CRYPTO DEPOSIT – STOCK REWARD
PROMOTION –
END YEAR PROMO 2026
(the "**Promotion**")
Terms and Conditions

Last Updated: October 8, 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, THE GENERAL TERMS AND CONDITIONS OF THE ETORO ENTITIES WITH WHICH YOU ARE REGISTERED FOR INVESTMENTS AND PLATFORM SERVICES ("**ETORO GENERAL TERMS**") AND THE APPLICABLE ETORO HOSTED CRYPTOASSETS WALLET SERVICE TERMS OF THE ETORO ENTITY FOR WHICH YOU REGISTERED FOR HOSTED CRYPTOASSETS WALLET SERVICES ("**HOSTED WALLET TERMS**"), ALL 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. EACH APPLICABLE ETORO ENTITY ("**ETORO**", "**US**", "**OUR**" OR "**WE**") DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT. CAPITALIZED TERMS USED BUT NOT DEFINED HEREIN SHALL HAVE THE MEANINGS GIVEN TO THEM IN THE HOSTED WALLET TERMS OR THE ETORO GENERAL TERMS, AS APPLICABLE.

1. **Promotion Period**: October 8, 2026 (00:00 London time) to December 31, 2026 (23:59 London time) ("**Promotion Period**").

2. **Promotion**: Subject to the Promotion Terms and Conditions, any Eligible Participant who during the Promotion Period effects at least one valid Crypto Deposit — which must successfully settle as an open position in their eToro trading portfolio, in accordance with Clause 4.1 — will automatically receive free Qualified Stocks worth 5% of their Monthly Net Amount (as defined below) for a given calendar month, provided such Monthly Net Amount is a positive number, and in any event not more than the Capped Award Amount in respect of that month, per Eligible Participant (the "**Monthly Award**"). Qualified Stocks credited as a Monthly Award are subject to a one-year Reward Lock Period (see Clause 5.3). No registration or opt-in is required. Eligible Participants entitled to a Monthly Award will receive an email during the following month with a link to select their Qualified Stock, which must be completed within the period set out in Clause 5.7, failing which that Monthly Award is forfeited. eToro reserves the right to cancel, terminate or suspend this Promotion at any time, at its sole discretion and without prior 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 account ("**eToro Account**") in full compliance with the eToro General Terms; (ii) has opened, activated and maintains an eToro Hosted Wallet Account ("**Hosted Wallet Account**") in full compliance with the Hosted Wallet Terms; (iii) has executed at least one Crypto Deposit during the Promotion Period; (iv) is NOT an employee of eToro or of an eToro subsidiary, parent company or a company under common control with eToro ("**eToro Affiliates**"); (v) 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 (vi) is NOT involved in any part of the administration and execution of this Promotion.

4. **Crypto Deposit; Monthly Net Amount; Capped Award Amount**

4.1. "**Crypto Deposit**" means amounts of Supported Cryptoasset successfully transferred by the Eligible Participant from an external wallet and settled as an open position in their eToro trading portfolio. A failed transfer (including any transfer where the Supported Cryptoasset is credited to, or remains in, the Eligible Participant's Hosted Wallet Account rather than settling as an open position) is not a Crypto Deposit. Transfers from any other eToro Account, or from a wallet operated by Tangany GmbH or any eToro Affiliate, do not count.

4.2. "**Monthly Crypto Net**" means, for a given month: the USD value of Crypto Deposits settled that month, valued the moment each one settles as a position (not at month-end), less crypto withdrawn out of the eToro ecosystem that month (not internal sales or closed positions, nor transfers to a Hosted Wallet Account, or to any wallet operated by any eToro Affiliate).

4.3. "**Monthly Cash Net**" means, for a given month: cash withdrawn from eToro by the Eligible Participant that month (excluding card transactions, other than ATM withdrawals), less cash deposited into eToro that month (excluding any Crypto Deposit), but never less than zero.

4.4. "**Monthly Net Amount**" means Monthly Crypto Net less Monthly Cash Net (deducted only if Monthly Crypto Net is greater than zero), plus any Carry-Forward Balance from the prior month. If this is zero or negative: no Monthly Award is payable that month, and the amount (the "**Carry-Forward Balance**") carries into next month's Monthly Net Amount. It never reduces a Monthly Award already paid, and a positive Monthly Net Amount (including any part of it on which no Monthly Award is paid because of the Capped Award Amount) is not carried forward. No Carry-Forward Balance is brought forward into the first month of the Promotion Period, and any Carry-Forward Balance remaining at the end of the Promotion Period lapses.

