ETORO MONEY TERMS & CONDITIONS FOR APPLE PAY

May 2026

These terms and conditions contain important information relating to your Card use with Apple Pay ("**These Terms**").

1. DEFINITIONS AND INTERPRETATION

1.1. Unless terms are specifically defined in These Terms, then other terms shall have the same meaning as given in the eToro Money Terms.

1.2. **"eToro Money Terms"** means the terms and conditions applicable to the eToro Money Services or Add-On Services (including but not limited to the Local Currency Account and eToro Card and eToro Platform).

1.3. **"Access Credentials"** means personalised information that is required to authorise a payment, verify one's identity, or gain access to an Apple Device and to either Apple Wallet and/or the eToro Platform stored on it. Examples of such information include passwords, the Apple Device passcode, security codes, and biometric identifiers (including Touch ID, Face ID and Optic ID).

1.4. **"Apple Device"** means any Apple device that supports Apple Pay. Devices that have been modified contrary to the manufacturer's software or hardware guidelines, including by disabling hardware or software controls, are not Apple Devices for the purposes of These Terms.

1.5. **"Apple"** means Apple Distribution International Limited, an Irish unlimited corporation, having its principal place of business at Hollyhill Industrial Estate, Hollyhill, Cork, Ireland.

1.6. **"Apple Pay"** means the Apple platform through which you may register your Card(s) and make use of the Apple Wallet.

1.7. **"Apple Pay Terms"** means any agreement entered into between you and Apple in connection with Apple Pay.

1.8. **"Apple Wallet"** means a digital wallet operated by Apple in which you may register details of the Card(s) and by means of which you are able to securely conduct mobile payment transactions.

1.9. **"Touch ID"** means the fingerprint recognition feature on your compatible Apple Device.

1.10. **"Face ID"** means the facial recognition feature on your compatible Apple Device.

1.11. **"Optic ID"** means the iris recognition feature on your compatible Apple Device.

2. GENERAL PROVISIONS

2.1. The Apple Wallet and Apple Pay are provided to you by Apple. These Terms apply to the registration of your eToro Card for use with the Apple Pay and Apple Wallet. By using them, you are governed by the Apple Pay Terms and/or any other agreements you enter into with Apple or with any other third parties (such as your mobile, internet and/or network carrier(s) which are connected to the Apple Wallet) as applicable from time to time.

2.2. We are not responsible for the Apple Pay Terms and/or any other agreements you enter into with Apple or with any other third parties in connection with Apple Pay and/or the Apple Wallet,

and we will not be liable to you for the provision, functioning and security of Apple Pay and/or the Apple Wallet.

2.3. Apple, Apple Pay, Apple Wallet, Face ID, Touch ID, and Optic ID are registered trademarks, and are used under licence from Apple.

2.4. When you use Apple Pay, These Terms along with all agreements, terms and conditions between you and us will continue to apply in the usual way. Together they govern the rights and obligations between you and us, in respect of the use of any Card registered on Apple Pay or Apple Wallet. By registering an eligible Card in the Apple Wallet, you agree to be bound by These Terms.

2.5. In the event of any inconsistency between These Terms and the eToro Money Terms, These Terms will prevail to the extent of the inconsistency with respect to your Card use with Apple Pay. In all other cases, the eToro Money Terms shall prevail.

2.6. Transactions you make using Apple Pay are subject to the eToro Money Terms, as well as any terms of use relating to Apple Pay which you may agree to with Apple.

3. ELIGIBILITY

3.1. In order to use Apple Pay, you must use an eligible Card, e.g., a Card which has been issued in your name (you should not allow a third party to register your Card to the third party's Apple Wallet) and that hasn't been cancelled, blocked or expired and meet all other eligibility requirements, including according to the eToro Money Terms.

3.2. To make use of Apple Pay, you are required to register your eligible Card(s) by following the on-screen instructions in either the eToro Platform or Apple Wallet, and confirm your identity (for example, by entering a one-time password sent to you by us).

4. MAKING A PAYMENT

4.1. When you use Apple Pay to transact, you must authenticate payment on your Apple Device using Touch ID, Face ID, Optic ID or your Passcode, thereby authorising a payment with your Card, and we will treat any transaction using your Access Credentials as authorised by you.

4.2. You must ensure that only your biometrics are registered for Touch ID, Face ID or Optic ID on your Apple Device. If the Touch ID, Face ID or Optic ID of a third party is registered on your Apple Device, you will be deemed to have consented to the use of your Card via Apple Pay by that third party in accordance with the eToro Money Terms, and you will be responsible for any transaction carried out via the Apple Wallet by any person whose Touch ID, Face ID or Optic ID is registered on your Apple Device.

4.3. If you share your Apple Device passcode with another person, you will be treated as having authorised them to use your Card via Apple Pay, and you will be responsible for any transaction carried out via the Apple Wallet by that person.

