ETORO AUS CAPITAL LIMITED
PRODUCT DISCLOSURE STATEMENT
ETORO MONEY AUD ACCOUNT

Issue Date: 15 October 2025

eToro Aus Capital Limited

ABN 66 612 791 803

AFSL 491139

CONTENTS

Part A General Information

IMPORTANT INFORMATION

General Advice Warning

Third-party payment functionality is not yet available on eToro Money AUD Account.

This interim arrangement is not an offer of a financial product under the Corporations Act 2001 (Cth). As a result, some legal protections that normally apply to financial products do not apply to this interim arrangement. Refer to Third-Party Payment Annex.

You may sign up for the currently available service, and in doing so also agree that you are applying for the financial product (as described in this PDS) when it becomes available.

This Product Disclosure Statement (**PDS**) contains general information only and has been prepared without taking into account your objectives, financial situations or needs. Before acquiring the eToro Money AUD Account referred to in this PDS you should:

- Review all sections thoroughly to ensure trading this product aligns with your financial goals, situation, and requirements;
- Fully understand the Financial Product Terms and this document (together referred to as **Disclosure Documents**) before engaging in any transactions; and
- Consider seeking financial and/or taxation advice from a licensed financial advisor or tax consultant.

About this PDS

This Product Disclosure Statement (PDS) is a summary of significant information you need to consider when making a decision about whether an **eToro Money AUD Account** is a suitable product for you. It contains a number of references to additional important information contained in the eToro Financial Product Terms and Conditions, which forms part of this PDS, available free of charge at www.etoro.com/au/investing.

How to Compare this Product

You may use this PDS to compare this financial product with similar financial products offered by other issuers.

When comparing the AUD account with other non-cash payment facilities or transaction accounts. Some factors you may consider include:

- Fees and charges: e.g., account maintenance, transaction fees, FX margins, and costs for returned/rejected payments.
- Payment options: availability of BPAY, OSKO, direct debit, PayTo, and card access.
- Limits: transaction and daily limits for payments.
- Safeguards: how funds are held, security measures, and dispute resolution processes.
- Risks: liability for unauthorised transactions, exposure to FX conversion costs, or reliance on third-party service providers.

This information is provided to help you make comparisons on an objective basis.

Updates to this PDS

This Product Disclosure Statement contains essential information, please contact our team with any questions you may have about its contents. We recommend keeping a copy for your records.

While this document is current at publication date, it may be updated periodically. Changes which are not materially adverse to customers will be posted on our website, while significant modifications may require a new or supplementary PDS. The most recent version of this document, including any updates or supplementary materials, is available at https://www.etoro.com/customer-service/terms-conditions/. You can ask us to provide a link to a digital or paper copy of any updated information, which we'll do free of charge, just email us at info@etoro.com.au.

Privacy Statement

We may collect, store, use, and disclose your personal information to process your registration for the AUD account, deliver payment services, assist a person you have directed by paid (Biller) with payment-related enquiries, and handle complaints. Your personal information will be managed in accordance with our Privacy Policy, available at etoro.com or upon request.

We may also collect information about you from your Biller, public sources, information brokers, and through monitored or recorded interactions with you (e.g., via phone, email, or online). Some of the information we collect is required under various laws, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

Your personal information may be shared with your Biller, our related entities, and our service providers, as detailed in our Privacy Policy. Some of these entities may be located outside Australia.

We must collect, verify, and handle your personal information to deliver the services associated with the AUD account. Without this information, we may be unable to process certain payment options.

By using the eToro Money AUD account, you consent to the handling of your personal information in accordance with our Privacy Policy. The policy also provides more information on how we manage your data, how to make a privacy-related complaint, how our website collects information, and your rights to access or correct your personal details.

HOW TO CONTACT US

Level 3, 60 Castlereagh Street, Sydney NSW 2000

Telephone: +61 2 8067 6002 Email: info@etoro.com.au

or through our website at www.etoro.com

1. INTRODUCTION

1.1. About eToro Australia

eToro AUS Capital Limited (**eToro AUS**) is an Australian incorporated company. eToro AUS is regulated by the Australian Securities and Investments Commission (**ASIC**) and holds an Australian financial services licence (No. 491139). eToro AUS is the issuer of this non-cash payment facility. We are licensed by ASIC to provide financial services including issuing non-cash payment facilities.

Our role: We provide customers with an eToro Money AUD account (**AUD Account or Product**) to hold funds and make payments.

