

# FACTS

## WHAT DOES ETORO DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information is identified with specificity in our <a href="#">Privacy Policy</a> , and can include: <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Assets and employment information</li> <li>■ Investment experience and risk tolerance</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons eToro chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does eToro share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to or obtain information from credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We do not share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 1-888-271-8365 —our menu will prompt you through your choice(s);</li> <li>■ Visit us on-line at <a href="https://www.eto.com/en-us/customer-service/">https://www.eto.com/en-us/customer-service/</a>; or</li> <li>■ Mail the <b>form</b> below.</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 1-888-271-8365 or go to <a href="https://www.eto.com/en-us/customer-service/">https://www.eto.com/en-us/customer-service/</a>

Mail-in Form		
	Mark any/all you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	Name	
	Address	
	City, State, Zip	
	[Account #]	
	<b>Mail to:</b> eToro USA LLC 221 River St., 9th Floor Hoboken NJ 07030	

Who we are	
Who is providing this notice?	eToro USA LLC eToro USA Securities Inc.
What we do	
How does eToro protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does eToro collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or deposit money;</li> <li>■ Use your credit or debit card or make deposits or withdrawals from your account; or</li> <li>■ Give us your contact information or tell us who receives the money.</li> </ul> We also collect your personal information from others, such as credit bureaus or identity verification vendors or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to stop sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with an eToro name, such as eToro Group Ltd., which is the ultimate parent company of the eToro USA entities.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  eToro does not share with nonaffiliates so they can market their products to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
Other important information	
<b><u>STATE-SPECIFIC DISCLOSURES</u></b>	
Customer personal information will be collected, used, and stored as required by applicable federal privacy laws. If the Customer's state laws provide more protection of the Customer's personal information than federal privacy laws, eToro will protect the Customer's personal information as required by such state law.	
<b><u>YOUR AUTHORIZATION REQUIRED</u></b>	
<b>California.</b> We will not share your personal information with our affiliates other than our agents or service providers unless you authorize us to share it or the law otherwise permits us to share it. You have the right to authorize or not authorize this sharing of personal information.	
<b><u>FOR VERMONT CUSTOMERS</u></b>	
We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at <a href="https://www.etoro.com/en-us/customer-service/privacy/">https://www.etoro.com/en-us/customer-service/privacy/</a> or call <b>1-888-271-8365</b> .	
<b><u>ADDITIONAL RIGHTS UNDER THE CALIFORNIA CONSUMER PRIVACY ACT (CCPA)</u></b>	
The California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA), may give California residents certain privacy rights with respect to the limited nonpublic personal information we collect. CCPA rights are limited and do not apply to any of the personal information described above that we have collected from you and about you in connection with providing you a financial product or service. To learn how to exercise your rights under the CCPA or if you wish to see a more detailed explanation of your rights, please visit our website at <a href="https://www.etoro.com/en-us/customer-service/privacy/">https://www.etoro.com/en-us/customer-service/privacy/</a> .	