Stock Story Promotion Terms and Conditions

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTIONS. IF YOU ARE PARTICIPATING IN VIOLATION OF YOUR EMPLOYER'S POLICIES OR ANY OTHER POLICIES, RULES OR REGULATIONS APPLICABLE TO YOU, YOU MAY BE DISQUALIFIED FROM ENTERING OR RECEIVING REWARDS. ETORO (EUROPE) LIMITED ("ETORO", "US", "OUR" OR "WE") DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

Promotion Description:

This is a promotion under which during the Promotion Period (as defined below) we will provide eToro Credits rewards to certain Eligible Participants (as defined below), subject to all terms herein and as will be determined by eToro.

What are the start and end dates?

This Promotion starts at 12:00 p.m. GMT on June 18th, 2015 and ends at 23:59 p.m. GMT on June 30th, 2015 (the "**Promotion Period**"). At eToro's sole discretion, the promotion may be terminated at any time prior to the expiration of the Promotion Period, or it may be extended following the lapse of the Promotion Period.

Can I Enter? Winner Determination and Rewards:

- I. Any eToro user which meets all of the following cumulative requirements during the Promotion Period shall be considered an Eligible Participant. The eToro user has to be:
 - (a) a user who has verified his/her account by completing their eToro OpenBook profile;
 - (b) a real depositor (user has to have funded his/her account and not solely be using eToro Credits);

(c) at least 18 years old, or the age of legal consent for engaging in financial investment activities under the laws of any jurisdiction that applies to you;

(d) NOT an employee of eToro or of an eToro affiliate and NOT 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

(e) NOT involved in any part of the administration and execution of this Promotion.

II. To participate in this Promotion you must adhere to the following cumulative terms:

- a. Be an Eligible Participant; and
- b. Post your own helpful stock trade resolution on the OpenBook and include the following text in your post:
 "@TradeTalk" ("Resolution"). Each Eligible Participant may submit an unlimited number of Resolutions in this Promotion.

III. Winner Determination and Rewards:

At the end of the Promotion Period, the 15 Eligible Participants who have complied with all of the terms herein and whose Resolutions have received the highest amount of "Likes" on eToro's OpenBook page during the Promotion Period will each receive USD200 in eToro Credits.

The results as recorded on the eToro records and systems shall be deemed final and binding on all Eligible Participants. The use of eToro Credits is subject to eToro Terms and Conditions. All the eToro Credits awarded in this Promotion shall expire on January 1st, 2016 and shall be deducted from your account, including by way of closing open positions. If you shall be entitled to win a reward, we will notify you by e-mail (using the e-mail registered with your eToro username), within 15 business days as of the

end of the Promotion Period. If the notification that we send is returned undeliverable, or you are otherwise unreachable for any reason, We may award the reward to a runner-up.

At any given time, starting from the date of your registration with Us We may ask You to provide personally identifiable information. eToro reserves the right to limit, block access to the Services and/or terminating the user account if such information is not provided. If You choose to provide Us with the information and register with Us as our customer, You are confirming to Us that any information provided is true, accurate, updated and complete information about yourself.

We further reserve the right to publish the reward winners' names and countries, in any form or media whatsoever. In no circumstances will you be entitled to receive a cash payment. Rewards are not transferable. The winners will receive their eToro rewards no later than 30 business days as of the end of the Promotion Period. You may not exchange your reward for cash or any other merchandise or services. You may not designate someone else as the winner. If you are unable or unwilling to accept your reward, We may award it to a runner-up. If you accept a reward, you will be solely responsible for all applicable taxes related to accepting the reward. In the event that a number of winners were ranked at the same place, the reward will be evenly split between them. Unless otherwise noted, all rewards are subject to eToro Credit's policy as described in our <u>terms and conditions</u> and websites.