Our partners: We use a third-party service provider to process payments. BC Payments Australia Pty Ltd (AFSL 493372) (**BCP**) provides payment services in Australia. By acquiring this product your legal relationship is with eToro AUS. You do not have a direct relationship with BCP.

eToro AUS is a subsidiary of the eToro Group Ltd group of companies (**eToro Group**). Neither eToro AUS or any of the other companies in the eToro Group guarantee or assure the performance of the products issued to you by eToro AUS.

1.2. About this Product Disclosure Statement

This Product Disclosure Statement (**PDS**) is designed to help you understand the features, benefits, risks, fees, and charges of the AUD account that we offer. It contains information about:

- what the AUD account is and how it works;
- the benefits and risks of using an AUD account;
- the fees and charges that apply to the AUD account;
- how to apply for, activate, and use the AUD account;
- how to manage your AUD account, including checking your balance and transaction history, changing your PIN or password, and reporting fraudulent transactions;
- how to cancel or close your AUD account;
- taxation implications;
- how to make a complaint or dispute about the AUD account or eToro AUS; and
- other important information you need to know about the AUD account.

ASIC does not endorse this product or eToro AUS. Holding an Australian Financial Services Licence (**AFSL**) means we are authorised to provide this product, not that it is risk-free.

1.3. Cooling off Period

There is no cooling off period associated with the AUD Account.

1.4. This PDS applies only in Australia

This PDS is not intended as an offer in any jurisdiction outside Australia. It applies solely to individuals who are resident in Australia and have received this PDS within Australia.

2. HOW THE AUD ACCOUNT WORKS

2.1. General Information

eToro AUS is the issuer of the AUD Account. The AUD account is a non-cash payment facility that allows you to make payments to third parties and invest via the eToro platform without using cash. You can use the AUD Account to pay for goods and services, make investments through the eToro platform, and transfer money to other accounts.

2.2. Opening your AUD Account & Eligibility Requirements

To open an AUD Account, you must hold a trading account with us and meet the relevant eligibility criteria. These criteria include:

- Be natural persons aged 18 years or older;
- Have an Australian residential address;
- Have an eligible eToro trading account established separately from and before offering to acquire the Product; and
- You must read, understand and accept the terms of the PDS.

You can apply for an AUD Account online, through the eToro mobile app. As part of the application process, you'll be asked to provide personal and financial information including your name, address, date of birth, contact details, and account number. You may also be required to submit identification documents (for example a driver's licence or passport-) to verify your identity and ensure compliance with legal requirements.

If approved, we'll confirm via email that you have successfully applied for an AUD account. In your onboarding email you will receive a range of important information including a copy of this PDS at the time you applied.

2.3. Creating your AUD Account

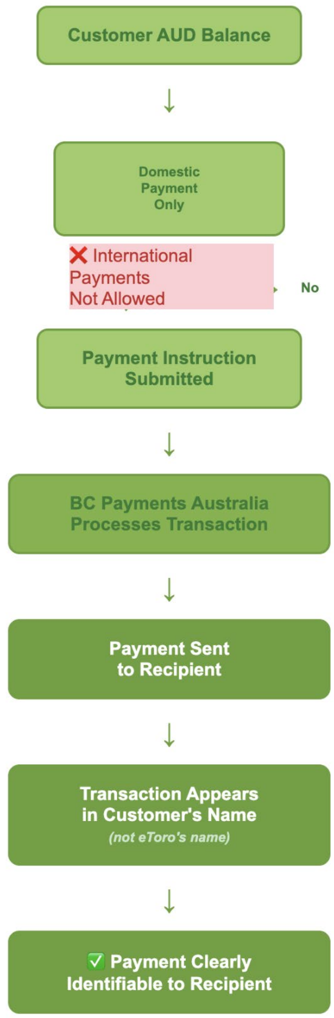
Before you can start using your AUD Account, you will need to create an account through the eToro mobile app by following the instructions provided during the sign-up process.

Once your AUD Account is created, you will receive a unique BSB and account number for the account through which any payments are to be made. To activate the account, you must log in to your chosen funding bank account or account with a body corporate authorised to carry on banking business in Australia under the Banking Act 1959 (ADI) and transfer funds using these details.

2.4. Making Payments

You may use your AUD balance to make domestic payments only. All payment instructions are processed by BCP.

When you make an outgoing payment, the transaction will appear to the recipient in your name, rather than in eToro's, ensuring payments are clearly identifiable to the recipient. We may require further information from you before we process the payment instruction.



