

ETORO MONEY CARD - APPLE PAY PROMOTION - 2026
(the “**Promotion**”)
Terms and Conditions

Last Updated August 19, 2026

These Promotion Terms and Conditions govern the Promotion conducted by the relevant eToro group entity: eToro (UK) Ltd together with eToro Money UK Ltd, or eToro (Europe) Limited together with eToro Money Malta Ltd (“Us”, “We”, “eToro”). These Promotion Terms and Conditions are supplemental to the general eToro terms and conditions which apply to users of the eToro platform (the “**eToro Terms**”) and to the eToro Money terms and conditions which apply to your eToro Money account and Card, being the eToro Money UK Terms and Conditions or the eToro Money Malta Terms and Conditions, as applicable to you (the “**eToro Money Terms**”).

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 ETORO TERMS AND THE ETORO MONEY TERMS APPLICABLE TO THEM, 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 DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

1. **Promotion Period**: This Promotion begins on August 25, 2026, and shall continue until terminated at eToro's sole discretion, at any time (the “**Promotion Period**”).
2. **Promotion**: Subject to the Promotion Terms and Conditions, the Promotion will allow any Eligible Participant who completes a Qualifying Action during the Promotion Period using their eToro Money Card (as such is defined in the eToro Money Terms, and hereinafter the “**Card**”) associated with their eToro Money Account to receive a Reward, as follows:
 - (i) an Eligible Participant who has not yet added their Card to Apple Pay, and who adds it within 30 days of receiving the relevant Promotion communication from us, shall be eligible to receive a Reward. No Card payment is required in order to qualify under this sub-section (i); and
 - (ii) an Eligible Participant who has added their Card to Apple Pay but has not yet made a payment with it via Apple Pay, and who completes an Eligible Apple Pay Transaction within 30 days of receiving the relevant Promotion communication from us, shall be eligible to receive a Reward.

Each “**Reward**” is free Qualified Stock to the value of USD \$7, credited to the Eligible Participant’s eToro Account. One Reward is available in respect of each Qualifying Action. An Eligible Participant who qualifies under sub-section (i) and who subsequently qualifies under sub-section (ii) is eligible to receive a Reward in respect of each, and may therefore receive up to two Rewards during the Promotion Period.

Notwithstanding anything to the contrary in these Promotion Terms and Conditions, we may, at our sole discretion, at any time and with immediate effect, change the Reward, the value of the Reward, the Qualifying Actions, the eligibility requirements and/or any other feature of this Promotion and/or cancel, terminate or suspend the Promotion, in whole or in part, without advance 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 trading platform account (an “**eToro Account**”) in full compliance with the eToro Terms; (ii) has opened, activated and maintains an eToro Money account (the “**eToro Money Account**”); (iii) is eligible to

hold and has activated the Card; (iv) maintains the Card and the eToro Money Account in full compliance with the eToro Money Terms; (v) has fully completed the Promotion registration form (including choosing a Qualified Stock); (vi) holds a compatible Apple device on which Apple Pay is available, has received the relevant Promotion communication from us, and has completed a Qualifying Action during the Promotion Period; (vii) is NOT an employee of eToro or of an eToro subsidiary, parent company or a company under common control with eToro ("**eToro Affiliates**"); (viii) 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 (ix) is NOT involved in any part of the administration and execution of this Promotion.

4. **Qualifying Actions**: each of the following is a "**Qualifying Action**": (a) adding the Card to the Apple Wallet on a compatible Apple device, such that the Card is available for use as a means of payment via Apple Pay, which is deemed complete only once confirmed as successful in our systems; and (b) completing a first Eligible Apple Pay Transaction. An "**Eligible Apple Pay Transaction**" shall mean any Card payment made via Apple Pay in the currency of the eToro Money Account and/or in a Foreign Currency (as such term is defined in the eToro Money Terms), executed during the Promotion Period, in store, online or in-app, for goods and services, using the Card via Apple Pay as the means of payment only.

An Eligible Apple Pay Transaction **shall not include**: (i) payments made by any means other than the Card via Apple Pay, including payments made with the physical or virtual Card otherwise than through Apple Pay; (ii) transactions prohibited under these Promotion Terms and Conditions and the eToro Money Terms, including the eToro Money Account & Card Acceptable Use Policy; (iii) any of the following transactions: cash advances, ATM transactions, 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) transactions in connection with spend or use of any financial service or product, including any transaction on, or in connection with, any cryptoassets exchange or cryptoassets wallets; and (v) transactions that have been initiated at any time which is not within the Promotion Period. Where a Reward has been granted in respect of a payment which is later refunded, cancelled or reversed, or in respect of a Card which is subsequently removed from Apple Pay, we reserve the right to recover the Reward from the eToro Account. Any spend on incomplete/rejected/invalid/returned/disputed/unauthorized or fraudulent transactions will not be considered eligible under the rules of the Promotion.