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 conditions and eToro Terms and Conditions, our <u>Privacy Policy</u> and <u>Risk Disclaimer</u> which are set out at <u>www.etoro.com</u>.
- b. This Promotion will be held in multiple languages, and the "Likes" will be counted for all languages together.
- c. eToro reserves the right not to publish any of the Resolutions submitted to this promotion, or to publish all or part of the Resolutions in eToro's Websites and in any other media, all under eToro's sole discretion. In the event that such Resolutions shall be published, eToro may or may not give a credit notice to the Eligible Participant who submitted that Resolution.
- d. eToro reserves the right to reject and not to include a Resolution in this Promotion, if We determine that the content of such Resolution may contain any content that:
 - is sexually explicit, unnecessarily violent or derogatory of any ethnic, racial, gender, religious, professional or age group, profane or pornographic;
 - > promotes alcohol, illegal drugs, tobacco, firearms/weapons (or the use of any of the foregoing);
 - obscene or offensive;
 - > defames, misrepresents or contains disparaging remarks about other people or companies (including eToro);
 - communicates messages or images inconsistent with the positive images and/or good will to which we wish to associate and/or violates any law;
 - > promotes any particular political agenda or message;
 - reveals any personal information, including but not limited to license plate numbers, personal names, email addresses or street addresses;
 - > embodies the name or likeness of any person, living or dead without permission; and
 - > uses the logo or trademarks of eToro or any part thereof.
- e. By entering the Promotion you confirm the following:
 - > the Resolution must be your own original content;
 - > by submitting the Resolution you have not violated the rights of any other person or company; and
 - you agree to grant to eToro a perpetual, worldwide, royalty-free, irrevocable, non-exclusive license to use, reproduce, copy, adapt, transmit or broadcast the Resolution submitted by you and to publish your name and country of origin in any and all media as eToro, in its discretion, sees fit, without any payment or compensation to you. Such use will include, but not be limited to, uploading the Resolution to eToro's website and/or Facebook page. You hereby waive in our favor and our affiliates' and their licensees, assigns and successors in title, all moral rights in any Resolution which you may be entitled to.
- f. Users from the following countries are not eligible to participate in the promotion: United States, Japan, Turkey, Iran, North Korea, China, Indonesia, India, Bangladesh, Pakistan, Philippines and Sri Lanka. We may add additional countries, as shall be determined by us at our sole discretion.

- g. Without limitation of any provision set forth in Our terms and conditions <u>Terms and Conditions</u>, eToro will retain your name, email address and any other personal data that you provide to us in your winning form, or during subsequent correspondence ("**Personal Information**") in order to participate in the Promotion and for contacting the winner and/or for its marketing activities. You have the right to access and rectify your Personal Information, in accordance with data protection laws, by contacting eToro Customer Services at <u>www.etoro.com/help</u>
- h. At any time, we reserve the right to cancel, change or suspend this Promotion.
- i. If you attempt to compromise the integrity or the legitimate operation of this Promotion by hacking or by cheating or committing fraud in ANY way, including by providing false details or by false registration, we may seek damages from you to the fullest extent permitted by law. Further, we may not provide any rewards or deduct any rewards that were given to you under this Promotion and/or ban you from participating in any of our future Promotion, so please play fairly.
- j. Users who attempt to abuse the Promotion or manipulate their position in any way will forfeit their reward in favor of the next runner-up in line in the ranking.
- k. 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.
- I. Users who acted against the eToro Community Guidelines after being warned for any reason and/or were blocked from eToro OpenBook, will not be entitled to receive any reward.
- m. Users opening or operating multiple accounts in order to benefit from this Promotion will not be entitled to receive any reward.
- n. eToro reserves the right to publish a list of users disqualified from participating in the Promotion.
- This Promotion is hosted in Cyprus. This Promotion will be governed by the laws of the Republic of Cyprus and You consent to the exclusive jurisdiction and venue of the courts of Limassol, Cyprus for any disputes arising out of this Promotion. If you do not agree with this provision and these General <u>Terms and Conditions</u>, please do not enter this Promotion.

The Promoter is: ETORO (EUROPE) LIMITED, 7 Omirou Street, Eleni Towers, 2nd Floor, Limassol, Cyprus 3095