



EU Digital Services Act information

The Digital Services Act (the “**DSA**”) is a European Regulation which aims to create a safer digital space protecting the fundamental rights of users, while establishing a level playing field for online intermediaries in their role of connecting consumers with goods, services, and content.

eToro (Europe) Ltd ("**eToro**") is fully committed to promoting a secure digital environment and tackling the dissemination of illegal content as well as the societal risks that disinformation or otherwise harmful content may generate.

In the context of our compliance with the Regulation (EU) 2022/2065 on a Single Market for Digital Services and amending Directive 2000/31/EC (Digital Services Act) we would like to inform you about the following:

DSA Point of Contact – European Commission and Member State Authorities

In accordance with Articles 11 DSA, eToro has designated DigitalServicesAct@etoro.com for direct communications with the European Commission, Member States’ Authorities, the European Board for Digital Services in connection with the application of the DSA.

The language in which communications can be made will be English, however, in the event that it is made in another language, we will try to respond whenever possible, otherwise by default we will respond in English.

When sending messages to DigitalServicesAct@etoro.com please be sure to include your full name and the name of the EU-based authority on whose behalf you are contacting us. We’ll also need an email address to contact you, which should be associated with the relevant EU-based authority.

The DSA Point of Contact listed above is reserved for engagement with the European Commission, Member States' Authorities, and the European Board for Digital Services **only**. eToro users should refer to the section below for their appropriate point of contact.

Point of Contact for recipients of eToro services

In accordance with Article 12 of the DSA, eToro offers a single point of contact for users to contact us, which is available via the [customer service section](#) of our website.

We remind you that notwithstanding our single point of contact, there are alternative means of contacting eToro which may be more appropriate for your specific issue, such as:

- If you have concerns about a particular post content or other information you view on eToro Community you may report these to eToro using the 'flag as spam' tool which enables users to flag posts with content that is considered to be inappropriate or spam.

eToro (Europe) Ltd

KIBC, (Kanika International Business Center), 7th Floor, 4 Profiti Ilia Street, Germasogia, 4046 Limassol

www.etoro.com

Regulated by the Cyprus Securities and Exchange Commission under license No. 109/10



- You may contact Customer Service at any time if you have any questions or need assistance, via chat or by [opening a ticket](#). You may also consult the [eToro Help Center](#) (you will also find out complaints handling procedure on our website).

Reporting of illegal content

Pursuant to Art. 16 DSA, individuals and entities will have the opportunity to submit notices about information that they consider to be illegal content by submitting their notice [here](#).

If you wish to submit such a notice, please include the following points in your notice:

- a) a sufficiently substantiated explanation of the reasons why you allege the information in question to be illegal content;
- b) a clear indication of the exact electronic location of that information, such as the exact URL or URLs, or, where necessary, additional information enabling the identification of the illegal content adapted to the type of the content and the specific type of service;
- c) your name and email address (unless it is information that you believe relates to a criminal offence involving sexual abuse, sexual exploitation, child pornography, contacting children for sexual purposes or inciting, aiding or abetting or attempting to commit such offences). In these cases or other cases in which you wish to submit a notice without the possibility of identification, the content report can be anonymous or it is possible to include an email address. In the case of including an email address, we will acknowledge receipt of the notification and subsequently update you with the decision that is taken regarding the notification whenever it is permitted by law.
- d) a statement confirming your bona fide belief that the information and allegations contained in the notice are accurate and complete.

We shall process any and all notices in a timely, diligent, non-arbitrary and objective manner; we shall without undue delay notify the individual or entity submitting the notice about our decision and indicate any possible legal remedies.

Information on content restrictions in relation to the use of service, on our internal complaint-handling system and on out-of-court dispute settlement options

We may make certain restrictive decisions with respect to the content or accounts of the recipients of our intermediary services (including individuals and entities submitting the notice) within the meaning of the DSA, if we believe that recipients have violated the law or our Terms and Conditions and use of the respective intermediary service. For example, we may decide to (i) restrict or block the visibility of recipient content, (ii) suspend or terminate the provision of all or part of our services to recipients, (iii) suspend or close the recipient account. We may also

eToro (Europe) Ltd

KIBC, (Kanika International Business Center), 7th Floor, 4 Profiti Iliia Street, Germasoglia, 4046 Limassol

www.etoro.com

Regulated by the Cyprus Securities and Exchange Commission under license No. 109/10



decide not to act on a notice submitted by a recipient based on content that is potentially illegal or violates our Terms and Conditions.

- **Internal complaint-handling system**

If recipients of our services should not agree with such a decision, then they can submit their complaint [here](#) in which an appeal can be requested against a resolution. In the case that an appeal is made for any of the reasons indicated above, it must provide sufficient information and evidence to allow us to re-evaluate the request in a proper manner. If the evidence provided is sufficient and corroborates the request, we will proceed to reverse our decision. Otherwise, we will deny the request again.

Please also refer to our [complaints handling procedure](#) for further details on how you may submit a complaint.

- **Out-of-court dispute settlement before authorised out-of-court dispute settlement bodies**

In order to settle disputes related to decisions made within the framework of our internal complaint-handling system, there is, among other things, the possibility of seeking an out-of-court dispute settlement before a so-called “certified out-of-court dispute settlement body” as defined in Art. 21 DSA. Certified out-of-court dispute settlement bodies are impartial and independent bodies that are expressly certified by the EU Member States and are in a position, due to their capacities and expertise, to review the disputes submitted to them. eToro will co-operate with the out-of-court dispute settlement body in accordance with the statutory requirements. eToro is not, however, bound by the decisions handed down by the out-of-court dispute settlement body.

Further details about any out-of-court dispute settlement will be communicated to recipients of the service, in some cases together with any appealable decisions.