

TERMS AND CONDITIONS - BITCOIN 2025 TICKET OFFER

April 2, 2025

These Terms and Conditions (the “**Promotion T&Cs**”) govern and apply to the Promotion described herein (the “**Promotion**” or “**Bitcoin 2025 Ticket Offer Promotion**”) to be conducted by eToro USA LLC (“**eToro MSB**” or “**Sponsor**”). eToro MSB is a money services business registered with the Financial Crimes Enforcement Network ([FinCEN](#)) and is a licensed money transmitter in many [states](#) that offers cryptocurrency trading services. This Promotion is intended as an opportunity for Sponsor’s eligible new clients, enabling free access to the Bitcoin 2025 conference organized by BTC Media LLC. (“**Event Producer**”), all subject to the terms set forth below.

The Promotion T&Cs apply specifically to the Promotion and are supplemental to the eToro MSB terms and conditions (the “**eToro T&Cs**”) that apply to users of Sponsor’s platforms generally, including Promotion participants, and can be found [here](#). In addition, the following policies are incorporated by reference and are applicable to individuals participating in the Promotion: the eToro Privacy Policy and the eToro Privacy Notice, which can be accessed [here](#) (“**eToro Privacy Policy**”); and the eToro Cookie Policy that can be accessed [here](#).

Sponsor reserves the right to change, revise, and modify these Promotion T&Cs and the Promotion. Your continued participation in the Promotion after such change, revision, or modification constitutes your acceptance of the same.

1. **Definitions and Interpretation**

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

- 1.1 “**Allowable states/territories**” means the states and territories listed as available on the following webpage: <https://www.etoro.com/en-us/trading/live-states/>.
- 1.2 “**Eligible Participants**” means the Participants who are eligible for a Reward if they satisfy the requirements in section 4 and the rest of these Promotion T&Cs.
- 1.3 “**eToro MSB Account**” means the money services business account that a Participant must have opened before successfully completing the Promotion. No investments are required to participate in the Promotion.
- 1.4 “**Promotion Period**” means, the period starting at 12:00 a.m. (EST) on April 2, 2025 and ending on May 29, 2025. The Promotion Period is subject to change and Sponsor reserves the right to extend or limit promotions, change eligibility criteria, or discontinue promotions especially if fraudulent behavior is detected. eToro MSB may end the Promotion at any time without notice.
- 1.5 “**Participants**” means eToro MSB customers who participate in the Promotion.
- 1.6 “**Reward**” means the reward(s) detailed in section 4 below that will be paid by eToro MSB to the Eligible Participants who satisfy the Promotion Criteria.

Capitalized terms used herein and not otherwise defined herein shall have the meanings assigned to them in the [eToro T&Cs](#) unless the context shall otherwise require.

2. General Promotion Description:

2.1 This Promotion is an opportunity for Eligible Participants to further engage with the Sponsor, dive deeper into the social trading community that Sponsor offers, and earn a reward.

2.2 By participating in the Promotion, including by completing and submitting the submission form referred to under Clause 3.1 below, you expressly consent to eToro MSB sharing your name, email address, and phone number with the Event Producer. This data sharing is solely for the purpose of evaluating if you meet the Qualifying Terms and facilitation of the Reward if you are determined to be eligible under these Promotion T&Cs.

3. Qualifying Terms:

A Participant may participate in the Promotion if they have completed the steps below during the Promotion Period (the “**Qualifying Terms**”):

- 3.1 have completed the [submission form](#) found on the Bitcoin 2025 Ticket Offer Promotion’s [landing page](#)
- 3.2 have opened and funded an eToro MSB Account with at least \$200;
- 3.3 be fully verified by eToro MSB pursuant to its policies and procedures, meaning that Sponsor has approved the opening of a Participant’s eToro MSB Account;
- 3.4 meet, accept, and agree to [eToro’s T&Cs](#) and the [eToro Privacy Policy](#);
- 3.5 be a resident of one of the Allowable States/territories; and
- 3.6 **not** be: (a) a household member of an eToro MSB employee, an employee of an eToro MSB affiliate; (b) an existing eToro client with funded account as of the last date prior to the Promotion Period or any customer whose account has been closed within the past [90] days; or (c) a person involved in any part of the administration and execution of this Promotion.