2.5. Receiving Payments

In order to receive payments you will be allocated a unique Virtual Account Number (BSB and Account Number), to assist with the accurate reconciliation of incoming funds. When a payment is made to the ADI account and information provided as to the BSB and Account Number, it is automatically identified and credited to your AUD Account. This process helps ensure payments are allocated quickly and securely, reducing the risk of delays or misapplied funds. You do not have any direct legal rights in funds in the ADI account, but it is held on trust for eToro AUS and eToro AUS holds its interest on trust for you to the extent of your entitlement.

2.6. Our Partners

To deliver the services associated with your AUD account, eToro AUS works with third-party partners that we trust who provide payment processing and safeguarding arrangements. These partners play an important role in ensuring the secure and efficient operation of your account.

BCP: eToro AUS has engaged **BCP** to operate the ADI account that stores the value in your product for eToro AUS to the extent of eToro AUS entitlement. BCP may delegate this function. In accepting the engagement, BCP is acting under a non-cash payment facility that it has issued to eToro AUS. BCP issued under that financial product under an Australian financial services licence (AFSL No. 493372). BCP is not issuing a financial product to you. Payments to third parties are processed by BCP or its delegates or other contractors and the ADI.

We may share your personal information with our partners only to the extent required to provide and support the services available through your AUD account. For further details on how your information is collected, used, and disclosed, please refer to eToro's Privacy Policy.

2.7. Client Money and Safeguarding your AUD Account

Funds in the product are held in accounts of BCP with Australian Settlement Limited (ASL), an Australian ADI. This means the right to the funds in the account is not mixed with eToro's operating capital. If eToro AUS or BCP became insolvent, the funds would not form part of eToro's assets or BCP's assets. eToro AUS has a right to set off entitlements you have in your AUD Account against any liability you owe to it or other members of the eToro Group. BCP has agreed to maintain a ledger identifiable to eToro AUS and distinguishable from its own funds, or those of any person, other than eToro AUS.

We only permit or authorise BCP to authorise withdrawals from the ADI account in limited circumstances: where there is a possible breach of any applicable laws or compliance obligations. We do not use client money for derivatives, margining, or hedging activities.

It is important to note that you do not hold a direct claim against BCP in relation to the safeguarded funds. Your relationship is with eToro AUS, and any claims must be made directly against eToro AUS.

To help mitigate risks associated with our partners, eToro AUS takes the following measures:

- We maintain strict controls over fund segregation, conduct thorough partner due diligence, and carry out continuous monitoring.
- We implement fraud detection, incident response protocols, and periodic audits to ensure compliance and resilience.

This Product does not rely on hedging counterparties.

Funds held in your AUD Account are not covered by the Australian Government's Financial Claims Scheme (**FCS**) that protects bank deposits. This means that, in the event of eToro AUS's insolvency, you will not have the benefit of FCS protection and may be an unsecured creditor.

3. KEY BENEFITS

The AUD account provides a safeguarded and convenient alternative to using cash for your payments. Key benefits include:

- Easy access to payments from your funds anytime, through multiple channels;
- Send payment instructions outside business hours (although they may not be acted on outside business hours);
- The ability to pay for goods and services at millions of merchants that accept online payments;
- The option to transfer money to other accounts within Australia;
- Tools to track your spending and manage your budget by checking your balance and transaction history online via the eToro app and/or website;
- Protection through our fraud prevention and detection systems, along with a liability policy for unauthorised transactions;
- Reduce the risk of cash loss or theft by using secure digital payment methods;
- Save time with a faster, more efficient payment process compared to using cash;

- No fees for acquisition of a AUD based asset or for payments of funds acquired on from AUD-based assets; and
- Access to competitive FX rates when making cross-currency transfers, helping to reduce the cost of funding and withdrawals in different currencies.

