Active Trader Promotion TERMS AND CONDITIONS

Last update on: November 15, 2025

These Terms and Conditions (the "**Promotion T&Cs**") govern the Promotion conducted by eToro Singapore PTE Ltd. ("**Us**", "**We**", "**eToro**"). The Promotion T&Cs are supplemental to the eToro terms and conditions (the "**eToro T&Cs**") which apply to Users of the eToro Platform generally, including promotion participants, and can be found here https://www.etoro.com/customer-service/terms-conditions. In addition, the following policies are incorporated by reference and applicable to participants in the Promotion: the eToro Privacy Policy which can be accessed here: https://www.etoro.com/customer-service/privacy/ ("**eToro Privacy Policy**"); and the eToro Cookie Policy which can be accessed here: https://www.etoro.com/customer-service/cookies/.

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTIONS. BY ENTERING THE PROMOTION ALL ENTRANTS WILL BE DEEMED TO HAVE ACCEPTED AND AGREED TO BE BOUND BY THESE TERMS AND CONDITIONS AND THE GENERAL ETORO TERMS AND CONDITIONS AND PRIVACY POLICY. IF YOU ARE IN VIOLATION OF ANY POLICIES, RULES OR REGULATIONS APPLICABLE TO YOU, YOU MAY BE DISQUALIFIED FROM ENTERING OR RECEIVING REWARDS. ETORO DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

Promotion Description:

This promotion (the "Promotion") will provide, on the Bonus Date (as defined below), a cash reward credited to the eToro Account of participants (the "Bonus") who open a new eToro Account (as defined below) and meet these Promotion T&Cs as detailed below. This Promotion begins on November 15, 2025 and shall continue until terminated at eToro's sole discretion, on March 31, 2026 (the "Promotion Period").

The Qualifying Terms

To be eligible for the Bonus, a user must meet all of the following criteria as of the start of the Promotion Period:

- (a) be a resident of Singapore;
- (b) during the Promotion Period, complete the registration to open an eToro trading platform account (an "eToro Account"), which is subject to our approval;
- (c) not be an existing eToro customer with an eToro Account and not be a customer whose eToro Account has been closed within the past 30 days;
- (d) have his/her eToro Account fully verified by completing his/her profile pursuant to eToro procedures and policies;
- (e) be eligible to trade CFDs under the regulations of the Monetary Authority of Singapore (MAS);
- (f) Fulfill the required Cumulative Traded Notional Value within 90 days starting from the registration date (the "Qualifying Period").
 - The "Cumulative Notional Value" defined as the sum of the value of all user-initiated CFD trades opened during the Qualifying Period, calculated as: Invested Amount x Leverage for each trade. For a trade to be included in the calculation, it must be subject to eToro's standard commission and/or spread; trades executed during any commission-free or zero-spread promotional periods may be excluded at eToro's discretion. Participants who register during the Promotion Period will have the full 90-day Qualifying Period to meet the criteria, even if this period extends beyond the Promotion Period end date;
- (g) Not have previously received any other welcome bonus or new client promotion offered by eToro. If a client meets the qualifying criteria for more than one welcome promotion, they will be entitled to only one reward, which will be the single reward of the highest monetary value at the time of grant, as determined by eToro
- (h) NOT be an employee of eToro or of an eToro subsidiary, parent company or a company under common control with eToro ("eToro Affiliates") and NOT be an immediate family (parent, sibling, spouse, child) or household member of an eToro employee, an employee of an eToro Affiliate, or a person involved in any part of the administration and execution of this Promotion; and
- (i) NOT be involved in any part of the administration and execution of this Promotion.

