Course Bonus Enrollment Promotion
TERMS AND CONDITIONS
Last update on:4 September, 2025

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, WHICH ARE AVAILABLE THROUGH HTTPS://WWW.ETORO.COM/CUSTOMER-SERVICE/TERMS-CONDITIONS/. 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:
We will provide, on the Bonus Date (as defined below), an amount of Qualified Stocks (as defined below)) (based on place of residency) all as listed in Appendix A (the "**Course Bonus**") to participants who participate and complete the First Course (as defined below) and meet the Qualifying Terms and the rest of terms set forth in these Terms and Conditions (the "**Promotion T&Cs**") during the Promotion Period (the "**Promotion**"). This Promotion begins on______2025 and shall continue until terminated at eToro's sole discretion, at any time (the "**Promotion Period**") the Promotion may be terminated at any time.

I. The Qualifying Terms

The user has to:

(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 his/her eToro Account fully **verified** by completing his/her profile pursuant to eToro procedures and policies;
(d) access the Academy Lite platform via the eToro trading platform and complete the first course (the "**First Course**"), which shall include completing all required lessons and submitting answers to all embedded questions within 30 days from the date of the First Course commencement by the user;
(e) Correctly answer at least 25% of the questions embedded in the First Course;
(f) not be a customer whose eToro Account has been closed within the past 30 days;
(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 Course Bonus:

(a) Following completion of the First Course (as further set forth under the Qualifying Terms), you will be offered to select a stock worth an amount as further detailed in Appendix A and from a list provided by us that you would like to be added to your eToro Account for free (the "**Qualified Stocks**").
(b) The Qualified Stocks presented to you may be subject to change. The inclusion of the stocks on the list of Qualified Stocks is not an investment recommendation or endorsement of such investment by eToro.
(c) The Course Bonus is expected to be added to your eToro Account immedietaly (subject to technichal difficulties) 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 Appendix A) of the Qualified Stocks that you select. However, the purchase of Qualified Stocks 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 on eToro's platform will be subject to the corresponding fees and will be subject to the governing eToro terms and conditions. Furthermore, the value of the Course Bonus may be rounded down to the nearest cent.
(e) We reserve the right, at our sole discretion, to provide you, on the Bonus Date, in lieu of the Course Bonus, any alternative bonus having the same value of the Course Bonus, including but not limited, a cash deposit or alternative Qualified Stocks.

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 Course 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 eToro Community Guidelines 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) The Promotion is being provided by the relevant eToro entity providing the services ("ETORO", "US", "OUR" OR "WE").

(j) eToro reserves the right to provide different questions and lessons under the First Course to comply with applicable regulations.

Appendix A

List of participating countries and Type of Course Bonus

Country	Type of Course Bonus	Amount (in US$)
United Kingdom Germany France Italy Netherlands Switzerland Romania Ireland Norway Czech Republic Poland Austria Sweden Denmark Belgium Portugal Finland Bulgaria	Qualified Stocks	US$10 worth of Qualified Stocks