eToro Australia Complaints Policy

1. Purpose of this Policy

The purpose of this Complaints Policy is to explain how **eToro AUS Capital Limited** and **eToro Asset Management Limited** (together, **eToro AUS**, “we”, “us”) handle customer complaints and to ensure we provide a **transparent, fair and accessible** complaints process.

We are committed to a high standard of service and experience. If your expectations are not met, we want to hear about it. Your feedback helps us improve our products, services and support.

We treat **any expression of dissatisfaction** relating to our services, platform, staff, or the handling of a complaint as a **formal complaint**, even if the word “complaint” is not used or the issue is not raised in writing.

2. What is a complaint?

A complaint is an expression of dissatisfaction made to or about us, relating to our products, services, staff, or the handling of a complaint, where a response or resolution is expected or legally required.

3. How to Lodge a Complaint

You can lodge a complaint **verbally or in writing** using any of the following channels:

- **Chat:** via our Customer Service Center on the eToro platform or website. If you are unable to login or have trouble signing in, you can use the same link.
- **Web Form:** under “Contact Us” at www.etoro.com

When submitting your complaint, please include (where possible):

- your full name and registered eToro username;
- your preferred contact method and contact details;
- a clear description of your concern and any relevant documents/screenshots; and
- the resolution you are seeking.

There is **no fee** to lodge a complaint with eToro AUS.

4. Supporting Vulnerable Customers

We recognise some customers may need additional support when raising a complaint (for example, due to disability, language barriers, financial hardship, illness, or other vulnerability).

If you need extra support, let us know. We can offer:

- scheduled calls;
- support through an authorised representative (with appropriate authority/consent);
- interpreter support; and
- alternative formats of this policy on request.

For further details, please refer to our Vulnerable Program, which is accessible on our website.

We handle personal information in line with our Privacy Policy and applicable privacy laws.

4. Acknowledging Your Complaint

Once we receive your complaint, we will acknowledge it **as soon as practicable** and generally **within one (1) business day**. We can provide a **case/reference number** on request.

5. Resolving Your Complaint

We aim to resolve complaints **promptly and fairly**. If we can resolve your complaint quickly (including at first contact), we will do so.

If we can't resolve it immediately, our complaints team will:

- review the information you provide and relevant internal records;
- investigate the issues raised; and
- keep you informed where appropriate.

If we need additional information from you, we may contact you. If we can't reach you after reasonable attempts, we may close the complaint; however, you can ask us to **re-open** it at any time.

6. Response Timeframes

We aim to resolve complaints as quickly as possible.

- **Early resolution (within 5 business days):** If your complaint is resolved to your satisfaction by the end of the **5th business day** after we receive it, we may not provide a written response unless you ask us to.

- **Formal written response (IDR response):** If your complaint is not resolved within 5 business days (or you request a written response), we will provide a written response **within 30 calendar days** for most complaints.

If we can't respond within the maximum timeframe: In rare cases, we may need more time due to complexity or circumstances outside our control. If that occurs, we will send you a written **delay notification** explaining why and reminding you that you can take your complaint to AFCA at any time.

7. What to Expect in a Formal Response

Our written response will include:

- a summary of your complaint and the date we received it;
- a summary of what we investigated and key relevant facts;
- our decision and reasons; and
- any actions we have taken or will take.

If you are not satisfied, we will also explain your options to escalate the complaint to AFCA (including AFCA contact details and relevant time limits).

8. Closing Your Complaint

Your complaint will be considered closed when:

- you confirm you are satisfied with the resolution; or
- we have provided a formal written response and the complaint is otherwise finalised; or
- the issue falls outside the scope of our complaints process (e.g., it is unrelated to eToro AUS services).

If your complaint is closed and you remain dissatisfied, we will inform you of your right to escalate it further (including to AFCA).

9. External Dispute Resolution – AFCA

If you are not satisfied with our response, you may contact the Australian Financial Complaints Authority (AFCA). AFCA provides a free, independent, and fair complaints resolution service for financial services consumers.

AFCA Contact Details:
Website: www.afca.org.au
Email: info@afca.org.au

Phone: 1800 931 678
Mail: GPO Box 3, Melbourne VIC 3001

10. Zero Tolerance for Abuse

Our team is here to help, and we expect all communication to be respectful. We do not tolerate abusive, threatening, or aggressive behavior toward our staff and reserve the right to end any interaction that breaches this standard.

Summary

We value your feedback and take all complaints seriously. If you're dissatisfied with any part of your experience with eToro, please let us know. We are committed to resolving your issue fairly and promptly.