

**CRYPTODEPOSIT TO ETORO HOSTED WALLET – STOCK REWARD PROMOTION –
SUMMER EDITION 2026
(the "Promotion")
Terms and Conditions**

Last Updated: September 1, 2026

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:** July 1, 2026 (00:00 London time) to September 30, 2026 (23:59 London time) ("**Promotion Period**"). No opt-in required.
2. **Promotion:** Subject to the Promotion Terms and Conditions, any Eligible Participant who during the Promotion Period effects at least one valid Crypto Deposit into their eToro Hosted Wallet Account ("**Hosted Wallet Account**") will automatically receive free Qualified Stocks worth 5% of their Monthly Net Crypto Deposit (as defined below), but not more than the Capped Award Amount, per Eligible Participant per month (the "**Monthly Award**"). No registration or opt-in is required. eToro reserves the right to cancel, terminate or suspend this Promotion at any time, at its sole discretion and without prior notice.
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 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) has executed at least one Crypto Deposit during the Promotion Period; (iv) is NOT an employee of eToro or of an eToro subsidiary, parent company or a company under common control with eToro ("**eToro Affiliates**"); (v) 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 (vi) is NOT involved in any part of the administration and execution of this Promotion. No opt-in or separate registration is required — participation is automatic upon making a qualifying Crypto Deposit.
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"** means, 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 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 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, provided that the participant has an active eToro Account and Hosted Wallet Account as at the end of that month.
- 4.4. **"Capped Award Amount"** means: USD 2,000 per month for all Eligible Participants.

5. The Monthly Award:

- 5.1. For this Promotion, a Qualified Stock will be credited to each Eligible Participant's eToro Account within 10 business days of the start of the following calendar month.
- 5.2. The Qualified Stocks are based on objective factors such as liquidity and market capitalisation. The inclusion of a stock on this list 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 credited to each Eligible Participant's eToro Account within 10 business days of the start of the following calendar month. Stock rewards credited to an Eligible Participant's eToro Account are not available for withdrawal for a period of one year from the date of credit (the **"Reward Lock Period"**).
- 5.4. eToro will purchase Qualified Stocks in an amount in USD equal to the Monthly Award, based on the exchange rate applicable on the last calendar day of the relevant month (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 at the time of purchase. If an Eligible Participant's Monthly Award Amount is less than US\$2.50, the Monthly Award shall be deposited in cash to such Eligible Participant's eToro Account in lieu of Qualified Stocks. Any future sale or transfer of that position will also be subject to the corresponding fees and 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.
- 5.6. If the regulatory entity governing an Eligible Participant's Hosted Wallet Account differs from the regulatory entity governing that Eligible Participant's eToro trading account, such Eligible Participant will not be eligible to receive the Monthly Award as Qualified Stock; the Monthly Award will instead be credited as cash to their eToro Account.

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 ("**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. Cancellation, termination or suspension by eToro shall not entitle you to any claim or compensation against eToro for any losses or damages suffered or incurred as a direct or indirect result thereof.
- 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 you under applicable laws in relation to this Promotion and the Monthly Award. However, we may withhold and deduct at source any taxes due under Applicable Law at our sole discretion. 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 such participant from 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 or in a fraudulent manner, including any circular withdrawal and re-deposit activity intended to artificially increase the Monthly Net Crypto Deposit, then eToro reserves the right, at its sole discretion, to: (i) temporarily or permanently block, suspend or terminate the services under such user's Hosted Wallet Account and/or eToro Account; and/or (ii) remove and/or deduct any benefit which might have been granted to such user; and/or (iii) remove and/or deduct any profits gained 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 organising 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 who have more than one eToro Account and/or more than one Hosted Wallet Account will be eligible for one reward only. 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.