

**FIFA WORLD CUP 2026 HOSPITALITY PACKAGES PROMOTION (the “Promotion”)  
TERMS AND CONDITIONS**

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 AND THE GENERAL ETORO EU TERMS AND CONDITIONS (“**ETORO EU GENERAL TERMS**”) AND THE ETORO MONEY MALTA TERMS AND CONDITIONS (“**ETORO MONEY MALTA TERMS**”), BOTH 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. ETORO (EUROPE) LIMITED (“**ETORO EU**”), TOGETHER WITH ETORO MONEY MALTA LTD (“**ETORO MONEY MALTA**”, and collectively with ETORO EU: “**ETORO**”, “**US**”, “**OUR**” OR “**WE**”) DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

**Organiser:** eToro Money Malta Ltd (Company Registration Number C 97952), incorporated under the laws of Malta with its registered office address at 52, St. Christopher Street, Valletta, VLT 1462 Malta, is the organiser of, and responsible for the operation of, this Promotion.

**Promotion Description:** These are the Promotion Terms and Conditions that apply to this FIFA World Cup 2026 Promotion conducted by eToro in association with Visa (“**Visa**”) and its agencies.

- 1. Promotion Period:** The Promotion opens for entry on Tuesday, March 17<sup>th</sup>, 2026 (00:01 CET) and closes on Thursday, April 30<sup>th</sup> 2026 (23:59 CET) (the “**Promotion Period**”). All entries must be during the Promotion Period. Entries outside the Promotion Period will not be entered into the draw. At eToro’s sole discretion, the promotion may be terminated at any time prior to the expiration of the Promotion Period, or it may be extended following the lapse of the Promotion Period.
- 2. Eligibility:** Any eToro user who meets the General Requirements set out below during the Promotion Period shall be considered an eligible participant in the Promotion (each, an “**Eligible Participant**”).

**General Requirements:**

The participant:

- (a) has opened, activated and maintains an eToro trading platform account (an “**eToro Account**”) in full compliance with the eToro EU General Terms;
- (b) has opened, activated and maintains an eToro Money Account;
- (c) is eligible to hold and has activated the eToro Black Card under the eToro Black Card programme (“**Black Card**”);
- (d) maintains the Black Card and the eToro Money Account in full compliance with the eToro Money Malta Terms;
- (e) has completed the Eligible Transaction (detailed below) during the Promotion Period;
- (f) is at least 18 (Eighteen) years old, or the age of legal consent for engaging in financial investment activities under the laws of any jurisdiction that applies to you;
- (g) is NOT 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;
- (h) is NOT a Visa employee or a FIFA employee, official, director or agent, or an immediate family or household member of such person.
- (i) is NOT involved in any part of the administration and execution of this Promotion;
- (j) is NOT subject to financial or other governmental sanctions or who appears on any sanctions list; and
- (k) is a resident of the EU. Residents of the following countries are **EXPLICITLY EXCLUDED**: Italy, Poland, Belgium, Iceland, Ireland, Liechtenstein, Switzerland, and Norway (eToro reserves the right to update the list of excluded countries at any time).

**Eligible Transaction**

- (a) Entrants must complete a minimum of one (1) eligible purchase transaction (each an “**Eligible Purchase Transaction**”) using the Black Card during the Promotion Period (“**Eligible Transaction**”). Eligible Purchase transactions must be bona fide consumer purchases made for personal use as ordinary retail transactions. No minimum transaction value applies.
- (b) The following are not considered Eligible Purchase Transactions: (i) transactions made not using the Black Card; (ii) any transactions prohibited under these Promotion Terms and Conditions and the eToro Money Malta Terms, including the [eToro Money Account & Card Acceptable Use Policy](#); (iii) any of the following transactions: cash advances, ATM withdrawals, interest charges, fees, refunds or other types of credit, charges related to trading, balance transfers, deposits to the eToro Money Account and withdrawals from the eToro Money Account; (iv) any transactions involving the spend or use of any financial services or financial products, including transaction on, or in connection with, any cryptoasset exchanges or cryptoasset wallets.
- (c) **Completion of additional transactions beyond the minimum threshold of one (1) does not result in additional entries into the Promotion or improved odds.** No Eligible Participant may receive more than one (1) valid entry into the Promotion.
- (d) There is a limit of one (1) Prize per person, per household. Users participating who have more than one eToro Account and/or more than one eToro Money account, will be eligible for one (1) Prize only.

