



eToro AUS Capital Limited and eToro Asset Management Limited Financial Services Guide

Purpose and content of this FSG

This financial services guide (**FSG**) is prepared and dated 23 April 2025 and is provided by eToro Aus Capital Limited (ABN 66 612 791 803; Australian Financial Services Licence (AFSL) Number 491139) ("**eToro AUS**") and eToro Asset Management Limited (ABN 51 122 005 396; AFSL Number 319738) ("**eToro AM**"), together referred to as "**eToro Australia**", "**we**" or "**us**").

This FSG has been designed to provide you with important information to assist you in deciding whether to use any of our financial services.

This FSG contains the following important information:

- Information about eToro Australia and eToro AM together with our contact details;
- General information about the financial services and products we provide;
- Information about any potential conflict of interest we may have;
- A description of other documents you may receive such as a product disclosure statement;
- How we deal with complaints about our products and services;
- How we deal with your personal information; and
- Our fees and charges and how we may be remunerated.

You should carefully read the information in this FSG, together with other relevant documentation, before deciding to invest via the eToro Trading Platform.

Information about eToro Australia

eToro Australia comprises two separate AFSL holders respectively licensed to provide different financial services in respect of different financial products to retail clients and wholesale clients.

Further information about eToro is available on our website at www.etoro.com.

Contact details:

eToro Australia can be contacted at:

Level 3

60 Castlereagh Street

Sydney NSW 2000

Telephone: 1-800 778 439

Email: info@etoro.com.au, or through our website at www.etoro.com.

Our relationship with you

eToro AUS and eToro AM are responsible for the financial services we respectively provide to you.

In the provision of the financial services to you:

- eToro AUS acts as principal in our contracts for difference ("**CFD**") transactions with you (whether directly or via our CopyTrading or SmartPortfolios products).
- eToro AM acts as broker for your trades in financial products traded on financial markets such as listed equities (whether direct or via our Popular Investor Program, SmartPortfolios or CopyTrading services).

Financial services we are authorised to provide

Under its AFSL, eToro AUS is authorised to provide the following financial services in respect of the following financial products:

- (a) provide general financial product advice for the following classes of financial products:
 - (i) deposit and payment products including:
 - (A) basic deposit products
 - (B) deposit products other than basic deposit products; and
 - (C) non-cash payment products;
 - (ii) derivatives;
 - (iii) foreign exchange contracts;
 - (iv) interests in managed investment schemes excluding investor directed portfolio services; and
 - (v) securities;
- (b) deal in a financial product by:
 - (i) issuing, applying for, acquiring, varying or disposing of a financial product in

respect of the following classes of financial products:

- (A) deposit and payment products limited to:
 - 1) non-cash payment products;
 - (B) derivatives;
 - (C) foreign exchange contracts; and
 - (D) interests in managed investment schemes excluding investor directed portfolio services; and
- (ii) applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
- (A) deposit and payment products including:
 - (A) basic deposit products
 - (B) deposit products other than basic deposit products; and
 - (C) non-cash payment products;
 - (B) derivatives;
 - (C) foreign exchange contracts;
 - (D) interests in managed investment schemes excluding investor directed portfolio services; and
 - (E) securities; and

(c) make a market for the following financial products:

- (i) foreign exchange contracts; and
- (ii) derivatives;

(d) provide the following custodial or depository services:

- (i) operate custodial or depository services other than investor directed portfolio services;

to retail and wholesale clients.

Under its AFSL, eToro AM is authorised to provide the following financial services in respect of the following financial products:

- (a) provide general financial product advice for the following classes of financial products:
 - i. interests in managed investment schemes limited to:
 - A. own managed investment scheme only;
- (b) deal in a financial product by:
 - i. issuing, applying for, acquiring, varying or disposing of a financial product in respect of the following classes of financial products:

- A. interests in managed investment schemes limited to:
 - (1) own managed investment scheme only; and
 - ii. applying for, acquiring, varying or disposing of a financial product on behalf of another person in respect of the following classes of products:
 - A. deposit and payment products limited to:
 - (1) basic deposit products;
 - (2) deposit products other than basic deposit products;
 - B. derivatives;
 - C. foreign exchange contracts;
 - D. debentures, stocks or bonds issued or proposed to be issued by a government;
 - E. interests in managed investment schemes excluding investor directed portfolio services; and
 - F. securities; and
- (c) operate the following kinds of registered managed investment schemes (including the holding of any incidental property) in its capacity as responsible entity:
- i. "Proton Money Market Fund" scheme (ARSN: 131 461 973),
 - A. a scheme which only holds the following types of property:
 - (1) financial assets;
 - ii. "Proton Balanced Fund" scheme (ARSN: 131 594 208),
 - A. a scheme which only holds the following types of property:
 - (2) financial assets; and
 - iii. "eToro Service" scheme (ARSN: 637 489 466),
 - A. a scheme which only holds the following types of property:
 - (3) financial assets;

to retail and wholesale clients.

General advice only

eToro Australia only provides general (not personal) financial product advice. This means that we do **not** take into consideration your personal objectives, financial situation or needs when providing any information, suggestions or recommendations to you.

We assess your appropriateness for our CFDs and suitability for our SmartPortfolio, Popular Investor Program and CopyPortfolio

We will assess you for appropriateness for CFD trading and suitability for our SmartPortfolio, Popular Investor Program and CopyPortfolio services. These assessments are conducted as part of the onboarding process, and may be re-performed from time to time. We do this as part of our product design and distribution obligations. Our acceptance of a client following these assessments should not be taken as representing, inferring or implying that the financial products and financial services we provide to you are necessarily suitable for your personal objectives, financial situation or needs in every single case.

