

## **Refer a Friend Terms & Conditions (the “Terms”)**

June 8, 2023

Any friend of yours is a friend of ours!

eToro USA LLC (“eToro” or “We”) will credit the referred friend's funded real account with \$30 after the below qualifying terms have been met. We will also credit the referring friend’s funded real account with \$30 after the below qualifying terms have been met. The rewards to the referring friend and the referred friend shall be defined herein as “**Reward(s)**”. The Rewards will be credited to both the referring and referred friends’ accounts within approximately fourteen (14) days after the qualifying terms have been met, and we will contact you by email once the process is complete.

The "Refer a Friend" promotion is subject to the following qualifying terms:

- 1. You, the referring friend, must be:** (a) an eToro customer; (b) who has already made a cash deposit in your eToro account or will make such a deposit within 30 days of your referred friend’s registration of his/her eToro account.
- 2. Your referred friend must be:** (a) a NEW eToro customer; (b) who has NOT registered with one of eToro’s websites or mobile apps prior to the referral; and (c) who has, within 30 calendar days of the date of first clicking the “Refer a Friend” link, completed his/her registration with eToro, and made a first-time cash deposit of at least \$100.
- 3. Each of the referring friend and the referred friend must meet all of the following additional terms:** (a) be residents of one of the Eligible States or Territories listed in Appendix A to these Terms; (b) complete account verification pursuant to eToro’s policies and procedures; and (c) satisfy all applicable qualifying terms with respect to each of the referring friend and the referred friend as set forth in these Terms.
4. Customers of other eToro entities (outside of the U.S.) shall not be entitled to participate in this promotion, either as referring or referred friends.
5. The Reward under this Promotion is available once to the referred friend and up to 10 times to the referring friend. Referrals submitted by the referring friend under prior versions of these Terms count towards this calculation. In each case, the limitation shall apply per account, person, means of payment, household and/or any environment where computers are shared. Users participating who have more than one trading account will be eligible for one Reward only. Users opening or operating multiple accounts to benefit from the promotion will not be entitled to receive any benefit/reward under the promotion. For the purpose hereof, eToro may determine, in its sole discretion, that several accounts maintained under the same household/control/ownership shall be considered as a single account.
6. The Reward amounts are withdrawable in accordance with, and subject to provisions of the eToro terms and conditions that apply to Users of the eToro Platform generally, including Promotion participants (and can be found here <https://www.etoro.com/en-us/customer->

[service/disclosures/](#)). The Rewards are intended to be utilized on the eToro Trading Platform. By participating in the “Refer a Friend” promotion, both the referred friend and the referring friend represent that if they were granted with a Reward, they will not attempt to withdraw amounts attributable to the Reward during the first 30 days from the date the Reward was funded to their account.

7. The referred friend and/or the referring friend are solely responsible for all applicable taxes related to accepting the Reward. eToro shall make deductions from any Reward amounts granted pursuant to this Promotion to the extent required under any applicable law.

8. A referred friend who has not completed registration with eToro within 30 days of first clicking the “Refer a Friend” link will not be eligible for the Reward.

9. eToro may, in its sole discretion, alter, limit, or modify these Terms, the Rewards, at any time in its sole discretion, with or without prior notice. We reserve the right to terminate, shorten, stop, deny, withhold, or withdraw the “Refer a Friend” promotion, or any promotion at our sole discretion at any time. For clarity, in case the “Refer a Friend” promotion is terminated any time before or after the referring friend sends the “Refer a Friend” link, the referred friend will not be eligible for the Reward even if he/she completed registration within the said 30 days period.

10. If we suspect that a user (whether alone or with others) has manipulated or abused (or attempted to do so) a promotion and/or Rewards and/or otherwise acted in bad faith towards eToro, then, we reserve the right, at our 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 in the eToro Trading Platform to such user and close the related eToro Trading Platform’s account, and/or (ii) remove and/or deduct any Reward that might have been granted to such user (taking into account any loss sustained which will be fully recognized); and/or (iii) remove and/or deduct any profits gained by such user as a result of such manipulation or abuse, including by closing any open positions in the applicable account(s), and/or (iii) deny, withhold or withdraw from that user such promotion and any future promotion. For the avoidance of doubt, in such circumstances, Rewards or any other bonus granted to such user and any profit or gains obtained by such user may be withheld, while any loss suffered by such user will be recognized and sustained. In addition, if any participant is attempting to compromise the integrity or the legitimate operation of the “Refer a Friend” 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 “Refer a Friend” promotion and/or ban it from participating in any of eToro’s future promotions.

11. In any case of contradiction between these Terms and any publication circulated via an email or push notifications sent by eToro or by any such other publication means elected by eToro in connection with this promotion, these Terms shall prevail unless specifically stated otherwise within such promotion publications.

12. The "Refer a Friend" promotion is not valid in conjunction with any other promotions, discounts or promo codes, unless otherwise stated.

13. The Promotion is provided by eToro USA LLC, a Delaware limited liability company. The Promotion will be governed by the laws of Delaware. For any questions, you may communicate with us via our Customer Service Center [<https://www.etoro.com/en-us/customer-service>].

We reserve the right to amend, retract and/or cancel any and all Promotions at any time.

**Appendix A**

**eToro USA LLC Refer a Friend Promotion Terms and Conditions**

**As of June 8, 2023**

Participants residing in the following states and territories are eligible to participate in the promotion:

Alabama	Missouri
Alaska	Montana
Arizona	New Hampshire
Arkansas	New Jersey
California	New Mexico
Colorado	North Carolina
Connecticut	North Dakota
Delaware	Ohio
District of Columbia	Oklahoma
Florida	Oregon
Georgia	Pennsylvania
Idaho	Rhode Island
Indiana	South Carolina
Illinois	South Dakota
Iowa	Tennessee
Kansas	Texas
Kentucky	US Minor Is
Louisiana	Utah
Maine	Vermont
Marianas Is.	Virginia
Maryland	Washington
Massachusetts	West Virginia
Michigan	Wisconsin
Mississippi	Wyoming