4.5. "**Capped Award Amount**" means USD 1,000 per calendar month, per Eligible Participant.

5. **The Monthly Award**:

5.1. For this Promotion, a Qualified Stock will be credited to each Eligible Participant's eToro Account within 10 business days after such Eligible Participant selects their Qualified Stock in accordance with Clause 5.7.

5.2. The stocks made available by eToro for selection under this Promotion (the "Qualified Stocks") are based on objective factors such as liquidity and market capitalisation. The inclusion of a stock on this list is not an investment recommendation or endorsement of such investment by eToro.

5.3. Subject to Clause 5.1, the Monthly Award for each month during the Promotion Period is expected to be credited to each Eligible Participant's eToro Account within 10 business days after the Eligible Participant becomes entitled to receive it under these Promotion

Terms and Conditions. Stock rewards credited to an Eligible Participant's eToro Account are not available for withdrawal for a period of one year from the date of credit (the "**Reward Lock Period**").

5.4. eToro will purchase Qualified Stocks in an amount in USD equal to the Monthly Award, based on the exchange rate applicable on the last calendar day of the relevant 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 at the time of purchase. If an Eligible Participant's Monthly Award Amount is less than US$2.50, the Monthly Award shall be deposited in cash to such Eligible Participant's eToro Account in lieu of Qualified Stocks. Any future sale or transfer of that position will also be subject to the corresponding fees and the eToro General Terms.

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

5.6. If the regulatory entity governing an Eligible Participant's Hosted Wallet Account differs from the regulatory entity governing that Eligible Participant's eToro Account, such Eligible Participant will not be eligible to receive the Monthly Award as Qualified Stock; the Monthly Award will instead be credited as cash to their eToro Account, and such cash credit shall constitute full satisfaction of eToro's obligation to provide the Monthly Award for that month.

5.7. Where an Eligible Participant is notified by email that they are entitled to receive the Monthly Award, such Eligible Participant will have thirty (30) days from the date that email is sent to select their Qualified Stock. Eligible Participants who do not select their Qualified Stock within this thirty (30) day period will forfeit that Monthly Award and will no longer be eligible to receive it, and eToro shall have no obligation to send any reminder or to make any selection on their behalf.

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 in the introductory paragraph of 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 ("**Promotion Publication**"), the Promotion Terms and Conditions shall prevail.

6.3. At any time, we reserve the right to cancel, terminate or suspend this Promotion. Cancellation, termination or suspension by eToro shall not entitle you to any claim or compensation against eToro for any losses or damages suffered or incurred as a direct or indirect result thereof.

6.4. eToro may amend or modify these Promotion Terms and Conditions at any time by posting a notice on the eToro trading platform or on our website, with such changes taking effect within the timeframe specified in such notice upon publication.

6.5. You shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against you under applicable laws in relation to this Promotion and the Monthly Award. However, we may withhold and deduct at source any taxes due under Applicable Law at our sole discretion. You should consult with your own tax advisor to determine the potential benefits, burdens, and other consequences of the Promotion.

6.6. If an Eligible Participant closes his/her eToro Account and/or Hosted Wallet Account, such Eligible Participant will lose the right to participate in the Promotion and the right to the Monthly Award. Likewise, if eToro closes the Eligible Participant's eToro Account and/or Hosted Wallet Account, such Eligible Participant will lose the right to participate in the Promotion and the right to the Monthly Award.

6.7. 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 such participant from any of eToro's future promotions.

6.8. 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 or in a fraudulent manner, including any circular withdrawal and re-deposit activity intended to artificially increase the Monthly Net Amount, then eToro reserves the right, at its sole discretion, to: (i) temporarily or permanently block, suspend or terminate the services under such user's Hosted Wallet Account and/or eToro Account; and/or (ii) remove and/or deduct any benefit which might have been granted to such user; and/or (iii) remove and/or deduct any profits gained 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.

6.9. eToro shall not assume any liability (to the extent permitted by law) for any of the following: (i) loss or damage arising out of organising 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.

6.10. 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.

6.11. Eligibility to participate in this Promotion is limited to one account per person/household. Users who have more than one eToro Account and/or more than one Hosted Wallet Account will be eligible for one reward only. Users opening or operating multiple accounts to benefit from this Promotion will not be entitled to receive any reward.

6.12. 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.

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

6.14. The Promotion is provided by the eToro entities with which you are registered for your eToro Account and your Hosted Wallet Account, each being a company within the eToro Group.