5. **The Reward**:

- a. As part of the Promotion registration process you will be offered to select a stock from a list provided by us that you would like to be added to your eToro Account as the Reward (the "**Qualified Stocks**"). Please note that if you do not select a Qualified Stock during registration, we will choose one for you at random.
- b. The Qualified Stocks presented by us during the registration process are based on objective factors such as trading volumes on eToro's platform and are subject to change. The inclusion of a stock on this list of Qualified Stocks is not an investment recommendation or endorsement of such investment by eToro.
- c. Following completion of a Qualifying Action, an Eligible Participant is expected to receive an email within 48 hours containing a link through which the Reward may be claimed. A Reward which is not claimed within 30 days of that email will lapse. The Reward will be credited to the Eligible Participant's eToro Account within 72 hours following the end of the calendar month in which the Qualified Stock is selected (each a "**Reward Date**").
- d. As part of the Promotion, eToro will buy the Qualified Stock that were selected by each Eligible Participant as part of the registration process, in an amount in USD equal to the

value of the Reward, based on the exchange rate applicable on the Reward Date (the **"Reward 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 Reward Amount at the time of purchase. Any future sale or transfer of that position on the eToro Account will also be subject to the corresponding fees and will be subject to the eToro Terms.

- e. We reserve the right, at our sole discretion, to provide each Eligible Participant, on the Reward Date, in lieu of the Reward, any alternative reward having the same value as the Reward, including but not limited, a cash deposit or alternative Qualified Stock.
- f. The value of the Reward (that is, the value of the Qualified Stock credited to the Eligible Participant's eToro Account) cannot be withdrawn from the eToro Account for a minimum period of 90 days from the Reward Date. Following the lapse of this 90-day period, and provided that the Eligible Participant has remained in full compliance with these Promotion Terms and Conditions, the Eligible Participant shall be entitled to withdraw that amount, subject to the corresponding fees and to the eToro Terms, and further provided that the Reward has not been removed or recouped under these Promotion Terms and Conditions.

6. **Apple Pay:**

- 6.1. Apple Pay is a service provided by Apple Payments Services LLC, a subsidiary of Apple Inc. (together, "Apple"). Apple is not a bank, the Card is issued by us, and the Promotion is offered by eToro alone. Apple is not a sponsor of and is in no way connected with the Promotion, is not a party to these Promotion Terms and Conditions, and bears no responsibility or liability in connection with the Promotion or any Reward. Any question, complaint or claim relating to the Promotion must be directed to eToro and not to Apple.
- 6.2. Apple Pay is not available in all markets, on all devices or with all card types, its features are subject to change, and eligibility to use it is determined by Apple and by the Card issuer. Completing a Qualifying Action requires a compatible Apple device running a supported operating system version. We do not warrant that Apple Pay will be available to you, or that adding your Card or making a payment will succeed, and we shall have no liability where a Qualifying Action cannot be completed for reasons attributable to Apple, your device, your network or any other third party.

7. **What Other Conditions Am I Agreeing To By Entering?**

- 7.1. 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.
- 7.2. 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 or by any such other publication in connection with the Promotion (**"Promotion Publication"**), the Promotion Terms and Conditions shall prevail unless specifically stated otherwise within such Promotion Publication.
- 7.3. We reserve the right to cancel, terminate or suspend this Promotion. 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.
- 7.4. You shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this

Promotion and the Reward. It is your responsibility to calculate and pay all applicable taxes that you owe as a result of your participation in the Promotion. 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 Promotion.

- 7.5. If an Eligible Participant closes his/her eToro Account and/or eToro Money Account and/or cancels the Card, or removes the Card from Apple Pay before the Reward Date, such Eligible Participant will lose its right to participate in the Promotion its right to the Reward. Likewise, if eToro closes the Eligible Participant's eToro Account and/or eToro Money Account and/or the Card, such Eligible Participant will lose its right to participate in the Promotion and its right to the Reward.
- 7.6. 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 it from participating in any of eToro's future promotions.
- 7.7. 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 reserve 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.
- 7.8. eToro shall not assume any liability (to the extent permitted by law) for any of the following: (i) loss or damage arising out of organizing 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.
- 7.9. 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.
- 7.10. Eligibility to participate in this Promotion is limited to one account per person/household. Users participating who have more than one eToro Account and/or more than one eToro Money Account, will be eligible for one reward only. In the event that a user filled in more than one promotion application, only the first application which was submitted by the user will be used (subject to the Promotion Terms and Conditions). Users opening or operating multiple accounts to benefit from this Promotion will not be entitled to receive any reward.

- 7.11. 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.
- 7.12. eToro's decision on all matters relating to this Promotion shall be final and binding.
- 7.13. The Promotion is provided by the relevant eToro group entity identified at the beginning of these Promotion Terms and Conditions.