

ETORO US - CUSTOMER FUNDS AVAILABILITY

Below is additional information regarding the availability of eToro USA customer funds following deposits. Deposit and withdrawal methods are subject to change at any time at eToro USA's discretion and are subject to the [eToro USA Customer Agreement](#). The firm currently has an initial deposit minimum of \$100 that is subject to change.

eToro Investment App				
Method of Payment	Minimum	Maximum	Available	Restrictions
ACH	\$10	\$10,000 per day	Instantly	ACH Deposits must remain in your account for a minimum of 6 business days after settlement prior to withdrawal for clearance purposes. Other restrictions may apply if fraud or other potential anti-money laundering concerns are raised.
Wire	\$500	\$1,000,000 per transaction	Four to seven business days	Restrictions may apply if fraud or other potential anti-money laundering concerns are raised.
Debit Card	\$10	\$40,000 per transaction	Instantly	Restrictions may apply if fraud or other potential anti-money laundering concerns are raised.
PayPal	\$10	\$10,000 per transaction	Instantly	Restrictions may apply if fraud or other potential anti-money laundering concerns are raised.
eToro Options <> eToro Investment Funds Transfer	\$2	NA	Instantly	Funds in pending orders, deposits, and withdrawals aren't available for transfer. Restrictions may apply if fraud or other potential anti-money laundering concerns are raised.

eToro Options App				
Method of Payment	Minimum	Maximum	Available	Restrictions
ACH	\$10	\$10,000 per day	Instantly	A daily trading limit of \$1,000 applies until your deposit clears, typically within 5 business days. Additionally, there is a \$20,000 limit on total ACH

				deposits every 65 days. Restrictions may apply if fraud or other potential anti-money laundering concerns are raised.
Wire	N/A	\$1,000,000 per transaction	Four to seven business days	Restrictions may apply if fraud or other potential anti-money laundering concerns are raised.
eToro Options <> eToro Investment Funds Transfer	\$1	N/A	Instantly	Transferring unsettled funds from your Equities account to your Options account, are limited to a daily maximum of \$1,000 for use as Options buying power. Additionally, funds that were not withdrawable in your eToro Investment account will also be non-withdrawable in your Options account until they have settled. Restrictions may apply if fraud or other potential anti-money laundering concerns are raised.

More details on our methods of deposit can be found on our [Depositing funds to your eToro account: FAQ](#) and [How do I deposit funds?](#) pages.

The eToro platform is operated by multiple eToro entities, including eToro USA LLC (cryptocurrency trading), eToro NY LLC (cryptocurrency trading for New York residents), and eToro USA Securities Inc. (stocks, ETFs, and options trading). eToro USA LLC is a money services business registered with the Financial Crimes Enforcement Network ([FinCEN](#)). eToro USA Securities Inc. is a broker-dealer registered with the Securities and Exchange Commission ([SEC](#)) and is a member of the Financial Industry Regulatory Authority ([FINRA](#)) and the Securities Investor Protection Corporation ([SIPC](#)).

Customers may fund their main platform accounts (stock, ETF, options, and cryptocurrency trading) by transferring funds to eToro USA LLC or eToro NY LLC (collectively, “eToro USA”), as applicable based on Customers’ residence. Funds are then transferred to other firms to purchase the relevant investments (Apex Clearing Corporation, which is eToro’s securities clearing broker, to purchase stocks/ETFs and options; eToro USA’s affiliates outside of the US for cryptocurrency purchases). Customers with options trading accounts can also transfer funds between their eToro USA accounts and their eToro Options account (offered by eToro USA Securities Inc. and Apex).

Customers can also fund their eToro Options account by depositing funds to their options trading account maintained at Apex Clearing Corporation through eToro USA Securities Inc.

Please see the [Terms and Conditions](#) in eToro’s [Disclosure Library](#) for more information.