



Refer a Friend Terms & Conditions

July 1, 2019

Any friend of yours is a friend of ours!

eToro USA LLC (“eToro” or “We”) will credit the referred friend's real account with an extra US\$50 for his/her **first** and **single** deposit of at least US\$50 whenever the below qualifying terms have been met. We will credit the referring friend’s funded real account with US\$50 whenever the below qualifying terms have been met. The rewards to the referring friend and the referred friend shall be defined herein as “**Rewards**”. The Rewards will be credited to both the referring and referred friends’ accounts within approximately seven (7) 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. **Your referred friend is required to meet all the following terms:** (a) a NEW eToro customer; (b) who has NOT registered with one of eToro’s websites or mobile apps prior to the referral; (c) who has, within 30 calendar days of the date of first clicking the “Refer a Friend” link, completed his/her registration with eToro; (d) who has completed his/her account verification and first time single deposit of at least \$US50.
2. Both the **referring and referred friends must meet all of the following additional terms:** (i) be residents of one of the Eligible States listed in Appendix A to these Terms; (ii) be fully verified by eToro pursuant to its policies and procedures; (iii) deposit at least \$US50 in their eToro account. 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.
3. **The Reward under this Promotion is available once to the referred friend and up to 10 times to the referring friend.** In each case, the limitation shall apply per account, person, means of payment, household and/or any environment where computers are shared.
4. 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 unless he/she clicks on the “Refer a Friend” link again and completes registration within 30 days thereafter.
5. **The "Refer a Friend" promotion is not valid in conjunction with any other promotions, discounts or promo codes, unless otherwise stated.**



6. **We reserve the right to stop, deny, withhold or withdraw any** promotion at our sole discretion at any time. In addition, 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 us, 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 or any portion thereof and close the Account, and/or (ii) remove and/or deduct any Reward which 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.

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

The promoter is eToro USA LLC, a company formed in Delaware.



Appendix A

eToro USA LLC Refer A Friend Promotion Terms and Conditions

As of July 1, 2019

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

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