### 3. **Random draw**

The Promotion will consist of a two-stage draw:

- “**Primary Draw**” - All eligible entries will be entered into a random draw to select the winners no later than Monday, May 4<sup>th</sup>, 2026 (each a “**Winner**”). The Primary Draw Winners will be the three (3) names drawn at random from all eligible entries.
- “**Secondary Draw**” – a separate random draw will then be conducted among the Winners to determine which Winner will receive the Final Package (as defined below). The remaining two (2) Winners will each receive a Round of 32 Package.

The Winners chosen shall be deemed final and binding on all Eligible Participants, subject to the Prize Claim, Forfeiture and Substitution sections below.

### 4. **Prize:**

There are three (3) prizes to be won in this Promotion consisting of 2 Round of 32 packages (“**Round of 32 Package**”) and 1 Final package (“**Final Package**”) (collectively the “**Prize(s)**”).

The Round of 32 Package consists of the following prize elements for the winner and 1 guest:

- Two (2) Category 1 match tickets to attend a FIFA World Cup 2026 Round of 32 Match;
- Round-trip economy class flights for the winner and guest from the winner's location (as reasonably determined by eToro) to the event host city, booked and arranged by eToro, Visa and its agencies, or their appointed travel agents;
- 4 nights’ accommodation in a minimum four-star hotel in a standard room (including daily breakfast);
- Airport transfers and transport to/from scheduled events during the stay;
- a Visa Prepaid Product pre-loaded with a value of US \$600, subject to the applicable Visa Prepaid Product terms and conditions;
- Access to the Visa Everywhere Lounge at the hotel; and
- gifts and amenities.

The Final Package consists of the following prize elements for the winner and 1 guest:

- Two (2) Category 1 or 2 tickets to attend a FIFA World Cup Final Match;
- Round-trip economy class flights for the winner and guest from the winner's location (as reasonably determined by eToro) to the event host city, booked and arranged by eToro, Visa and its agencies, or their appointed travel agents;
- 4 nights’ accommodation in a minimum four-star hotel in a standard room (including breakfast);
- Airport transfers and transport to/from scheduled events during the stay;
- a Visa Prepaid Product pre-loaded with a value of US \$600, subject to the applicable Visa Prepaid Product terms and conditions;
- access to the Visa Everywhere Lounge at the hotel; and
- gifts and amenities.

### 5. **Prize Conditions:**

The following conditions apply to the Prize:

- a. The Winner and guest must each be at least 18 years old at the time of travel;

- b. All travel bookings (including flights) must be made by eToro, Visa and its agencies, or their appointed travel agents. The choice of all Prize elements, including flights, transfers, hotels and event tickets, will be at the sole discretion of eToro. All dates are subject to availability.
- c. The Winner and guest are solely responsible for ensuring that they can travel at the appointed times on the relevant dates. No alternative times or dates are available.
- d. The Winner and guest are solely responsible for ensuring that they have valid passports and any required visas, ESTAs or other travel documents or permissions necessary to permit entry to the destination country.
- e. All elements of the Prize must be used by the Winner and guest in the same itinerary. The Winner and guest are not entitled to receive compensation for any unused element of the Prize.
- f. The winner or guest may be asked for a credit card on check in at the hotel to cover any extras and therefore must be able to provide one and cover these costs
- g. The Prize excludes all costs and expenses incurred by the Winner and guest that are not expressly set out in Clause 4, including: (a) flights, trains, car, taxi, additional transportation or transfers; (b) travel upgrades; (c) additional overnight accommodation; (d) meals and beverages not included in the programme schedule; (e) travel and medical insurance, visas, ESTAs and any other required travel documents; (f) COVID-19 or other health-related testing, screening, immunisation and quarantine costs (if applicable); (g) discretionary spending; (h) hotel room service and in-room charges; (i) tips and gratuities; and (j) translation services.
- h. All travel is subject to any applicable restrictions, requirements or regulations imposed by relevant governmental or health authorities in the destination country, the winner's country of residence, and any transit country, including (without limitation) any entry, customs, immigration, health screening or security requirements. eToro is not responsible for any COVID-19 or other health-related travel testing or restrictions applicable to the winner and/or guest, including, but not limited to any vaccination, quarantine or isolation-related costs or conditions. The winner and guest are responsible for ensuring that they adhere to all applicable COVID-19 or other health-related laws, rules, procedures and protocols relating to the Prize.
- i. Prizes are subject to all applicable terms and conditions and policies of the relevant hotel, ticket and event/venue providers. The winner and guest must comply fully with such terms and conditions, codes and policies and all laws and regulations applicable to the Prize. eToro will have no liability to the winner or guest if the winner and/or guest are unable to receive the full benefit of the Prize or are denied entry to, or are asked to leave, any venue or transport service as a result of a failure to abide by the applicable terms and conditions, codes, policies, any applicable law or as a result of inappropriate behaviour.
- j. The Prize is non-transferable, non-refundable, non-exchangeable and no cash alternative is available. However, if it becomes necessary for reasons beyond eToro's control, the Prize (or any element of the Prize) may be varied or swapped for a suitable alternative in eToro's discretion, including but not limited, a cash deposit to the Winners eToro Account.