4. KEY RISKS

While the AUD account offers convenience, it also carries certain risks that you should be aware of. These risks include:

- Losing your account security credentials, or having them stolen, which could lead to unauthorised transactions or access to your account;
- Making errors while using the AUD account, such as entering an incorrect amount, account number, or payment details, which could result in unintended or incorrect transactions;
- Experiencing delays, errors, or interruptions due to system failures, network outages, or other factors, which may affect the availability, accuracy, or timeliness of the service;
- We may, acting reasonably, suspend or terminate your access to the AUD account without prior notice in certain circumstances (See Section 13);
- Although funds are safeguarded to some extent, customers cannot claim directly against BCP or ASL;
- Being held liable for some or all losses resulting from unauthorised transactions, depending on the circumstances and your adherence to the terms and conditions of your transaction account and this PDS;
- The risk of ASL becoming insolvent noting that the account with it is not protected by the financial claims scheme;
- Operational failures by eToro AUS, agents of eToro AUS, BCP and agents and contractors of BCP some of which may not entitle you directly or indirectly to any right of recovery of losses;
- The operation of the ADI Account or the account with ASL is unregulated by government agencies;
- There are limits to when we are required to pursue BCP for amounts for which it is liable in order to maximise any entitlements in which you have an interest; and
- Exposure to fraud, scams, or identity theft if you share personal or financial information with third parties, click on suspicious links, or open attachments from unknown sources.

You can help mitigate some of these risks by complying with the terms and conditions of your transaction account.

5. FEES AND CHARGES ASSOCIATED WITH USING THE AUD ACCOUNT

There are no fees for applying, creating and using your AUD Account. The fees and charges associated with your AUD Account are detailed in the Fees and Charges Schedule, which forms part of this PDS **(Refer to Section B: Fees and charges)**.

We can change the amount or type of fees associated with your AUD account without your consent. You will be given notice of any changes to fees in accordance with the Corporations Act (for example, where there is an increase in fees or charges, you'll be notified at least 30 days before the increase takes effect).

You may incur fees from third parties which are unrelated to eToro AUS when using the AUD Account, such as:

- Merchant surcharges for online payments;
- Fees from other financial institutions when you are using their services; and

You will be charged for any third-party fees incurred through use of your AUD account. You should confirm any applicable charges before proceeding with a transaction.

No FX fees are charged for holding or using your AUD Account. However, if you use funds from your AUD Account to trade in assets denominated in currencies other than AUD on the eToro platform, an FX fee will be applied through the eToro service.

By funding trades directly from your AUD Account, you will receive a discounted FX rate through the eToro service compared with trading directly on the platform in USD. No FX fee applies when trading Australian assets.

6. PAYMENT TIMING

Payments are typically processed instantly or within minutes. However, in some cases, depending on the vendor's financial institution, clearing systems, or additional security checks, payments may take up to 2–3 Business Days to appear in the recipient's account. We are not responsible for any delays outside our control but will take reasonable steps to process your payment as quickly as possible.

7. INTEREST ON YOUR ACCOUNT

You do not receive interest on the balance held in your AUD Account. eToro AUS does not pay any interest on cash balances in your AUD Account, even if paid to eToro AUS by any third party, unless otherwise agreed in writing. This non-cash payment facility is designed for holding and making payments, not for earning returns on deposited funds.

8. REFUNDS ON TRANSACTIONS & LIABILITY POLICY

This section sets out how liability is determined and when you may be entitled to a refund.

8.1. Unauthorised Transactions

If you believe a transaction has occurred on your account without your authority, you must notify us as soon as possible. We will investigate the matter promptly and in accordance with the Scams Prevention Framework Act 2025.

When we provide the AUD account, we operate as a non-cash payment facilitator between you (the Payer) and the Payee (the person or organisation you're paying). Since the Payee is the recipient of your payment, you must contact them directly to request a refund or reversal of an authorised transaction. We may not have the authority to reverse or refund transactions that have been authorised.

8.2. When you will not be liable

You will not be liable for any loss arising from an unauthorised transaction where:

- it is clear that you did not contribute to the loss;
- the loss was caused by our (or our partners') fraud, negligence, or system or equipment malfunction; or
- the transaction occurred after you had notified us that your account details or access credentials may have been compromised.

8.3. When you may be liable

You may be liable for losses resulting from unauthorised transactions where we can establish, on the balance of probabilities, that you contributed to the loss, for example by:

- failing to take reasonable steps to keep your account details, log-in credentials or devices secure;
- unreasonably delaying in notifying us after becoming aware of the loss, theft, or misuse of your account details; or
- where you acted fraudulently.

In such cases, your liability will be determined in accordance with our internal policy.

8.4. Refunds

Where our assessment requires us to refund you for an unauthorised transaction, we will do so as soon as practicable. Generally, if the investigation is not completed within 21 days, we will either refund the funds temporarily or keep you informed of the progress of the investigation.

