

eToro Complaints Policy

1. Purpose of this Policy

The purpose of this Complaints Policy is to explain how eToro handles customer complaints and to ensure we deliver a transparent, fair, and accessible complaints process.

At eToro, we are committed to delivering a high standard of service and experience. If your expectations are not met, we want to hear about it. Your feedback helps us to continually improve and address any shortcomings in our products or services.

We view all customer complaints as valuable opportunities to improve our operations, platform, and client support. This policy outlines how to lodge a complaint, what you can expect during the process, and the steps you can take if you're not satisfied with the outcome.

We consider all expressions of dissatisfaction relating to our services, platform, staff, or complaint handling processes to be formal complaints—even if the term “complaint” is not explicitly used or the issue is not raised in writing.

2. How to Lodge a Complaint

You can lodge a complaint with eToro verbally or in writing using the following contact channels:

- Chat: Available via our Help Center on the eToro platform or website.
- Email: complaints@etoro.com
- Web Form: Available under the “Contact Us” section at www.etoro.com

When submitting your complaint, please include:

- Your full name and registered eToro username;
- Contact information;
- A clear description of your complaint and any relevant documents; and
- The resolution you are seeking.

There is no fee to lodge a complaint with eToro.

3. Supporting Vulnerable Customers

We understand that some customers may require extra support when raising a complaint. If you have a disability, language barrier, or are in a vulnerable situation (such as financial hardship or illness), we encourage you to reach out to our support team.

We can offer:

- Scheduled calls;
- Assistance through an authorised representative (with appropriate consent);

- Access to interpreter services; and
- Translated or audio versions of this policy (on request).

All personal information and complaint-related data will be handled in accordance with eToro's Privacy Policy and applicable privacy laws.

4. Acknowledging Your Complaint

Once we receive your complaint, we will aim to acknowledge it within one business day, either in writing (via email or chat) or verbally. A case or reference number can be provided upon request.

5. Resolving Your Complaint

We aim to resolve complaints as quickly and fairly as possible. While we may not always be able to meet your desired outcome, we commit to addressing your concerns with professionalism, empathy, and transparency.

If we cannot resolve the issue immediately, our complaints team will conduct a thorough investigation and keep you informed throughout the process.

If we do not hear from you within two business days of providing an initial response, your case may be closed. You are always welcome to reopen the issue at a later date.

6. Response Timeframes

If your complaint cannot be resolved within five business days, or if you request a written response, you can expect a formal response within:

- 30 calendar days for most general and trading-related complaints.

In rare cases where external or complex circumstances prevent us from responding in time, we will notify you of the delay and may, with your permission, refer your case to an external body for review.

7. What to Expect in a Formal Response

Our written response will include:

- A summary of your complaint;
- The date we received your complaint;
- A summary of our investigation and key facts;
- Our decision and explanation;
- Any actions taken or to be taken; and
- Options available to you if you are dissatisfied with our resolution.

8. Closing Your Complaint

Your complaint will be considered closed when:

- You confirm that you are satisfied with the resolution;
- A formal response has been provided and no further contact is received within a

reasonable period; or

- The issue falls outside of our scope (e.g., unrelated to eToro services or purely commercial policy decisions).

If your case is closed and you are still unsatisfied, we will inform you of your right to escalate it further.

9. External Dispute Resolution – AFCA

If you are not satisfied with our response, you may contact the Australian Financial Complaints Authority (AFCA).

AFCA provides a free, independent, and fair complaints resolution service for financial services consumers.

AFCA Contact Details:

- Website: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Mail: GPO Box 3, Melbourne VIC 3001

10. Zero Tolerance for Abuse

Our team is here to help, and we expect all communication to be respectful. We do not tolerate abusive, threatening, or aggressive behavior toward our staff and reserve the right to end any interaction that breaches this standard.

Summary

We value your feedback and take all complaints seriously. If you're dissatisfied with any part of your experience with eToro, please let us know. We are committed to resolving your issue fairly and promptly.