

**CRYPTODEPOSIT TO ETORO HOSTED WALLET - STOCK BACK PROMOTION - 2025**  
(the “Promotion”)  
**Terms and Conditions**

Last Updated December 4, 2025

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTIONS. THESE TERMS AND CONDITIONS (“**PROMOTION TERMS AND CONDITIONS**”) GOVERN THE PROMOTION. ALL ENTRANTS WILL BE DEEMED TO HAVE ACCEPTED AND AGREED TO BE BOUND BY THESE PROMOTION TERMS AND CONDITIONS, THE GENERAL TERMS AND CONDITIONS OF THE ETORO ENTITIES WITH WHICH YOU ARE REGISTERED FOR INVESTMENTS AND PLATFORM SERVICES (“**ETORO GENERAL TERMS**”) AND THE APPLICABLE ETORO HOSTED CRYPTOASSETS WALLET SERVICE TERMS OF THE ETORO ENTITY FOR WHICH YOU REGISTERED FOR HOSTED CRYPTOASSETS WALLET SERVICES (“**HOSTED WALLET TERMS**”), ALL OF WHICH CAN BE FOUND [HERE](#), AS WELL AS THE ETORO [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. EACH APPLICABLE ETORO ENTITY (“**ETORO**”, “**US**”, “**OUR**” OR “**WE**”) DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT. CAPITALIZED TERMS USED BUT NOT DEFINED HEREIN SHALL HAVE THE MEANINGS GIVEN TO THEM IN THE HOSTED WALLET TERMS OR THE ETORO GENERAL TERMS, AS APPLICABLE.

1. **Promotion Period:** Please take note that the Promotion period is between December 1, 2025 (00:00 London time), to January 31, 2026 (23:59 London time) (“**Promotion Period**”).
2. **Promotion:** Subject to the Promotion Terms and Conditions, the Promotion will allow any Eligible Participant who during the Promotion Period effects at least one valid Crypto Deposit (as such term is defined below) into their eToro Hosted Wallet account (“**Hosted Wallet Account**”), to receive free Qualified Stocks which are worth – on the Monthly Reward Date – 1% of the Monthly Net Crypto Deposits (as defined below) , but not more than Capped Award Amount (as such term is defined below), in total per Eligible Participant per month (the “**Monthly Award**”), all as further detailed herein.
3. **Eligible Participant:** The Promotion is open to any individual who, at all times during the Promotion Period (an “**Eligible Participant**”): (i) has opened, activated and maintains an eToro trading platform account (an “**eToro Account**”) in full compliance with the eToro General Terms; (ii) has opened, activated and maintains a Hosted Wallet Account in full compliance with the Hosted Wallet Terms; (iii) is, on the last calendar day of the relevant calendar month during the Promotion Period, an eToro Club member in any of the following Club tiers: Silver, Gold, Platinum, Platinum+, or Diamond; (iv) has fully completed the Promotion registration form (including choosing a Qualified Stock); (v) has executed at least one Crypto Deposit during the Promotion Period; (vi) is NOT an employee of eToro or of an eToro subsidiary, parent company or a company under common control with eToro (“**eToro Affiliates**”); (vii) is NOT an immediate family member (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 (viii) is NOT involved in any part of the administration and execution of this Promotion.
4. **Crypto Deposit; Monthly Net Crypto Deposit; Capped Award Amount**
  - 4.1. “**Crypto Deposit**” means, actual settled amounts of Supported Cryptoasset in the Eligible Participant’s Hosted Wallet Account, effected through a deposit made from an external wallet, subject to and in accordance with the Hosted Wallet Terms. Transfers originating from your or any other eToro Account, or from any wallet operated by Tangany GmbH, or any eToro Affiliate shall not constitute a Crypto Deposit for the purposes of this Promotion;

- 4.2. **“Monthly Net Crypto Deposit”**, shall mean for each applicable month during the Promotion Period (measured from 00:00 to 23:59 London Time), the aggregate USD value of all Crypto Deposits settled during such month, calculated solely on the basis of the closing price of the applicable Cryptoassets at the end of the applicable month, subject to and in accordance with, the Hosted Wallet Terms, less: (i) the aggregate USD value of all withdrawals of Cryptoassets from such Eligible Participant’s Hosted Wallet Account, subject to and in accordance with the Hosted Wallet Terms, during the same month; and (ii) eToro’s and/or third party’s fees and commissions (including blockchain fees, if applicable). Any “Cash Out” transaction (as such capitalized term is defined in the Hosted Wallet Terms) shall not be treated as a withdrawal for the purposes of this Promotion.
- 4.3. An Eligible Participant’s Monthly Net Crypto Deposit for a given calendar month shall include all Crypto Deposits and withdrawals made during that month, irrespective of such participant’s Club status at the time of such transactions, provided that the participant meets the Club membership condition in clause 3(iii) as at the end of that month.
- 4.4. **“Capped Award Amount”** shall mean: (i) for Silver, Gold and Platinum Club tiers: USD 1000; and (ii) for Platinum+ and Diamond Club tiers: USD 5000.
5. **The Monthly Award:**
  - 5.1. As part of the Promotion registration process, you will be offered to select a stock from a list provided by us that you would like to be added during the Promotion Period to your eToro Account as part of the Monthly Award (the **“Qualified Stocks”**). Please note that if you do not select a Qualified Stock during registration we will choose one for you at random.
  - 5.2. The Qualified Stocks presented by us during the registration process are based on objective factors such as liquidity, market capitalization etc. The inclusion of a stock on this list of Qualified Stocks is not an investment recommendation or endorsement of such investment by eToro.
  - 5.3. The Monthly Award for each month during the Promotion Period is expected to be added to each Eligible Participant’s eToro Account by the end of the next consecutive month during the Promotion Period (each a **“Monthly Reward Date”**).
  - 5.4. As part of the Promotion, eToro will buy Qualified Stocks that were selected by each Eligible Participant as part of the registration process (or allocated by Us in the case of no selection being made), in an amount in USD equal to the Monthly Award, based on the exchange rate applicable on the Monthly Reward Date (the **“Monthly Award Amount”**). Please note that this purchase will be subject to currency conversion and so the amount that an Eligible Participant ultimately receives in Qualified Stocks may sometimes be less than the Monthly Award Amount of the Qualified Stock at the time of purchase. Furthermore, in case an Eligible Participant’s Monthly Award Amount shall be less than \$US 2, then the Monthly Award shall be deposited in cash to such Eligible Participant’s eToro Account, or to any other account of the Participant maintained with eToro, as reasonably determined by eToro, in lieu of Qualified Stocks. Any future sale or transfer of that position on the eToro Account will also be subject to the corresponding fees and will be subject to the eToro General Terms.
  - 5.5. We reserve the right, at our sole discretion, to provide each Eligible Participant, on the Monthly Reward Date, in lieu of the Monthly Award, any alternative reward having the same value of the Monthly Award, including but not limited to, a cash deposit or alternative Qualified Stock.
6. **What Other Conditions Am I Agreeing To By Entering?**

