

eToro Money AUD Account

Third-Party Payment Annex

15 October 2025

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.

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 the PDS) when it becomes available.

eToro Money AUD Account (“AUD Account”)

AUD Account is available to eligible eToro clients. The facility is offered by eToro AUS Capital Limited under its licence authorisation (AFSL 491139).

Refer to the Terms and Conditions (T&Cs) and Product Disclosure Statement (PDS).

Nature of the interim arrangement

Currently, the functionality of making third-party payment is not yet available to clients. The clients will still be able to set up a local AUD account as the core feature of the facility. With inability to make third-party payments, the interim arrangement is not an offer of a financial product. Accordingly, it is not regulated as a financial product.

Consequences of the interim arrangement not being a financial product

Some legal protections that normally apply to financial products do not apply to this interim arrangement. However, eToro intends to comply with the relevant obligations even during the interim period.

- **Product Disclosure Statement (PDS):** The PDS for eToro Money AUD Account is available [here](#).

- **Design & Distribution Obligations (DDO):** Target Market Determination (TMD) is available [here](#).
- **External Dispute Resolution:** Complaints Policy is available [here](#).

General conduct obligations still apply, including prohibitions on misleading or deceptive conduct.

Your Options and Support

Using the facility: You can continue to use the existing non-cash payment facility for available features.

Third-party payments: We will provide an update when third-party payments are enabled.

Questions: Please contact our Support Team at [Customer Service Center](#).