

## ETORO INTEREST ON BALANCE TERMS & CONDITIONS (“TERMS”)

**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](https://www.ETORO.COM/CUSTOMER-SERVICE/TERMS-CONDITIONS/) AND [PRIVACY POLICY](https://www.ETORO.COM/CUSTOMER-SERVICE/TERMS-CONDITIONS/), WHICH ARE AVAILABLE THROUGH [HTTPS://WWW.ETORO.COM/CUSTOMER-SERVICE/TERMS-CONDITIONS/](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.**

### Overview

These Terms set out the terms and conditions under which eToro (Europe) Ltd., eToro (UK) Ltd., eToro AUS Capital Limited, eToro (Seychelles) Ltd. or other eToro entity providing you services (together, “eToro” or “we”), may provide you with the option to earn interest on your cash balance at a simple non-compounded annual interest rate of as indicated on the eToro website at <https://www.ETORO.COM/ABOUT/CLUB/>.

The interest will be calculated daily on the uninvested cash balance amount of your eToro trading platform account and held in accordance with our Terms and Conditions.

Interest is paid on a USD balance. Interest may be accrued on a USD balance resulting from the conversion of GBP deposits as an example. If the GBP/USD exchange rate experiences unfavorable movement, the overall return, including interest, may be lower compared to leaving GBP funds outside the eToro platform.

We will credit the interest to your account on a monthly basis, no later than the 5th business day of the following month.

The current eligibility criteria and rewards levels will be made available on the eToro page at <https://www.ETORO.COM/ABOUT/CLUB/>. The program is only available to clients who meet certain eligibility criteria, which shall be established by eToro and subject to change at any time in its sole and absolute discretion.

### How to Qualify

1. You should have an existing qualified Club Member account and hold a total available balance per the tiers detailed at <https://www.ETORO.COM/ABOUT/CLUB/>.
2. You are required to indicate your consent by entering the Club Dashboard, scrolling down to the ‘Interest on Balance’ section and changing the status from “Disabled” to “Active.”

### Interest on Balance Mechanics and Details

This offering will apply to eligible clients who meet our eligibility criteria as indicated on the eToro website at <https://www.ETORO.COM/ABOUT/CLUB/>. You will be entitled to the interest on a pro rata portion in accordance with your club tier, as per the available cash balance, calculated daily and paid monthly.

You may always withdraw your cash balance and the interest amount not required as margin, or otherwise pursuant to our [T&Cs](#) and subject to our [fees](#).

This offering will be automatically renewed for additional quarterly calendar periods. We reserve the right to cancel the renewal of this offering for subsequent terms or to renew it at a lower interest rate. We reserve the right to cancel this offering due to regulatory or legal requirements, as shall be determined at our discretion.

This offering is only available to clients who, on the date of payment, are (i) clients of the eToro entities specified in the preamble of these Terms. If you change the eToro entity which provides the services to you, you may not be

entitled to any unpaid accumulated interest; and (ii) owners of a regular account which is not blocked, non-verified or otherwise restricted (if you are not sure about your account status or type or the eToro entity servicing you, please contact us).

You will be solely responsible for all applicable taxes related to accepting the interest.

Notwithstanding the above, you agree that we may withhold and deduct any taxes due under applicable law and regulation that may arise from this offering.

Please note that if you are an Australian resident who has not submitted your TFN to us, we may be required to withhold the applicable withholding tax based on the statutory maximum amount for the applicable jurisdiction.

We reserve the right to deny, withhold or withdraw this offering at our sole discretion if we suspect that you may be engaging in or have engaged in fraudulent, unlawful or improper activity.

eToro reserves the right to (i) refuse to allow any client to enter the program (ii) remove any client from participation in the program at any time in eToro's discretion.

#### **What Other Conditions Am I Agreeing To By Entering?**

You are solely responsible for all applicable taxes related to accepting the interest.

Clients who attempt to abuse the program will forfeit their rewards. If any participant is attempting to compromise the integrity or the legitimate operation of the program 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 interest and/or deduct any such amounts that were given to such participant and/or ban it from participating in any of eToro's future promotions.

If eToro suspects that a client (whether alone or with others) has manipulated or abused (or attempted to do so) the program 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 client and/or to any person we consider is acting in concert with such client: (i) temporarily or permanently, block, suspend or terminate the services under such client 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 clients (taking into account any loss sustained which will be fully recognized); and/or (iii) remove and/or deduct any profits gained by such clients as a result of such manipulation or abuse, including by closing any open positions in the applicable client's account(s) with eToro, and/or (iii) deny, withhold, or withdraw that client from the program and any future other promotion.

Clients 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.

March 4, 2024

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