- 6.1. By entering the Promotion all entrants will be deemed to have accepted and agreed to be bound by these Promotion Terms and Conditions, as well as the eToro documents referenced throughout these Promotion Terms and Conditions.
- 6.2. In any case of contradiction between the Promotion Terms and Conditions and any publication circulated via email, push notification, banner, newsletter, button or other similar method sent to you by eToro and/or any party acting on its behalf or by any such other publication in connection with the Promotion ("**Promotion Publication**"), the Promotion Terms and Conditions shall prevail unless specifically stated otherwise within such Promotion Publication.
- 6.3. We reserve the right to cancel, terminate or suspend this Promotion. For the avoidance of doubt, cancellation, termination or suspension by eToro of this Promotion shall not entitle you to any claim or compensation against eToro for any losses or damages suffered or incurred by you as a direct or indirect result of the act of cancellation, termination or suspension.
- 6.4. eToro may amend or modify these Promotion Terms and Conditions at any time by posting a notice on the eToro trading platform or on our website, with such changes taking effect within the timeframe specified in such notice upon publication.
- 6.5. You shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion and the Monthly Award. It is your responsibility to calculate and pay all applicable taxes that you owe as a result of your participation in the Promotion. However, we may withhold and deduct at source any taxes due under Applicable Law (as such term is defined in the eToro General Terms) at our sole discretion. You will have no claim against eToro where we have made such a deduction. You should consult with your own tax advisor to determine the potential benefits, burdens, and other consequences of the Promotion.
- 6.6. If an Eligible Participant closes his/her eToro Account and/or Hosted Wallet Account, such Eligible Participant will lose the right to participate in the Promotion and the right to the Monthly Award. Likewise, if eToro closes the Eligible Participant's eToro Account and/or Hosted Wallet Account, such Eligible Participant will lose the right to participate in the Promotion and the right to the Monthly Award.
- 6.7. If any participant is attempting to compromise the integrity or the legitimate operation of the Promotion or by committing fraud or manipulation in any way, including by providing false details, 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.
- 6.8. If we suspect 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 eToro or in a fraudulent manner, including any circular withdrawal and re-deposit activity intended to artificially increase the Monthly Net Crypto Deposit, then eToro reserve the right, at its sole discretion, to take the following actions with respect to any such user and/or to any person it considers is acting in concert with such user: (i) temporarily or permanently, block, suspend or terminate the services under such user's Hosted Wallet Account (or any portion thereof) and/or eToro Account (or any portion thereof) and close such Hosted Wallet Account and/or eToro 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, and/or (iv) deny, withhold or withdraw that user from the Promotion and any other future promotion.

- 6.9. eToro shall not assume any liability (to the extent permitted by law) for any of the following:  
(i) loss or damage arising out of organizing or holding this Promotion or as a result of participation in the Promotion, or if the Promotion does not run as planned; (ii) any default due to an act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond its reasonable control.
- 6.10. eToro shall only be liable for any loss or damage suffered or incurred as a direct result of eToro's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not eToro have been advised of the possibility of such loss or damage.
- 6.11. Eligibility to participate in this Promotion is limited to one account per person/household. Users participating who have more than one eToro Account and/or more than one Hosted Wallet Account, will be eligible for one reward only. In the event that a user filled in more than one promotion application, only the first application which was submitted by the user will be used (subject to the Promotion Terms and Conditions). Users opening or operating multiple accounts to benefit from this Promotion will not be entitled to receive any reward.
- 6.12. Users who acted against the [eToro Community Guidelines](#) after being warned for any reason and/or were blocked from eToro websites, will not be entitled to receive any reward.
- 6.13. eToro's decision on all matters relating to this Promotion shall be final and binding.
- 6.14. The Promotion is provided by the eToro entities with which you are registered for your eToro Account and your Hosted Wallet Account, each being a company within the eToro Group.