9. DELETING OR CHANGING PAYMENT DETAILS

9.1. Changing Bank Account and Payment Details

You can update your bank account details by logging into your eToro App and/or website. For any changes or deletions to take effect for an upcoming scheduled payment:

- the request must be submitted at least 1 Business Day before the scheduled payment date;
- If made via phone or email, we must receive your instruction at least 3 Business Days before the scheduled payment date.

If changes are not submitted within the required timeframes, scheduled payments may still be processed, potentially using your previously provided bank account details.

Please note: It is your responsibility, not your Payee's, to cancel any payments you no longer wish to make.

9.2. Security Restrictions

For security purposes, changes to your linked bank account may be subject to additional restrictions. In certain cases, we may require you to provide further information, including documentation verifying your ownership of the new bank account, before updates to your linked bank account details can be processed.

We may also need to request additional information from you in order to release payments. If the information requested for verification is not provided, we reserve the right to delay or withhold payments until the required information has been received and verified.

10. STATEMENTS OF ACCOUNT

You can access your transaction history at any time through the eToro mobile app.

Each transaction history will include:

- details of each transaction made over a reasonable period (including dates, amounts, and descriptions of payments in and out of your account);
- the balance; and
- details of any fees or charges applied.

Your statement contains important information, so you should keep records of all your transactions and carefully check them against your statements; and contact us at info@etoro.com.au if you believe any entries or transactions are incorrect or unauthorised.

You agree that statements of account may be delivered to you electronically via the eToro App and/or website.

11. TAXES AND GOVERNMENT FEES AND CHARGES

You are advised to seek independent tax advice regarding how using the AUD account may affect your personal tax obligations, as eToro AUS has not taken your individual circumstances or needs into account in relation to the AUD account.

Unless otherwise specified, all amounts mentioned in this PDS (including any transaction fees and charges associated with the AUD account) are inclusive of GST.

You are responsible for collecting, reporting, and paying any taxes that may result from your use of the AUD account (eg, trading transactions resulting in profit or loss). Currency conversion fees may be able to be deducted or considered in determining the cost base of assets in some circumstances. In some circumstances payments may give rise to an obligation to make withholdings under taxation laws.

12. COMPLAINT HANDLING

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:

Contact eToro AUS and provide the details of your complaint. You may do this by email or letter to the following:

by email: info@etoro.com.au; or

by letter:
Level 3, 60 Castlereagh Street
Sydney NSW 2000

When lodging a complaint with us, it is helpful to provide us with your:

- Full name;
- Contact details;
- Details of your complaint (including any relevant attachments or documentation); and
- The outcome you are seeking.

Please note, there is no cost to you to raise a complaint with us.

eToro AUS will try to resolve your complaint quickly and fairly. We will aim to acknowledge your complaint within one Business Day, or as soon as practicable. We will do our best to resolve your complaint in the first instance. Where we are not able to resolve your complaint to your satisfaction within five business days, or where you request a written response, we will provide a written response.

Strict timeframes apply. You can expect to receive a formal response via email within 30 calendar days for 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.

If you are not satisfied with the final response provided by our eToro, you may exercise your right to complain to the Australian Financial Complaints Authority (AFCA). AFCA is a free and independent external dispute resolution body of which eToro AUS is a member. The contact details for AFCA are:

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority - GPO Box 3, Melbourne VIC 3001

Please refer to our Public Complaints Policy for additional information such as additional support we are able to offer and our process for closing complaints.

13. SUSPENSION OR TERMINATION OF YOUR ACCOUNT

We may, acting reasonably, suspend or terminate your access to the AUD account without prior notice if:

- You have breached, or we reasonably suspect you have breached, a term or condition in a way that poses a material risk to you or to us;
- We reasonably believe it is necessary to prevent fraud or unlawful transactions (noting that we are not obliged to do so);
- It is required to carry out unplanned or emergency maintenance or repairs; or
- We are permitted or required to do so by law or a court order.

Where reasonably practicable, we will provide advance notice of any planned or scheduled outages via the eToro App and/or website.

Part B: Fees and Charges

Fee Type	Amount / Basis	Notes
Account Opening/Closing	Free	-
Account Maintenance	Free	-
Transfers (In and Out)	Free	-
Domestic AUD Payment	Free	-
Foreign Conversion (FX Fee)	Free	-
Returned / Rejected Payment	$0	-

Foreign Exchange (FX) Fees and Discounts
There are no FX fees for holding or using your AUD Account. However, if you use funds from your AUD Account to trade in assets denominated in currencies other than AUD on the eToro trading platform, an FX fee may apply through the eToro service.

