ETORO AUSTRALIA PROMOTION TERMS AND CONDITIONS

This document sets out the terms and conditions ("Promotion T&Cs") that govern the promotion where eligible participants may receive **a AU$100 Central Coast Mariners fan shop voucher** (the "Promotion"). This Promotion is run by etoro AUS Capital Limited AFSL 491139 ABN 66 612 791 803 ("etoro"). **The Mariners fan shop voucher component of this Promotion is provided by Central Coast Mariners Football Club Pty Ltd ABN 90 690 915 676 ("Central Coast Mariners"), separately and independently from etoro.**

This Promotion does not constitute financial product advice. Any information provided in connection with this Promotion is general in nature only and does not take into account any participant's objectives, financial situation or needs. Participants should consider whether trading or investing is appropriate for them having regard to their own circumstances.

DEFINITIONS AND INTERPRETATION

1. Unless the context otherwise specifies, the following words and expressions shall have the meaning set out below:

(a) **Account** or **etoro Account** means the Invited Participant account with etoro.

(b) **Allowable States/Territories** means the following States and Territories: New South Wales, Queensland, South Australia, Tasmania, Victoria, Western Australia, Australian Capital Territory, Jervis Bay Territory and Northern Territory. etoro may amend the list of the Allowable States/Territories by adding or removing States/Territories at its sole and exclusive discretion.

(c) **Eligible Participants** are defined in Section 4 below.

(d) **Invite** means an invite to participate in the promotion by way of either: (i) an email sent directly by etoro, or (ii) advertisement tool facilitated by etoro.

(e) **Invited Participants** means the individuals who receive the invite.

(f) **Offer** means the offer as described in Section 15 below.

(g) **Promotion** means the promotion as described in Section 9 below

(h) **Promotion Criteria** means, the criteria for the promotional offer as described in Section 6 below.

(i) **Promotion Period** is defined in Section 3 below.

(j) **Qualifying Participant** means an Eligible Participant who is among the first 100 to meet the Promotion Criteria and receive the Offer.

(k) **C Voucher** means the AU$100 Central Coast Mariners fan shop one-time use promotional code issued by Central Coast Mariners under this Promotion.

APPLICABILITY

2. Information on how to enter and the offer form part of these terms and conditions. Entries must comply with these conditions to be valid.

   Participation in the Promotion is subject to applicable law and etoro's applicable terms and conditions.

PROMOTION PERIOD

3. The promotion will commence on 18 September 2026, and end at midnight on 31 December 2027 (**Promotion Period**).

ELIGIBLE PARTICIPANTS

4. Entry is open to all people residing in Australia who:

   (a) are over 18 years of age;

   (b) have completed the registration to open an etoro account during the Promotion Period

   (c) meet, accept and agree to etoro's T&Cs and the etoro Privacy Policy;

   (d) must NOT be 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 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;

   (e) is a resident of Australia; and

   (f) enters and submits their entry themselves.

5. Entry is only open to new etoro customers who open an etoro Account during the Promotion Period, unless etoro expressly states otherwise in writing.

   Each person who complies with clause 4 above will be an 'Eligible Participant' for the purposes of these terms and conditions.

PROMOTION CRITERIA

6. Eligible Participants may enter the promotion by completing the relevant criteria as outlined below.

7. Entry into the promotion:

   (a) complete the registration to open an etoro account during the Promotion Period; and

   (b) meet, accept and agree to etoro's Terms & Conditions and Privacy Policy.

   Note: This Promotion is not a draw, lottery, game of chance or competition. The Offer is available to all Eligible Participants who meet the Promotion Criteria during the Promotion Period. There is no cap on the number of participants.

8. Eligibility for the A$100 fan shop voucher offer:

   (a) To qualify for the offer, participants must:

   (i) be fully verified by etoro pursuant to its policies and procedures and;

   (ii) make a minimum deposit of US$50 into their etoro account.

PROMOTION

9. etoro and Central Coast Mariners are not liable for any loss or damage (even if caused by negligence) as a result of any participant using the promotional offers, except for any liability which cannot be excluded by law.
10. Eligible Participants acknowledge that etoro and Central Coast Mariners make no promise or guarantee regarding the suitability of the promotional offers. Complaints relating to etoro's financial services will be handled in accordance with etoro's dispute resolution procedures. Complaints relating to the Mariners fan shop should be directed to Central Coast Mariners, unless the complaint concerns etoro's administration of the Promotion.

QUALIFYING PARTICIPANT

11. All Eligible Participants who meet the Promotion Criteria will automatically qualify for the Offer. No draw or random selection is involved.
12. An Eligible Participant can only receive the promotional offers once per Promotion Period.

NOTIFICATION OF QUALIFYING PARTICIPANTS

13. Qualifying Participants will receive an automated email from etoro within 24 hours of making their first deposit. This email will contain their unique AU$100 Mariners fan shop voucher code redeemable on https://central-coast-mariners-shop.myshopify.com/.
14. The fan shop voucher code is issued by Central Coast Mariners.

OFFER DETAILS

The promotion criteria	**Offer**
Sign up to etoro via the Central Coast Mariners tracking link, be fully verified, and make a first deposit (minimum USD $50 as per etoro's standard minimum).	A$100 Central Coast Mariners fan shop voucher redeemable on https://central-coast-mariners-shop.myshopify.com/.

