

## Welcome Bonus Enrollment Promotion

### TERMS AND CONDITIONS

Last update on: February 9, 2026

These Terms and Conditions (the “**Promotion T&Cs**”) govern the Promotion conducted by the relevant eToro group entity: eToro Singapore PTE Ltd. and eToro (Seychelles) Ltd. (“**Us**”, “**We**”, “**eToro**”). The relevant eToro entity for each participant is determined by the participant’s country of residence or the entity with which their eToro account is registered. 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), an amount of Qualified Cryptocurrencies (as defined below) or Qualified Stocks (as defined below), as applicable, all as listed in [Appendix A](#) (the “**Welcome Bonus**”) to Eligible Users who open a new eToro Account (as defined below) and meet these Promotion T&Cs during the Promotion Period. This Promotion begins on February 9, 2026 and shall continue until terminated at eToro’s sole discretion, at any time (the “**Promotion Period**”).

#### I. Definitions

Unless the context otherwise specifies, the following words and expressions shall have the meaning set out below:

- (a) “**eToro Account**” means a user’s trading account on the eToro Platform opened during the Promotion Period, subject to eToro’s approval and verification procedures.
- (b) “**Eligible User**” means a user who, at all relevant times (including on the Bonus Date): (i) holds an eToro Account registered with the relevant eToro group entity; (ii) has completed eToro’s verification (KYC) process, including verification of the user’s country of residence based on the address and supporting documentation provided during verification; (iii) is a verified resident of a jurisdiction where this Promotion is made available by eToro (an “**Available Jurisdiction**”), as determined by eToro from time to time (for the avoidance of doubt, not all jurisdictions in which eToro (Seychelles) Ltd and/or eToro Singapore Pte. Ltd. operate are Available Jurisdictions for this Promotion); and (iv) has not attempted to circumvent eligibility requirements (including by use of a VPN/proxy or by providing inaccurate, misleading or incomplete residence information and/or documentation).
- (c) Capitalized terms used herein and not otherwise defined herein shall have the meanings assigned to them in eToro T&Cs, unless the context shall otherwise require.

#### II. The Qualifying Terms

To be eligible for the Welcome Bonus, you must meet all of the following criteria during the Promotion Period and as of the Bonus Date:

- (a) be an Eligible User;
- (b) complete the registration to open an eToro Account during the Promotion Period;
- (c) have **solely** selected interest in trading stocks and/or cryptocurrencies (to the extent available in the applicable jurisdiction) as part of the registration;
- (d) 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;
- (e) satisfy all applicable regulatory requirements (including, where required, appropriateness assessments, suitability determinations, and target market criteria) under the laws and regulations of the relevant jurisdiction;
- (f) complete a minimum first-time deposit in the amounts specified in [Appendix A](#) to its fully verified eToro Account, at any time during the Promotion Period. Deposits may be subject to processing times and will be credited in accordance with eToro’s standard procedures. Such deposited amount must remain in your eToro Account for a minimum of 90 days. It being clarified that only the first deposit made to your eToro Account shall count towards the eligibility of the Welcome

Bonus. Deposit thresholds and Welcome Bonus amounts specified in Appendix A may be displayed in US Dollars or in local currency; and

- (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.

