

**eToro USA - Welcome Bonus Enrollment
Promotion TERMS AND CONDITIONS**

Last update on: November 14, 2024

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTIONS. BY ENTERING THE PROMOTION ALL ENTRANTS WILL BE DEEMED TO HAVE ACCEPTED AND AGREED TO BE BOUND BY THESE TERMS AND CONDITIONS AND THE [CUSTOMER AGREEMENT](#) AND [PRIVACY POLICY](#), WHICH ARE AVAILABLE THROUGH THE [ETORO USA DISCLOSURE LIBRARY](#) (THE CUSTOMER AGREEMENT FOR RESIDENTS OF NEW YORK, HAWAII, NEVADA, PUERTO RICO, AND THE US VIRGIN ISLANDS IS [HERE](#); RESIDENTS OF THOSE AREAS ARE ONLY CUSTOMERS OF ETORO BROKER). IF YOU ARE IN VIOLATION OF ANY POLICIES, RULES, OR REGULATIONS APPLICABLE TO YOU, YOU MAY BE DISQUALIFIED FROM ENTERING OR RECEIVING THE WELCOME BONUS. ETORO USA LLC ("ETORO MSB") AND ETORO USA SECURITIES INC. ("ETORO BROKER") (COLLECTIVELY "ETORO") DISCLAIM ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

Promotion Description:

Either eToro MSB or eToro Broker will provide eligible participants with \$10 of free assets on the Bonus Date ("**Welcome Bonus**"): either a Qualified Cryptocurrency by eToro MSB or cash by eToro Broker for customers in the limited number of states or territories where eToro MSB is not operational. eToro MSB is a money services business registered with the Financial Crimes Enforcement Network ([FinCEN](#)), is a licensed money transmitter in many states, and it offers cryptocurrency trading services. eToro Broker is a broker-dealer registered with the Securities and Exchange Commission ([SEC](#)) and is a member of the Financial Industry Regulatory Authority ([FINRA](#)) and the Securities Investor Protection Corporation ([SIPC](#)). eToro Broker offers stock, ETF, and option trading services. Eligible participants must open and fund a new eToro Account (as defined below) and meet these Terms and Conditions (the "**Promotion T&Cs**") during the Promotion Period (the "**Promotion**"). This Promotion will continue until it is modified and/or terminated by eToro MSB and/or eToro Broker (the "**Promotion Period**"). At eToro's sole discretion, the Promotion may be modified or terminated at any time. A Customer who receives a Welcome Bonus but ultimately does not want it for any reason should [contact Customer Service](#) promptly.

I. The Qualifying Terms

The user has to:

- a. complete the registration to open the relevant eToro trading platform account: an eToro Broker account for residents of New York, Hawaii, Nevada, Puerto Rico, and the US Virgin Islands, or an eToro MSB Account for residents of all other US states and territories (either an "**eToro Account**");
- b. fund the relevant eToro Account during the Promotion Period, including satisfying any minimum deposit amounts, and such funding and deposit must satisfy all compliance and other requirements;
- c. not be an existing eToro customer with an eToro Account or not be a customer whose eToro Account has been closed within the past 30 days;
- d. have their eToro Account fully verified and approved after completing ar profile pursuant to eToro's procedures and policies;
- e. engage in some type of legitimate engagement with eToro following receipt of the Welcome Bonus to demonstrate the user's registration was done in good faith;

- f. 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 be 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; and
- g. NOT be involved in any part of the administration and execution of this Promotion.

II. The Welcome Bonus:

- a. As part of the registration process, you will be offered to either select a cryptocurrency (“**Qualified Cryptocurrency**”) or cash from a list provided by us that you would like to be added to your eToro Account for free. As noted below, the type of free asset available to you is based on your residency and each type is offered by different entities (Qualified Cryptocurrency by eToro MSB and cash by eToro Broker).
- b. The Qualified Cryptocurrencies presented to you are based on objective factors such as trading volumes on eToro’s platform and are subject to change and limitation by eToro MSB. The inclusion of a digital asset on this list of Qualified Cryptocurrencies is not an investment recommendation or endorsement of such investment by eToro.
- c. The Welcome Bonus is expected to be added to your eToro Account promptly after your qualifying initial cash deposit has settled in the relevant eToro Account (“**Bonus Date**”).
- d. If you select a Qualified Cryptocurrency as part of the Promotion, eToro MSB will buy \$10 of the Qualified Cryptocurrency that you select. However, this purchase will be subject to eToro’s trading fees and so the amount you ultimately receive is expected to be less than \$10 of the Qualified Cryptocurrency at the time of purchase. Any future sale or transfer of that position on eToro’s platform will also be subject to the corresponding [fees](#) and will be subject to the governing [eToro Customer Agreement](#).
- e. We reserve the right, at our sole discretion, to provide you, on the Bonus Date, in lieu of the Welcome Bonus, any alternative bonus having the same value of the Welcome Bonus, including but not limited, a cash deposit or alternative Qualified Cryptocurrency.
- f. As noted more below, the relevant eToro entity may withdraw the Welcome Bonus from your account if it determines that you abused the Promotion to obtain this reward. This can include withdrawing the Welcome Bonus if eToro concludes that you opened an eToro Account for the sole purpose of receiving the Welcome Bonus rather than to legitimately engage with eToro.

III. What Other Conditions Am I Agreeing To By Entering?

- a. By entering the Promotion, all entrants will be deemed to have accepted and agreed to be bound by these Promotion T&Cs, as well as the eToro documents referenced in the introductory paragraph of this document.
- b. You are solely responsible for all applicable taxes related to accepting the Welcome Bonus.
- c. At any time, we reserve the right to cancel, change, or suspend this Promotion.
- d. Users who attempt to abuse the Promotion will forfeit their Welcome Bonus. If any participant is attempting to compromise the integrity or the legitimate operation of the Promotion or by cheating or committing fraud or manipulation in any way, including by providing false details or by false registration, 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 them from participating in any of eToro’s future promotions. As noted above, this includes withdrawing a Welcome Bonus if

- the customer has engaged in no material activity with eToro following receipt of the Welcome Bonus and eToro concludes the customer opened an eToro account for the sole purpose of receiving the Promotion rather than to legitimately engage with eToro.
- e. If eToro suspects 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 us 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 we consider is acting in concert with such user: (i) temporarily or permanently, block, suspend, or terminate the services under such user account with eToro (or any portion thereof and close such 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, including by closing any open positions in the applicable user's account(s) with eToro, and/or (iii) deny, withhold, or withdraw that user from the Promotion and any future other promotion.
 - f. Eligibility to participate in this Promotion is limited to one account per person/household. Users participating who have more than one trading account will be eligible for one reward only.
 - g. 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.
 - h. Users opening or operating multiple accounts to benefit from this Promotion will not be entitled to receive any reward.
 - i. eToro reserves the right to publish a list of users disqualified from participating in the Promotion.