4.4. Payments made using Apple Pay are processed in the same way as payments made directly with your Card. They are treated as Card transactions under the eToro Money Terms, and the same limits, fees, charges, refund rights and other rules in the eToro Money Terms apply to

them. The availability and functionality of Apple Pay may differ in the country in which you are making the payment, and not all merchants or terminals accept Apple Pay.

4.5. Apple Wallet may display your recent Apple Pay transactions on your Apple Device for your convenience. You can turn this display off at any time within Apple Wallet.

5. LIMITATION OF LIABILITY

5.1. Apple Pay is offered by Apple, and we are not responsible to you or any third party for your use of the Apple Pay service or for any service, information, software, or hardware provided by Apple or any other third party. Any failures, faults, or security, availability or performance issues or any other circumstances that interrupt, prevent or otherwise affect the function of Apple Pay, third party or your Apple Device are not our liability. We are not responsible for any damage, costs, loss, liability, claims for compensation, or expenses incurred or suffered by you, directly or indirectly under or in connection with your use of Apple Pay or any such third party services. For more information on these matters, we advise you to review Apple's Apple Pay terms.

5.2. Please be aware that your Apple Device provider, your wireless carrier, and other third party services, providers or apps related to your use of Apple Pay may have their own separate terms and conditions and privacy policies. We are not responsible for any agreement you enter into with these third parties.

6. FEES

6.1. Irrespective of any charges that may apply for the use of your Card(s), at present, we do not charge a fee for the registration of your eligible Card(s) in the Apple Wallet and/or your eligible Card(s) use with Apple Pay. However, please be aware that third party service providers may charge fees or impose limitations, or restrictions that could impact your eligible Card usage via Apple Pay on your Apple Device. You are solely responsible for any associated fees and agree to comply with all relevant limitations or restrictions.

7. PERSONAL DATA AND PRIVACY

7.1. Your personal data will be processed by us in connection with your use of Apple Pay in accordance with our privacy policy (available on our website) and These Terms, which together describe the manner in which we process your personal data under applicable law.

7.2. You hereby confirm and acknowledge that adding your eligible Card to Apple Wallet requires you to share your personal data, including your eligible Card details with Apple.

7.3. Apple acts as an independent data controller in respect of the personal data Apple processes when you use Apple Pay. You will be subject to Apple's Apple Pay Terms and privacy policies which you agreed to them with respect to your personal information shared with Apple, so please read them to understand how Apple collects and uses your information.

7.4. We may share anonymised and aggregated information about your Apple Pay transactions with Apple so that Apple can improve and develop Apple Pay and its other products and technology.

8. PROTECTING YOUR ACCESS CREDENTIALS

8.1. In addition to the steps detailed in the eToro Money Terms to keep your Card details secure, you must take, as far as reasonably possible, these additional steps to ensure your Card use with Apple Pay is secure:

a. It's your responsibility to ensure the confidentiality of your Access Credentials. Just like you protect your physical cards, as well as other personal identification numbers and

passwords, you should also keep your Access Credentials and Apple Device secure to prevent unauthorised access.

b. If Access Credentials of someone else are added to an Apple Device, you should promptly take action to remove such Access Credentials.

c. It's your responsibility to make sure you delete all your personal data and eligible Card details from Apple Wallet when you change or swap your Apple Device.

d. If your Apple Device is lost, stolen or is used without your consent, please let us know as soon as possible.

8.2. We are not responsible for damage, costs, loss, liability, claims for compensation, or expenses incurred or suffered by you, directly or indirectly under or in connection with you not abiding with the provisions detailed herein.

9. SUSPENSION, CANCELLATION AND CHANGE TO FUNCTIONALITY

9.1. We reserve the right to discontinue offering or supporting the use of Apple Pay with your Card.

9.2. We reserve the right to block, limit, reduce, suspend or terminate your ability to use your Card with Apple Pay if we suspect you are in violation of the eToro Money Terms, These Terms, the Acceptable Use Policy (all of which are available on our website), Apple's Apple Pay Terms or any third party agreements.

9.3. You may terminate the use of your Card registered on Apple Pay at any time by removing your Card from Apple Wallet on your Apple Device using the relevant button or link. In such instances, you authorise us to proceed with processing any pending transactions.

10. CHANGING THE TERMS OF OUR AGREEMENT WITH YOU

10.1. We reserve the right to change These Terms at any time. Where a change requires prior notice under applicable law, we shall notify you in advance of such change within the period required by applicable law. If you do not agree to a change to These Terms you must remove your Card from the Apple Wallet. In such instances, you authorise us to proceed with processing any outstanding transactions. We will treat you continuing to use your Card with Apple Pay as acceptance of any changes to These Terms.