**III. The Welcome Bonus:**

- (a) As part of the registration process, you will be offered to select either a stock or a cryptocurrency (as detailed in Appendix A) from a list provided by us that you would like to be added to your eToro Account for free (the “**Qualified Stocks**” and “**Qualified Cryptocurrencies**”, respectively). Please note that the availability of Qualified Stocks and Qualified Cryptocurrencies is subject to local regulatory restrictions and may vary by jurisdiction. Certain instruments, including cryptocurrencies, may not be available in all countries.
- (b) The Qualified Stocks and the Qualified Cryptocurrencies presented to you may be subject to change. The inclusion of a stock or cryptocurrency on the list of Qualified Stocks and Qualified Cryptocurrencies is not an investment recommendation or endorsement of such investment by eToro.
- (c) The Welcome Bonus is expected to be added to your eToro Account within 7 days after you have fully met the Qualifying Terms set forth above, but there may be situations when this process takes longer (“**Bonus Date**”).
- (d) As part of the Promotion, eToro will buy a certain amount (as set forth in Appendix A) of the Qualified Stocks or Qualified Cryptocurrencies that you select. However, the purchase of Qualified Stocks and Qualified Cryptocurrencies will be subject to eToro’s fees and so the amount you ultimately receive is expected to be lower than such amount. Any future sale or transfer of the Qualified Stocks or Qualified Cryptocurrencies on eToro’s platform will be subject to the corresponding fees and will be subject to the governing eToro terms and conditions.
- (e) We reserve the right, at our sole discretion, to provide you, on the Bonus Date, in lieu of the Welcome Bonus, any alternative bonus having the same value of the Welcome Bonus, including but not limited to, a cash deposit or alternative Qualified Stocks or Qualified Cryptocurrencies.
- (f) Deposits (including first-time deposits) and the crediting of the Welcome Bonus (including any purchase and/or crediting of Qualified Stocks and/or Qualified Cryptocurrencies) are subject to processing, verification, clearing and settlement times (including by banks and payment service providers) and, where applicable, market trading hours/availability. Accordingly, deposits and/or the Welcome Bonus may be shown as pending and may be credited later than the time you initiate the deposit and/or later than expected, including where actions are taken during weekends, holidays or outside normal processing times.

**IV. 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 Welcome Bonus.
- (c) At any time, we reserve the right to cancel, change or suspend this Promotion.
- (d) If you attempt to abuse the Promotion, you will forfeit your rewards. If you are 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 you to the fullest extent permitted by law. Further, eToro may refrain from granting rewards and/or deduct any such amounts that were given to you under the Promotion and/or ban you from participating in any of eToro’s future promotions.
- (e) If eToro suspects that you (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 you and/or to any person we consider is acting in concert with you:
  - (i) temporarily or permanently, block, suspend or terminate the services under your 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 you (taking into account any loss sustained which will be fully recognized); and/or
  - (iii) remove and/or deduct any profits gained by you as a result of such manipulation or abuse, including by closing any open positions in your account(s) with eToro, and/or
  - (iii) deny, withhold, or withdraw you from the Promotion and any future other promotion.
- (f) Eligibility to participate in this Promotion is limited to one account per person/household. If you have more than one trading account, you will be eligible for one reward only.

- (g) If you have acted against the [eToro Community Guidelines](#) after being warned for any reason and/or were blocked from eToro websites, you will not be entitled to receive any reward.
- (h) If you open or operate multiple accounts to benefit from this Promotion, you will not be entitled to receive any reward.
- (i) The Welcome Bonus is not provided as an incentive to trade Contracts for Difference (CFDs).
- (j) While the Welcome Bonus may be shown in your local currency, it may be credited as a position denominated in USD or in local currency, at eToro's sole discretion. The value will be determined based on the exchange rate at the time the position is ordered, not when it is opened.
- (k) eToro reserves the right to publish a list of users disqualified from participating in the Promotion.
- (l) 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 the jurisdiction of the relevant eToro entity, as determined by the participant's country of residence or the entity with which the participant's eToro account is registered.

**Appendix A**

**Welcome Bonus tier and Type**

<b>Eligibility Category</b>	<b>Type of Welcome Bonus</b>	<b>Amount Deposited</b>	<b>Amount (in US\$)</b>
Eligible Users whose eToro Account is registered with eToro Singapore entity	Qualified Stocks ONLY	US\$200 - US\$499	US\$10 worth of the Qualified Stocks
		US\$500– US\$2,499	US\$30 worth of the Qualified Stocks
		US\$2,500 – US\$4,999	US\$200 worth of the Qualified Stocks
		US\$5,000 +	US\$500 worth of the Qualified Stocks

<b>Eligibility Category</b>	<b>Type of Welcome Bonus</b>	<b>Amount Deposited</b>	<b>Amount (in US\$)</b>
Eligible Users whose eToro Account is registered with eToro (Seychelles) Ltd.	Qualified Stocks or Qualified Cryptocurrencies	US\$200 - US\$499	US\$10 worth of the Qualified Stocks or Qualified Cryptocurrencies
		US\$500– US\$2,499	US\$30 worth of the Qualified Stocks or Qualified Cryptocurrencies
		US\$2,500 – US\$4,999	US\$200 worth of the Qualified Stocks or Qualified Cryptocurrencies
		US\$5,000 +	US\$500 worth of the Qualified Stocks or Qualified Cryptocurrencies