4. Eligibility for Rewards

A Participant who meets the Qualifying Terms above during the Promotion Period (the “**Eligible Participants**”) will be eligible to receive a free general admission ticket to Bitcoin 2025, valued at \$509 (“**Reward**”).

5. The Rewards

- 5.1 Ticket redemption details will be emailed to Eligible Participants by the Event Producer after verification of eligibility by eToro MSB.
- 5.2 By accepting a Reward, the Participant agrees to take sole responsibility for any applicable taxes and tax reporting.
- 5.3 Rewards are personal and non-transferable to other individuals. A Reward under this Promotion may only be granted once to an Eligible Participant.
- 5.4 The Reward is not valid in conjunction with any other promotions, discounts, or promo codes unless otherwise stated.
- 5.5 The total number of Rewards under this Promotion is limited. eToro MSB has a limited number of Rewards (i.e., free general admission tickets to the Bitcoin 2025

Conference) available to offer to Eligible Participants. Participation in the Promotion does not guarantee receipt of a Reward. Rewards will be allocated to Eligible Participants who meet the Qualifying Terms, subject to availability. For the avoidance of doubt, meeting the Qualifying Terms does not entitle a participant to a Reward if the Reward pool has been exhausted.

- 5.6 eToro MSB may terminate and/or shorten, at its sole discretion, the Promotion, at any time before the expiration of the Promotion Period, or it may extend the Promotion following the lapse of the Promotion Period. Sponsor reserves the right to stop, deny, withhold, or withdraw the Promotion (or other promotions) at its sole discretion at any time.

6. Additional Terms

- 6.1 In any case of contradiction between these Promotion T&Cs and any publication circulated via an email, push notification, banner, newsletter, button or other similar method sent to you by eToro MSB or by any such other publication means elected by eToro MSB in connection with the Promotion ("**Promotion Publication**"), these Promotion's T&C shall prevail unless specifically stated otherwise within such Promotion Publication.
- 6.2 These Promotion T&Cs are in addition to and should be read together with the [eToro T&Cs](#) and the [eToro Privacy Policy](#). Your participation in the Promotion and the use of any Reward or other benefit, and your use of any application, software, and websites in connection with such activity will be deemed to be bound by these Promotion's T&Cs, the [eToro T&Cs](#), and the [eToro Privacy Policy](#).
- 6.3 At any given time, eToro MSB may ask the Participant to provide personally identifiable information. Sponsor reserves the right to limit, block access to its services, and/or terminate the user's eToro MSB Account if such information is not provided. By providing eToro MSB with the information and registering with Sponsor, the Participant is confirming that any information provided is correct, accurate, updated, and complete.
- 6.4 Without limitation of any provision set forth in the the [eToro T&Cs](#) and [eToro Privacy Policy](#), eToro MSB will retain a Participant's name, email address, and any other personal data that you shall provide to us during the registration or otherwise, or during subsequent correspondence ("**Personal Information**") in order to participate in the Promotion and/or for marketing activities. Each Participant has the right to access and rectify your Personal Information, in accordance with data protection laws, by contacting Customer Service at <https://www.etoro.com/en-us/customer-service/>.
- 6.5 Users who attempt to abuse the Promotion will forfeit their Reward. 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 MSB may seek damages from such Participant to the fullest extent permitted by law. Further, Sponsor may refrain from granting Rewards and/or deduct any such amounts that

were given to such Participant under the Promotion and/or ban Participant from participating in any of eToro MSB's future promotions.

- 6.6 If eToro MSB 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, eToro MSB 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) remove and/or deduct any benefit which might have been granted to such user (taking into account any loss sustained which will be fully recognized by user); and/or (ii) deny, withhold, or withdraw that user from the Promotion and any future other promotion.
- 6.7 Users opening or operating multiple eToro MSB Accounts to fraudulently benefit from the Promotion will not be entitled to receive any Reward under the Promotion. For the purpose hereof, eToro MSB may determine, in its sole discretion, that several eToro MSB Accounts maintained under the same household/control/ownership shall be considered as a single eToro MSB Account.
- 6.8 The Promotion is provided by eToro USA LLC (a money services business registered with the Financial Crimes Enforcement Network). The Promotion will be governed by the laws of Delaware, but Participants must only participate in the Promotion if it does not violate any applicable local laws.
- 6.9 For any questions, you may have you may communicate with eToro MSB via our Customer Service Center <https://www.etoro.com/en-us/customer-service/>.
