eToro USA - Deposit Bonus
Promotion TERMS AND CONDITIONS
Last update on: January 16, 2026

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 CUSTOMER AGREEMENT AND PRIVACY POLICY, WHICH ARE AVAILABLE THROUGH THE ETORO USA DISCLOSURE LIBRARY (THE CUSTOMER AGREEMENT FOR RESIDENTS OF HAWAII, NEVADA, PUERTO RICO, AND THE US VIRGIN ISLANDS IS HERE; RESIDENTS OF THOSE AREAS ARE ONLY CUSTOMERS OF ETORO BROKER). IF YOU ARE IN VIOLATION OF ANY POLICIES, RULES, OR REGULATIONS APPLICABLE TO YOU, YOU MAY BE DISQUALIFIED FROM ENTERING OR RECEIVING THE DEPOSIT BONUS. ETORO USA LLC OR ETORO NY LLC ("ETORO MSB") AND ETORO USA SECURITIES INC. ("ETORO BROKER") (COLLECTIVELY "ETORO") DISCLAIM ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

Promotion Description:
When eligible participants fund a new or existing eToro Account (as defined below) and meet these Terms and Conditions (the "**Promotion T&Cs**") during the Promotion Period (the "**Promotion**"), eToro MSB will provide them with an amount of Qualified Cryptocurrencies (as defined below) as listed in Appendix A ("**Deposit Bonus**"). This Promotion will continue until it is modified and/or terminated by eToro MSB and/or eToro Broker (the "**Promotion Period**"). At eToro's sole discretion, the Promotion may be modified or terminated at any time. A Customer who receives a Deposit Bonus but ultimately does not want it for any reason should contact Customer Service promptly. The Deposit Bonus is a one-time offer strictly limited to the User's initial successful deposit into their eToro trading account ("First-Time Deposit"). Subsequent deposits, regardless of timing, will not qualify for this promotion.

Customers in the limited number of states or territories where eToro MSB is not operational are not eligible for this Promotion.

eToro Entities:
eToro MSB is a money services business registered with the Financial Crimes Enforcement Network (FinCEN), is a licensed money transmitter in many states, and it offers cryptocurrency trading services. eToro Broker is a broker-dealer registered with the Securities and Exchange Commission (SEC) and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). eToro Broker offers stock, ETF, and option trading services.

I. The Qualifying Terms
To be eligible for the Deposit Bonus, a customer must meet all of the following criteria as of the start date of the Promotion Period:

a. reside in a jurisdiction in which eToro MSB is authorized to operate;
b. fund the relevant eToro Account during the Promotion Period in the amount specified in Appendix A, including satisfying any minimum deposit amounts, and such funding and deposit must satisfy all compliance and other requirements. Such deposited amount must remain in your eToro Account for a minimum of 90 days;
c. not be a customer whose eToro Account has been closed within the past 30 days;

d. have their eToro Account fully verified and approved after completing a profile pursuant to eToro's procedures and policies;
e. new customers residing in eligible states must select a cryptocurrency from the designated list provided by eToro ("**Qualified Cryptocurrency**") during the registration process. This selection designates the specific asset to be credited to the customer's eToro Account upon satisfaction of all eligibility criteria.
f. existing customers are eligible only if they have never previously funded their eToro Account prior to the Promotion Period. Existing customers are required to use the specific link provided in direct marketing materials during the Promotion Period in order to select a Qualified Cryptocurrency and complete their initial required deposit. Existing customers who have previously made a deposit of any amount, regardless of their current account balance, are not eligible for this Promotion. Failure to utilize the designated link for selection and deposit may result in disqualification from the Promotion.
g. 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
h. NOT be involved in any part of the administration and execution of this Promotion.

II. <u>The Deposit Bonus:</u>

a. The Qualified Cryptocurrencies presented to you are based on objective factors such as trading volumes on eToro's platform and are subject to change and limitation by eToro MSB. The inclusion of a digital asset on this list of Qualified Cryptocurrencies is not an investment recommendation or endorsement of such investment by eToro.
b. The Deposit Bonus is expected to be added to your eToro Account promptly, generally within seven (7) days, after your qualifying cash deposit has settled in the relevant eToro Account ("**Bonus Date**").
c. The Deposit Bonus amount is calculated solely based on the value of the single, discrete transaction constituting the First-Time Deposit. For the avoidance of doubt, multiple deposits shall not be aggregated, combined, or cumulative for the purpose of calculating the Deposit Bonus tier or eligibility. If a customer makes multiple separate deposits (e.g., two separate deposits of $500), the Deposit Bonus will be calculated only on the first processed transaction, and the second deposit will not be added to the first to qualify for a higher Deposit Bonus tier.
d. If you select a Qualified Cryptocurrency and complete the steps required as part of the Promotion, eToro MSB will buy a certain amount of the Qualified Cryptocurrency that you select (as set forth in Appendix A). This transaction may be subject to eToro's applicable trading fees; consequently the net value of the Qualified Cryptocurrency credited to your account may reflect the deduction of such fees and may be less than the face value of the Deposit Bonus at the time of the purchase. Any future sale or transfer of that position on eToro's platform will be subject to the corresponding fees and will be subject to the governing eToro Customer Agreement.
e. We reserve the right, at our sole discretion, to provide you, on the Bonus Date, in lieu of the Deposit Bonus, any alternative bonus having the same value of the Deposit Bonus, including but not limited, a cash deposit or alternative Qualified Cryptocurrency.
f. As noted more below, the relevant eToro entity may withdraw the Deposit Bonus from your account if it determines that you abused the Promotion to obtain this reward. This can include withdrawing the Deposit Bonus if eToro concludes that you

opened an eToro Account for the sole purpose of receiving the Deposit Bonus rather than to legitimately engage with eToro.

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

a. By entering the Promotion, all entrants 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 Deposit Bonus.

c. At any time, we reserve the right to cancel, change, or suspend this Promotion.

d. Customers who attempt to abuse the Promotion will forfeit their Deposit Bonus. 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 them from participating in any of eToro's future promotions. As noted above, this includes withdrawing a Deposit Bonus if the customer has engaged in no material activity with eToro following receipt of the Deposit Bonus and eToro concludes the customer opened an eToro account for the sole purpose of receiving the Promotion rather than to legitimately engage with eToro.

e. 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 customers (taking into account any loss sustained which will be fully recognized); and/or (iii) remove and/or deduct any profits gained by such customers 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.

f. Eligibility to participate in this Promotion is limited to one account per person/household. Customers participating who have more than one trading account will be eligible for one reward only.

g. Customers 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.

h. Customers opening or operating multiple accounts to benefit from this Promotion will not be entitled to receive any reward.

i. eToro reserves the right to publish a list of customers disqualified from participating in the Promotion.

Appendix A

Deposit Amount	Deposit Bonus
$200 to $499	$10 in Qualified Cryptocurrency
$500 to $2,499	$30 in Qualified Cryptocurrency
$2,500 to $4,999	$200 in Qualified Cryptocurrency
$5,000 or more	$500 in Qualified Cryptocurrency