By funding trades directly from your AUD Account, you will receive a discounted FX rate compared with trading directly on the platform in USD. No FX fees apply when trading Australian assets.

Example: If you purchase a US-listed share using $1,000 AUD:

- **Funding from a USD wallet on the platform** – your AUD is first converted to USD at the standard platform FX rate.
- **Funding directly from your AUD Account** – your AUD is converted at a **discounted FX rate**, meaning you pay less in conversion costs and retain more value in your investment.

Glossary
The following terms have the meanings set out below unless the context requires otherwise.

ADI (Authorised Deposit-taking Institution) - An institution authorised under the Banking Act 1959 (Cth) to carry on banking business in Australia, such as a bank, building society, or credit union.

AFCA (Australian Financial Complaints Authority) - An independent external dispute resolution body that provides free, fair, and impartial handling of complaints about financial products and services.

AFSL (Australian Financial Services Licence) - A licence issued by the Australian Securities and Investments Commission (ASIC) that authorises the holder to provide specified financial services within Australia.

ASIC (Australian Securities and Investments Commission) - The Australian Government agency responsible for regulating financial services, markets, and consumer protection in Australia.

ASL (Australian Settlement Limited) - An Australian ADI that holds client funds on behalf of BC Payments Australia Pty Ltd (BCP) in relation to the eToro Money AUD Account.

AUD (Australian Dollar) - The lawful currency of the Commonwealth of Australia, represented by the symbol "$" or the code "AUD".

AUD Account / eToro Money AUD Account - A non-cash payment facility issued by eToro AUS Capital Limited that allows customers to hold, send, and receive Australian dollars and make payments through the eToro platform.

BCP (BC Payments Australia Pty Ltd) - A third-party payment service provider (AFSL 493372) engaged by eToro AUS to process payments and operate the ADI account that holds client funds associated with the eToro Money AUD Account.

Biller - A person, business, or organisation that receives payments from customers using the eToro Money AUD Account.

BSB (Bank State Branch) - A six-digit number that identifies banks and branches within the Australian financial system for payment processing purposes.

Business Day - A day that is not a Saturday, Sunday, or public holiday in New South Wales, Australia, and on which banks are open for business.

Client Money - Funds received from clients that must be held separately from the issuer's operational funds in accordance with the Corporations Act 2001 (Cth) and associated regulations.

Cooling-off Period - A period during which a customer can withdraw from a financial product without penalty. Note: There is no cooling-off period applicable to the eToro Money AUD Account.

Corporations Act - Refers to the Corporations Act 2001 (Cth), which governs companies, financial markets, and the provision of financial services and products in Australia.

Financial Claims Scheme (FCS) - An Australian Government scheme that protects depositors in the event an ADI fails. The eToro Money AUD Account is not covered by the FCS.

Financial Product Terms and Conditions - The terms governing the use of the eToro Money AUD Account, which form part of this PDS and are available at www.etoro.com/au/investing.

FX (Foreign Exchange) - The process of converting one currency into another. Transactions on the eToro platform involving non-AUD currencies are subject to FX conversion rates and may incur related fees.

GST (Goods and Services Tax) - A value-added tax of 10% applied to most goods and services sold or consumed in Australia.

Non-Cash Payment Facility - A facility that enables a person to make payments, or cause payments to be made, without the physical exchange of cash (for example, through electronic transfer or debit).

Payer - The individual or entity initiating or authorising a payment from their account.

Payee - The person or organisation receiving the payment.

PDS (Product Disclosure Statement) - A document required under the Corporations Act 2001 (Cth) that provides key information about a financial product's features, benefits, costs, and risks to help consumers make informed decisions.

Privacy Policy - The policy outlining how eToro AUS collects, stores, uses, and discloses customers' personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

Scams Prevention Framework Act 2025 - Legislation outlining obligations for financial institutions to prevent, investigate, and respond to scams and unauthorised transactions.

Suspension / Termination - Actions taken by eToro AUS to temporarily or permanently restrict access to a customer's AUD Account in certain circumstances, such as fraud prevention or breach of terms.

Transaction History / Statement of Account - A record available through the eToro App and/or website showing all transactions, balances, fees, and charges associated with the AUD Account.

Unauthorised Transaction - A transaction made without the customer's authority or consent, including those resulting from loss, theft, or compromise of account credentials.

Virtual Account Number - A unique BSB and account number assigned to assist in the accurate reconciliation and secure receipt of payments into a customer's AUD Account.