**6. Tax:**

All taxes, duties or charges arising from the receipt or use of any prize are the sole responsibility of the Winner, except where applicable law requires eToro to withhold or account for taxes. eToro may require recipients to provide information and documentation (including tax identification details) necessary to comply with any tax reporting or withholding obligations and will provide any legally required certification to recipients.

**7. Winner Notification, Prize Claim, Forfeiture and Substitution:**

- a. The Winners will be notified via email and/or in-app messages within five (5) days of the completion of the Secondary Draw.
- b. The Winner must confirm acceptance as shall be indicated in the notification message within five (5) days of being notified, and provide any information and documentation reasonably requested by eToro and/or Visa for eligibility, verification, guest registration and/or fulfilment purposes.
- c. eToro will make reasonable efforts to contact the Winners but it is the Winner's responsibility to look out for the notification. If a Winner does not communicate with us within five (5) days of any notification message being left, they will be disqualified and we reserve the right to award the Prize to the next randomly selected Eligible Participant who wishes to accept the Prize.
- d. If the Winner fails to claim the Prize or fails to provide any requested information or documentation by the claim deadline, or if eToro has reason to believe that the Winner does not meet the eligibility requirements or has otherwise breached these Promotion Terms and Conditions, the alternative Winner will be selected using the original selection process and must claim the Prize within fourteen (14) days of the date of the notification.

**8. Other Terms:**

- a. eToro's decision is final regarding all matters relating to this Promotion.
- b. 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, including Our [Risk Disclaimer](#).

**9. Personal Data:**

Without limitation of any provision set forth in our [Terms and Conditions](#), eToro will retain your name, email address and any other personal data that you provide to us in your winning form, or during subsequent correspondence ("Personal Information") in order to participate in the Promotion and for contacting the winner and/or for its marketing activities. eToro may share relevant personal information with Visa and/or its service providers who will act solely as processors on eToro's behalf for fulfilment purposes of the Prize, and will only process your personal information for this purpose. You have the right to access and rectify your Personal Information, in accordance with data protection laws, by contacting eToro Customer Services at [www.eto.com/help](http://www.eto.com/help).

**10. Cancellation, Termination and Variation:**

We reserve the right to cancel, terminate or suspend this Promotion at any time, to modify these Promotion Terms and Conditions, and/or to delay the Promotion (including any draw and/or notification) including (without limitation) where there is an actual or anticipated breach of applicable law, or where such variation, suspension, or cancellation is required due to circumstances beyond our reasonable control. For the avoidance of doubt, cancellation, termination or suspension by eToro of this Promotion 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 the event of cancellation, eToro may, at its discretion, select Winners from among valid Eligible Participants received prior to cancellation.