The onus is on you, as the client, to assess whether the financial services or financial products we offer are appropriate for your objectives, financial situation or needs.

Other documents we may provide to you

Product disclosure documents, Target Market Determination, and Financial Product Terms

Before you can invest in any of the products covered by this document or decide to use any of the financial services we provide, you will need to obtain a copy of the relevant disclosure document – a Product Disclosure Statement (PDS) and Target Market Determination (TMD). These disclosure documents each contain information about a particular product to assist you in making an informed decision about that product. The disclosure documents include information relating to the features, fees and charges, investment strategy and benefits and risks of the product. You should also review our Financial Product Terms (made available when you apply for our products and services and downloadable from our website). You must read and acknowledge your understanding of the disclosure documents and agree to the Financial Product Terms before we provide any service to you. All our disclosure documents can be downloaded from our website, www.eto.com or through our App, or you may request a copy of any of the documents by contacting us.



Instructions and transacting

You may only transact with our financial products using the eToro trading platform.

Please note that we do not accept any Orders by email, telephone or mail. Any instructions relating to change of details, withdrawals or transfers must be made through your account using our platform. In limited circumstances you can contact us by telephone, mail, or email. For any instructions provided over the telephone, eToro Australia will acknowledge the instructions via email and confirmation will be required by you via return email.

Disclosure of conflicts of interests

eToro Australia is part of the eToro group of companies, which provides services globally. Please note that only eToro Australia provides financial products and financial services to you as our client. We do not act as agent for any of our related parties and you have no rights against those related parties unless and to the extent they provide other services directly to you.

eToro Australia directors and employees may hold or invest in any of the financial products that we issue to our clients.

eToro Australia may pay a fee or other benefit to other persons for introducing clients, either by way of one-off fee, as a percentage of income generated by those clients referred to eToro Australia, or a combination of both. Those other persons may be obliged to disclose to you the fees or other benefits they receive.

eToro Australia has a policy for managing, avoiding (if appropriate) and disclosing relevant conflicts of interests.

Employees and representatives

Our employees and other representatives may be remunerated through base salary and non-base salary compensations. The non-base salary may include a share of fees, revenue or other payments earned by eToro Australia, and is based on employees' level of experience, length of service with eToro, their quality of work and overall performance.

Our employees and other representatives may also benefit from various internal schemes including seminars, conferences and training programs and non-cash rewards.

Participation in these schemes is generally based on revenue production, minimum length of service and compliance with group policies and industry regulations. The variable component of the employees' and other representatives' salary and other benefits are not guaranteed.

Professional indemnity insurance

eToro Australia has the benefit of professional indemnity insurances that comply with section 912B of the Corporations Act 2001 Commonwealth ("**Policy**"). Subject to its terms, the Policy covers certain clients for loss or damage suffered as a result of breaches of the relevant obligations of eToro Australia and its employees in relation to the AFSs.

Also, subject to its terms, the Policy covers certain breaches by eToro Australia's employees and representatives employed by eToro Australia at the relevant time.

Disputes and complaints handling

eToro Australia is committed to providing our clients with outstanding service. If you have a complaint about the financial product or service provided to you, please raise the issue with us by taking the following steps:

1. Use our internal dispute resolution system by contacting Customer Service and providing details of your complaint. You may do this by telephone, email or letter, using the details on page 1 of this FSG.
2. If your complaint is not satisfactorily resolved, within three (3) business days of receipt of complaint, please put your complaint in writing and send it to the Compliance Department at:

eToro Australia
Level 3, 60 Castlereagh Street
Sydney NSW 2000
or by email at info@etoro.com.au

eToro Australia will make every effort to try to resolve your complaint quickly and fairly. Complaints received in writing will be acknowledged within two (2) business days of receipt and we will use our best endeavours to try to resolve your complaint within 45 days of receipt.

3. If you are not satisfied with the final response provided by our Compliance Department, you may exercise your right to complain to the Australian Financial Complaints Authority Limited (AFCA) if your complaint falls within AFCA's rules. AFCA is an external dispute resolution scheme, contact details for AFCA are:

Australian Financial Complaints Authority Limited
G.P.O. Box 3 Melbourne VIC 3001
Telephone: 1300 780 808
Website: www.afca.org.au

AFCA will only initiate an investigation into your complaint if you have attempted to first resolve your complaint with eToro Australia. The service provided to you by AFCA is free of charge. eToro is a member of the following AFCA complaints resolution schemes:

- eToro AUS Capital Limited – member number 40378
- eToro Asset Management Limited – member number 12621

The Australian Securities and Investments Commission (ASIC) also has an Infoline available on 1300 300 630. You may use this line to obtain information about your rights or to make a complaint.

Privacy

Your privacy is important to us and we are committed to compliance with the Privacy Act 1988 (Commonwealth).

We may disclose your personal information to external parties, such as our financial service providers, for the purposes of arranging or facilitating your investments or transactions. These external parties are committed to protecting your privacy. We may also collect, hold and use your personal information to undertake appropriate administration, including in relation to the "Know Your Client" obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Commonwealth) and its related regulations.

You can obtain a copy of our Privacy Policy by contacting us or visiting our website at: www.eto.com



How we are remunerated

We are mainly remunerated by the fees, costs and charges which apply to our products and services. These are outlined in the PDS and on our website. You may request particulars of such remuneration or other benefits within a reasonable time after this FSG is provided and before any financial service is provided by eToro Australia.