



eToro AUS Capital Limited SMSF Cashback Promotion 2026 Terms and Conditions

Last updated March 24, 2026

This document sets out the terms and conditions that govern the SMSF Cashback Promotion (the “Offer”, and the “Offer Terms and Conditions”), run by eToro AUS Capital Limited ABN 66 612 791 803 (“eToro”, “us”, “our” or “we”). By participating in this promotion, you confirm that you have read, understood and agree to be bound by these terms and conditions. All entrants will be deemed to have accepted and agreed to be bound by the general eToro terms and conditions (“eToro General Terms”) and [Privacy Policy](https://www.etoro.com/customer-service/terms-conditions/), which are all available through <https://www.etoro.com/customer-service/terms-conditions/>. 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.

The Offer is exclusively available to participants who meet the eligibility criteria outlined below. It offers a tiered cashback bonus (as further described in Section 4) of the net deposit, subject to conditions, and up to a cap of US\$ 30,000 per Eligible Participant.

1. DEFINITIONS AND INTERPRETATION

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

- 1.1. **Allowable States/Territories** means the following States and Territories: New South Wales, Queensland, South Australia, Tasmania, Victoria, Western Australia, Australian Capital Territory, Jervis Bay Territory and Northern Territory. eToro may amend the list of the Allowable States/Territories by adding or removing States/Territories at its sole and exclusive discretion.
- 1.2. **Eligible Participants** are defined in Section 3 below.
- 1.3. **eToro SMSF account** means the self-managed superannuation fund account with eToro.
- 1.4. **Exclusions** are set out in Section 5 below.
- 1.5. **Offer details** are set out in Section 4 below.
- 1.6. **Minimum Deposit** is defined in Section 3 below.
- 1.7. **Promotion Period** is defined in Section 2 below.
- 1.8. **Qualified Net Deposits** means the Minimum Deposit and any additional deposits made within 60 days following the date an Eligible Participant reached the Minimum Deposit.

2. PROMOTION PERIOD

This Offer will commence on March 24th, 2026 (00:00 AEST time), and end on 31 December 2026 (23:59 AEST time) (the “Promotion Period”).

3. ELIGIBLE PARTICIPANTS

- 3.1. The offer is available to all individuals who:
 - 3.1.1. Are over 18 years of age.
 - 3.1.2. Have opened, activated and maintained an eToro trading platform account (an “eToro Account”) in full compliance with the eToro General Terms.
 - 3.1.3. Hold an active eToro SMSF account or have completed the registration to open an eToro SMSF account.

- 3.1.4. Make a deposit of at least US\$10,000 into the eToro SMSF account during the Promotion Period (the “**Minimum Deposit**”).
 - 3.1.5. Be fully verified by eToro pursuant to its policies and procedures.
 - 3.1.6. Meet, accept and agree to the eToro General Terms and the eToro Privacy Policy.
 - 3.1.7. Are a resident of the Allowable States/Territories.
- 3.2. Each person who complies with clause 3 above will be an ‘Eligible Participant’ for the purposes of these Offer Terms and Conditions.

4. OFFER DETAILS

- 4.1. Eligible Participants will receive a cashback on their Qualified Net Deposits calculated on a tiered basis as follows:

Qualified Net Deposit (USD)	Cashback Rate
10,000-49,999	2% of the total Qualified Net Deposits
50,000 and over	3% of the total Qualified Net Deposits

- 4.2. In either case, the total cashback payable is capped at US\$ 30,000 per Eligible Participant. The cashback will be credited to the participant’s SMSF account within 3 months from the date they reached the Minimum Deposit.
- 4.3. The Qualified Net Deposit and cashback received must remain invested in the SMSF account for a minimum of 12 months from the date of the Minimum Deposit (the “**Lock-in Period**”). If an Eligible Participant withdraws during the Lock-In Period any portion of their Qualified Net Deposits or cashback, eToro reserves the right to reclaim the cashback received by the Eligible Participant.

5. EXCLUSIONS

The following exclusions apply to the Offer:

- 5.1. The participant must 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 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.
- 5.2. This Offer cannot be combined with other promotions, except the “Refer a Friend” program.
- 5.3. The participant will be restricted from trading CFDs for a period of 60 days. The cashback under this Offer is not provided as an incentive to trade CFDs.

6. MODIFICATIONS AND CANCELLATION

- 6.1. eToro reserves the right to modify or cancel this Offer at any time, including adjusting cashback amounts due to regulatory, legal, or operational reasons.
- 6.2. Continued participation after such changes implies acceptance of these modified terms.

7. GENERAL CONDITIONS

- 7.1. The cashback amount is determined based on eToro’s internal records.
- 7.2. Participation in this Offer does not constitute any obligation for eToro to continue offering a cashback plan, or to maintain it under the same conditions.
- 7.3. Participants should not make financial decisions based on the anticipation of receiving the cashback.

- 7.4. All transactions remain the responsibility of the account holder, who is solely accountable for their investment decisions.
- 7.5. eToro is not liable for direct or indirect losses from delays in cashback payments.
- 7.6. Participation implies agreement to all terms and acknowledgment of investment risk, including potential capital loss.
- 7.7. In any case of contradiction between the Offer 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 Offer ("**Offer Publication**"), the Offer Terms and Conditions shall prevail unless specifically stated otherwise within such Offer Publication.
- 7.8. We reserve the right to cancel, terminate or suspend this Offer. For the avoidance of doubt, cancellation, termination or suspension by eToro of this Offer 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. In addition, We may, in our sole discretion, decide to change any threshold set forth in this Offer.
- 7.9. You shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against you under applicable laws, if any, in relation to this Offer. It is your responsibility to calculate and pay all applicable taxes that you owe as a result of your participation in the Offer. 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 Offer.
- 7.10. If you attempt to abuse the Offer, you will forfeit your cashback. If you attempt to compromise the integrity or the legitimate operation of the Offer 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 the cashback and/or deduct any such amounts already paid to you under the Offer and/or ban you from participating in any of eToro's future promotions
- 7.11. If eToro suspects that you (whether alone or with others) have manipulated or abused (or attempted to do so) the Offer and/or otherwise acted in bad faith or in a fraudulent manner, eToro reserves the right, at its sole discretion, to: (i) temporarily or permanently block, suspend or terminate your eToro account (or any portion thereof); (ii) remove and/or deduct any cashback granted to you; (iii) remove and/or deduct any profits gained as a result of such manipulation or abuse, including by closing any open positions in your account; and/or (iv) exclude you from this Offer and any future promotions.
- 7.12. Eligibility is limited to one SMSF Account per person and per household. Cashback will only be awarded once per Eligible Participant. If you open or operate multiple accounts to benefit from this Offer, you will not be entitled to receive any cashback.
- 7.13. These terms and conditions are governed by the laws applying in Australia.
- 7.14. 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.
- 7.15. eToro's decision on all matters relating to this Offer shall be final and binding.