**11. Publicity:**

The Winners accepting their Prize, consent to be filmed and/or photographed in the acceptance and/or use of their ticket and for such event ("**Publicity Materials**") to be used for eToro's marketing or promotional purposes without limitation and by participating in the Promotion, they agree to sign a specific authorization to use their image when requested. Winners accept and acknowledge that eToro shall not be obligated to use the Publicity Materials and that eToro in its sole discretion shall have the right to refrain from using the Publicity Materials. eToro shall not incur any liability whatsoever to the extent eToro chooses to refrain from any exploitation of its rights hereunder.

**12. No endorsement or liability of third parties:**

FIFA, Visa and their agencies and/or associated companies are not responsible for the administration or promotion of this Promotion. FIFA is not liable for anything arising out of this Promotion including the fulfilment of any Prize. The Prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such Prize, which may include passing necessary sanctions screening and entering into a separate waiver. By accepting the Prize, the winner is deemed to have accepted all of the applicable terms and conditions prescribed to such Prize, including any entry, attendance and COVID-19 requirements. So far as is permitted by law, FIFA and Visa and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the promotion of FIFA World Cup 2026; and (ii) any act or default by a Winner or their guest resulting in the Winner or their guest being unable to activate the Prize and/ or any elements of it. Winners/recipients must register and upload all information to the guest registration platform provided by Visa and the FIFA World Cup 2026 platform at least 20 days prior to the FIFA World Cup 2026, and any failure to do so shall result in a forfeiture of any tickets to FIFA World Cup 2026. By participating in this Promotion, you understand and agree that; (i) FIFA and their respective affiliates or associated companies are not sponsoring, endorsing, or administering this Promotion; and (ii) you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the FIFA or FIFA World Cup 2026, or their respective affiliates or associated companies, and shall not conduct any related marketing or advertising campaigns, promotions or other activities.

**13. Limitation of liability:**

By participating in this promotion, each participant agrees to release and hold harmless eToro and Visa and their respective group companies, employees, directors and agents from and against any claim, to the maximum extent permitted by applicable law or cause of action, including, but not limited to, personal injury, death, or damage to or loss of property, arising out of participation in the promotion, event or receipt or use or misuse of any prize (including his participation in any film, photography or other promotion activities relating thereto).

**14. Fair Participation:**

If you attempt to compromise the integrity or the legitimate operation of this Promotion by hacking or by cheating or committing fraud or manipulation in ANY way, including by providing false details or by false registration, we may seek damages from you to the fullest extent permitted by law. Further, we may not provide any rewards or deduct any rewards that were given to you under this Promotion and/or ban you from participating in any of our future Promotion, so please play fairly.

**15. Interference with the Promotion:**

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 towards eToro 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 it considers is acting in concert with such user: (i) temporarily or permanently, block, suspend or terminate the services under such user's eToro Money Account (or any portion thereof) and/or eToro Account (or any portion thereof) and close such eToro Money Account and/or eToro Account, and/or (ii) remove and/or deduct any benefit which might have been granted to such users (taking into account any loss sustained which will be fully recognized); and/or (iii) remove and/or deduct any profits gained by such users 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.

**16. Community guidelines:**

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 Prize.

**17. Account:**

Users opening or operating multiple accounts in order to benefit from this Promotion will not be entitled to receive any reward.

**18. Disputes:**

eToro shall be responsible for handling and managing any disputes, claims, complaints, or legal proceedings arising out of or in connection with this Promotion, including (without limitation) disputes relating to eligibility, selection, prize allocation, prize payment, participation, publicity, or use of materials. To the fullest extent permitted by applicable law, Visa shall have no obligation to conduct, manage, defend, or resolve disputes or claims brought by participants in connection with this Promotion, and participants agree that any such disputes or claims shall be directed to eToro in the first instance. Nothing in these Promotion Terms and Conditions limits or excludes any liability that cannot be excluded by law.

**19. Governing law and jurisdiction:**

This Promotion shall be governed by the laws of the Republic of Cyprus. Nothing in these Promotion Terms and Conditions shall limit or exclude any mandatory consumer protection rights available to you under the laws of your country of residence. Subject to the foregoing, the courts of Limassol, Cyprus shall have jurisdiction over any disputes arising out of or in connection with this Promotion. If you do not agree with this provision and these general Promotion Terms and Conditions, please do not enter this Promotion.