15. The offer is personal and non-transferable and shall apply solely to the etoro account for which the Promotion was made available.
16. The offer under this Promotion may only be granted once to an Eligible Participant.
17. The fan shop voucher is non-transferable and has no cash value.

UNCLAIMED PROMOTIONAL OFFER

18. etoro will use its best endeavours to contact Qualifying Participants via their registered email address. However, etoro will not be liable for a Qualifying Participant's failure to receive a notification.
19. If a Qualifying Participant does not receive or redeem their Mariners fan shop voucher code, they should contact etoro in the first instance. Fan shop voucher codes that are not redeemed by the expiry date will be forfeited.

PROMOTION SUBSTITUTION

20. In the event that any part of the Promotion becomes unavailable for reasons beyond etoro's control, etoro may, at their absolute discretion, substitute the Promotion (or the relevant part of the Promotion) with an alternative promotional benefit of equal or greater value, subject to applicable law.
21. The fan shop voucher is not redeemable for cash under any circumstances.

USE OF ELIGIBLE ENTRANTS' PERSONAL INFORMATION

22. Personal information including Eligible Entrants' names, addresses and contact details will be collected and used for the purpose of conducting this Promotion. etoro will not share participant personal information with Central Coast Mariners for this Promotion. The Mariners fan shop voucher code will be distributed directly by etoro to Qualifying Participants via their registered email address. This may also require disclosure to other third parties, including local regulatory authorities and etoro's agents or third-party service providers, for the purposes of conducting the Promotion.
23. By entering this Promotion, the Eligible Entrants consent to the use of their personal information for the Purpose.
24. Eligible Entrants may access, change and/or update their personal information in accordance with etoro's privacy policy available here. The privacy policy contains information about how individuals may access or correct personal information or make a privacy related complaint.

GENERAL CONDITIONS

25. etoro accepts no responsibility for late, lost or misdirected entries or other communications.
26. At any time, we reserve the right to cancel, change or suspend this promotion, **subject to applicable law and provided that any such cancellation, change or suspension will not affect any rights already accrued by a Qualifying Participant unless required or permitted by law.**
27. All taxes and local government fees (excluding GST) that may be payable as a consequence of receiving the credit are the sole responsibility of the Qualifying Participants.
28. The offer is not valid in conjunction with any other promotions, discounts or promotional codes, unless stated otherwise.
29. etoro may terminate or cease this Promotion if the total value of the credits granted or paid under this Promotion reaches a certain threshold, **as determined by etoro acting reasonably and subject to applicable law.**
30. For clarity, etoro may decide to change any such threshold, including the maximum number of the potential Eligible Participants specified in section 4 above, at any time, **subject to applicable law and provided that any such change will not affect Qualifying Participants who have already qualified for the Offer.**
31. Should an Eligible Participant's contact details change during the promotion period, it is the Eligible Participants responsibility to notify etoro. A request to access or modify any information provided as part of the redemption of an offer should be directed to etoro.
32. etoro may at their absolute discretion request verification of any personal information of Eligible Participants provided for the purposes of the promotion and arranging a credit.
33. etoro reserves the right to disqualify any individual who breaches these terms and conditions, submits an entry that is not in accordance with these terms and conditions, or who is involved in any way in interfering or tampering with the fair and proper conduct of this promotion. Failure by etoro to enforce any of its rights does not constitute a waiver of those rights.
34. By entering this promotion, Eligible Participants acknowledge and agree that these terms and conditions, the promotion and the consequences of receiving the promotional offer may be subject to the terms and conditions of third-party service providers such as social media platforms, video platforms, payment providers and transfer companies (**Third Party Terms**). etoro will not be liable for any damage or loss suffered by the Eligible Entrants in connection with such Third Party Terms, except to the extent such liability cannot be excluded by law. .
35. Participants in the Promotion may have rights under the Australian Consumer Law and other similar legislation which cannot be excluded, restricted or modified by etoro. These terms and conditions do not exclude, restrict or limit those statutory rights in any way. However, to the maximum extent that it is permitted to do so by law, etoro (including its officers, employees and agents) excludes all liability whether arising in tort (including without limitation

negligence), contract or otherwise for any personal injury or any other loss or damage (including without limitation loss of opportunity or loss of profits) whether direct, indirect, incidental, special or consequential, arising in any way out of the promotion, including, without limitation:

(a) any theft, unauthorised access or third party interference;

(b) any entry that is late, lost, altered, damaged or misdirected (whether or not after the receipt by the etoro) due to any reason beyond the reasonable control of etoro;

(c) any tax implications.

36. The credits or use of the credit:

(d) Eligible Participants and Qualifying Participants of the Promotion agree at all times to indemnify and hold harmless etoro and its officers, employees and agents ("**those indemnified**") from and against any loss (including reasonable legal costs) or liability incurred or suffered by any of those indemnified where such loss or liability was caused by the Eligible Participants and/or Qualifying Participants or their officers', employees' or agents':

(a) breach of any term of these terms and conditions; or

(b) negligent, fraudulent or criminal act or omission.

37. etoro will not be liable for performance delays nor for non-performance due to causes beyond their reasonable control. If the promotion is not capable of running as planned, etoro reserves the right to cancel, suspend or modify the Promotion, or amend these terms and conditions, unless to do so would be prohibited by law.

38. These terms and conditions are governed by the laws applying in Australia.