

SIPC and FDIC Information and Account Protection

PAGE LINK: https://www.etoro.com/wp-content/uploads/2021/10/SIPC_Information.pdf

The eToro trading platform (the “Platform”) is operated by the following U.S. entities: (1) eToro USA LLC, a Financial Crimes Enforcement Network (“FinCEN”) registered and state licensed money services business; and (2) eToro USA Securities Inc., (“Broker”), a United States (“U.S.”) Securities and Exchange Commission (“SEC”) registered broker-dealer and member of the Financial Industry Regulatory Authority, Inc. (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”) that provides stock brokerage services to self-directed investors (collectively, “eToro” and each, an “eToro Entity”). In order to access the Platform and open an account with an individual eToro Entity, Customer must open an account with all of the eToro Entities (each, an “Account”). You understand and acknowledge that your funds are treated differently and subject to separate regulatory regimes depending on whether or not such funds are held in your Account at the MSB or at the Broker.

Specifically, Broker is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC at (202) 371-8300 or visiting www.sipc.org. The MSB maintains Accounts at a bank(s) which is a member of the Federal Deposit Insurance Corporation (“FDIC”). Holdings in your MSB Account are insured up to \$250,000 per depositor against the failure of the FDIC member bank. FDIC insurance does not protect against the failure of the MSB or malfeasance by any MSB employee. MSB and the bank at which your Accounts are held are not members of FINRA or SIPC and therefore funds held in your MSB Account are not protected by SIPC. Review [this Help Center article](#) to learn more about your cash holdings and other investments.

You understand and acknowledge that when accessing the Platform and engaging in various types of activity, including, without limitation, buying and selling securities, that your funds will move from your MSB Account to your Account at the Broker and vice versa, as detailed in the relevant Customer Agreement.