditions shall prevail unless specifically stated otherwise within such Promotion Publication.

6.3. We reserve the right to cancel, terminate or suspend this Promotion. For the avoidance of doubt, cancellation, termination or suspension by eToro of this Promotion shall not entitle you to any claim or compensation against eToro for any losses or damages suffered or incurred by you as a direct or indirect result of the act of cancellation, termination or suspension.

6.4. You shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion and the Monthly Award. It is your responsibility to calculate and pay all applicable taxes that you owe as a result of your participation in the Promotion. However, we may withhold and deduct at source any taxes due under Applicable Law (as such term is defined in the eToro General Terms) at our sole discretion. You will have no claim against eToro where we have made such a deduction. You should consult with your own tax advisor to determine the potential benefits, burdens, and other consequences of the Promotion.

6.5. If an Eligible Participant closes his/her eToro Account and/or EUR Account and/or cancels the Card, such Eligible Participant will lose its right to participate in the Promotion its right to the Monthly Award. Likewise, if eToro closes the Eligible Participant's eToro Account and/or EUR Account and/or the Card, such Eligible Participant will lose its right to participate in the Promotion and its right to the Monthly Award.

6.6. If any participant is attempting to compromise the integrity or the legitimate operation of the Promotion or by committing fraud or manipulation in any way, including by providing false details, 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.

6.7. If we suspect 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 eToro or in a fraudulent manner, then, eToro reserve the right, at its sole discretion, to take the following actions with respect to any such user and/or to any person it considers is acting in concert with such user: (i) temporarily or permanently, block, suspend or terminate the services under such user's EUR Account (or any portion thereof) and/or eToro Account (or any portion thereof) and close such EUR Account and/or eToro 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, and/or (iv) deny, withhold or withdraw that user from the Promotion and any other future promotion.

6.8. eToro shall not assume any liability (to the extent permitted by law) for any of the following: (i) loss or damage arising out of organizing or holding this Promotion or as a result of participation in the Promotion, or if the Promotion does not run as planned; (ii) any default due to an act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond its reasonable control.

6.9. eToro shall only be liable for any loss or damage suffered or incurred as a direct result of eToro's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not eToro have been advised of the possibility of such loss or damage.

6.10. Eligibility to participate in this Promotion is limited to one account per person/household. Users participating who have more than one eToro Account and/or more than one EUR Account, will be eligible for one reward only. In the event that a user filled in more than one promotion application, only the first application which was submitted by the user will be used (subject to the Promotion Terms and Conditions). Users opening or operating multiple accounts to benefit from this Promotion will not be entitled to receive any reward.

6.11. Users who acted against the eToro Community Guidelines after being warned for any reason and/or were blocked from eToro websites, will not be entitled to receive any reward.

6.12. eToro's decision on all matters relating to this Promotion shall be final and binding.

6.13. The Promotion is provided by eToro (Europe) Limited, an eToro Group company, together with eToro Money Malta Ltd., also an eToro Group company.