II. The Bonus:

(a) Subject to the Qualifying Terms above, participants who achieve a certain Cumulative Notional Value traded within their Qualifying Period will be entitled to receive a Bonus, credited to their eToro Account on the eToro platform. A participant is eligible for only one Bonus, which will be the highest tier achieved during the Qualifying Period. The Bonus is as follows:

Requirement	Reward Amount (US\$)
Open at least 1 CFD Trade	\$50
Achieve a Cumulative Notional Value between \$500,000 and \$5,000,000	\$300
Achieve a Cumulative Notional Value between \$5,000,001 and \$25,000,000	\$1,000
Achieve a Cumulative Notional Value between \$25,000,001 and \$75,000,000	\$3,500
Achieve a Cumulative Notional Value over \$75,000,000	\$5,000

- (b) The Bonus is expected to be credited to your eToro Account within 30 days after the end of your 90-day Qualifying Period, but there may be situations when this process takes longer ("Bonus Date").
- (c) We reserve the right, at our sole discretion, to provide you, on the Bonus Date, in lieu of the Bonus, any alternative bonus having the same value as the Bonus.
- (d) We will notify you by email if you have successfully qualified for the Bonus. This notification will be sent after your 90-day Qualifying Period has ended. If you do not receive a notification, it means you have not met the requirements for the bonus.

III. What Other Conditions Am I Agreeing To By Participating?

- (a) By entering the Promotion all participants will be deemed to have accepted and agreed to be bound by these Promotion T&Cs, as well as the eToro documents referenced in the introductory paragraph of this document.
- (b) You are solely responsible for all applicable taxes related to accepting the Bonus.
- (c) At any time, we reserve the right to cancel, change or suspend this Promotion.
- (d) While clients may participate in multiple new user promotions, they are eligible to receive only one welcome reward. If a client qualifies for this Promotion and another welcome offer, they will be credited with the single reward with the highest value, as determined by eToro at the time of granting the reward.
- (e) We will not be liable for any losses incurred by you as a result of your trading in relation to this Welcome Bonus promotion. Trading CFDs is a high-risk activity, and it is possible to lose more than your initial investment.
- (f) Users who attempt to abuse the Promotion will forfeit their rewards. If any participant is attempting to compromise the integrity or the legitimate operation of the Promotion or by cheating or committing fraud or manipulation in any way, including by providing false details or by false registration, eToro may seek damages from such participant to the fullest extent permitted by law. Further, eToro may refrain from granting rewards and/or deduct any such amounts that were given to such participant under the Promotion and/or ban it from participating in any of eToro's future promotions.
- (g) If eToro suspects that a user (whether alone or with others) has manipulated or abused (or attempted to do so) the Promotion and/or otherwise acted in bad faith towards us or in a fraudulent manner, then, eToro reserves the right, at its sole discretion, to take the following actions with respect to any such user and/or to any person we consider is acting in concert with such user: (i) temporarily or permanently, block, suspend or terminate the services under such user account with eToro (or any portion thereof and close such account, and/or (ii) remove and/or deduct any benefit which might have been granted to such users (taking into account any loss sustained which will be fully recognized); and/or (iii) remove and/or deduct any profits gained by such users as a result of such manipulation or abuse, including by closing any open positions in the applicable user's account(s) with eToro, and/or (iii) deny, withhold, or withdraw that user from the Promotion and any future other promotion.
- (h) Eligibility to participate in this Promotion is limited to one account per person/household. Users participating who have more than one trading account will be eligible for one reward only.
- (i) Users who acted against the <u>eToro Community Guidelines</u> after being warned for any reason and/or were blocked from eToro websites, will not be entitled to receive any reward.
- (j) Users opening or operating multiple accounts to benefit from this Promotion will not be entitled to receive any reward.
- (k) eToro reserves the right to publish a list of users disqualified from participating in the Promotion.
- (I) In any case of contradiction between these Promotion T&Cs and any other publication or communication related to the Promotion (including via email, push notification, or banner), these Promotion T&Cs shall prevail.
- (m) eToro's decision on all matters relating to this Promotion shall be final and binding.
- (n) These Promotion T&Cs are governed by the laws of Singapore.