

ETORO CRYPTO TO FIAT - STOCKBACK PROMOTION - 2025-2026
(the “Promotion”)
Terms and Conditions

Last Updated November 18, 2025

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTIONS. THESE TERMS AND CONDITIONS (“**PROMOTION TERMS AND CONDITIONS**”) GOVERN THE PROMOTION. ALL ENTRANTS WILL BE DEEMED TO HAVE ACCEPTED AND AGREED TO BE BOUND BY THESE PROMOTION TERMS AND CONDITIONS AND THE GENERAL ETORO ME TERMS AND CONDITIONS (“**ETORO ME GENERAL TERMS**”), AND THE APPLICABLE ETORO ME CRYPTO WALLET TERMS (“**HOSTED WALLET TERMS**”), BOTH OF WHICH CAN BE FOUND [HERE](#), AS WELL AS THE ETORO [PRIVACY POLICY](#). IF YOU ARE IN VIOLATION OF ANY POLICIES, RULES OR REGULATIONS APPLICABLE TO YOU, YOU MAY BE DISQUALIFIED FROM ENTERING OR RECEIVING REWARDS. ETORO (ME) LTD. (“**ETORO ME**”, “**ETORO**”, “**US**”, “**OUR**” OR “**WE**”), ETORO DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

1. **Promotion Period:** Please take note that the Promotion period is between November 24, 2025 (00:00 London time), to March 31, 2026 (23:59 London time) (“**Promotion Period**”).
2. **Promotion:** Subject to the Promotion Terms and Conditions, the Promotion will allow any Eligible Participant who will cash-out Eligible Supported Cryptoassets (as such term is defined below) stored in their eToro Hosted Wallet (as such term is defined in the Hosted Wallet Terms) by selling such Eligible Cryptoassets for fiat in a transaction vis-à-vis eToro, with such fiat value being received in their eToro Account (as such term is defined below) (“**Cash-Out**”) within the Promotion Period to receive free Qualified Stocks which are worth – on the Monthly Reward Date – 1% of the Net Fiat (as defined below) in their Trading Platform Account, but not more than \$1,000, in total per month (the “**Monthly Award**”), all as further detailed herein.
3. **Eligible Participant:** The Promotion is open to any individual who, at all times during the Promotion Period (an “**Eligible Participant**”): (i) is a resident of UAE; (ii) has opened, activated and maintains an eToro trading platform account (an “**eToro Account**”) in full compliance with the eToro ME General Terms; (iii) maintains an eToro Crypto Wallet in full compliance with the Hosted Wallet Terms; (iv) has fully completed the Promotion registration form (including choosing a Qualified Stock); (v) has executed at least one Cash-Out during the Promotion Period; (vii) is NOT an employee of eToro or of an eToro subsidiary, parent company or a company under common control with eToro (“**eToro Affiliates**”); (vi) is NOT an immediate family member (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 (vii) is NOT involved in any part of the administration and execution of this Promotion .
4. **Net Fiat; Eligible Cryptoassets:** “Net Fiat”, shall mean for each applicable month during the Promotion Period, any fiat received in an Eligible Participant’s eToro Account in exchange of selling Eligible Cryptoassets stored in their eToro Hosted Wallet for fiat in a transaction vis-à-vis eToro, net of any of eToro’s and/or third party’s fees and commissions (including blockchain fees, if applicable).

“Eligible Cryptoassets”, shall mean the Supported Cryptoassets (as such term is defined in the Hosted Wallet Terms) as updated by eToro at its own discretion from time to time.

5. **The Monthly Award:**

- a. As part of the Promotion registration process, and again once a month, you will be offered to select a stock from a list provided by us that you would like to be added during the Promotion Period to your eToro Account as part of the Monthly Award (the “**Qualified Stocks**”). Please note that if you do not select a Qualified Stock either during registration or subsequently, we will choose one for you at random.
- b. The Qualified Stocks presented by us during the registration process are based on objective factors such as liquidity, market capitalization etc. The inclusion of a stock on this list of Qualified Stocks is not an investment recommendation or endorsement of such investment by eToro.
- c. The Monthly Award for each month during the Promotion Period is expected to be added to each Eligible Participant’s eToro Account by the end of the next consecutive month during the Promotion Period (each a “**Monthly Reward Date**”).
- d. As part of the Promotion, eToro ME will buy Qualified Stocks that were selected by each Eligible Participant as part of the registration process (or allocated by Us in the case of no selection being made), in an amount in USD equal to the Monthly Award, based on the exchange rate applicable on the Monthly Reward Date (the “**Monthly Award Amount**”). Please note that this purchase will be subject to currency conversion and so the amount that an Eligible Participant ultimately receives in Qualified Stocks may sometimes be less than the Monthly Award Amount of the Qualified Stock at the time of purchase. Any future sale or transfer of that position on the eToro Account will also be subject to the corresponding fees and will be subject to the eToro ME General Terms.
- e. We reserve the right, at our sole discretion, to provide each Eligible Participant, on the Monthly Reward Date, in lieu of the Monthly Award, any alternative reward having the same value of the Monthly Award, including but not limited, a cash deposit or alternative Qualified Stock.

6. **What Other Conditions Am I Agreeing To By Entering?**

- 6.1. By entering the Promotion all entrants will be deemed to have accepted and agreed to be bound by these Promotion Terms and Conditions, as well as the eToro documents referenced throughout these Promotion Terms and Conditions.
- 6.2. In any case of contradiction between the Promotion Terms and Conditions and any publication circulated via email, push notification, banner, newsletter, button or other similar method sent to you by eToro and/or any party acting on its behalf or by any such other publication in connection with the Promotion (“**Promotion Publication**”), the Promotion Terms and Conditions shall prevail unless specifically stated otherwise within such Promotion Publication.
- 6.3. We reserve the right to cancel, terminate or suspend this Promotion. For the avoidance of doubt, cancellation, termination or suspension by eToro of this Promotion shall not entitle you to any claim or compensation against eToro for any losses or damages suffered or incurred by you as a direct or indirect result of the act of cancellation, termination or suspension.

- 6.4. You shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion and the Monthly Award. It is your responsibility to calculate and pay all applicable taxes that you owe as a result of your participation in the Promotion. However, we may withhold and deduct at source any taxes due under Applicable Law (as such term is defined in the eToro General Terms) at our sole discretion. You will have no claim against eToro where we have made such a deduction. You should consult with your own tax advisor to determine the potential benefits, burdens, and other consequences of the Promotion.
- 6.5. If an Eligible Participant closes his/her eToro Account, such Eligible Participant will lose the right to participate in the Promotion and the right to the Monthly Award. Likewise, if eToro closes the Eligible Participant's eToro Account, such Eligible Participant will lose the right to participate in the Promotion and the right to the Monthly Award.
- 6.6. If any participant is attempting to compromise the integrity or the legitimate operation of the Promotion or by committing fraud or manipulation in any way, including by providing false details, 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 it from participating in any of eToro's future promotions.
- 6.7. If we suspect 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 eToro or in a fraudulent manner, then, eToro reserve the right, at its sole discretion, to take the following actions with respect to any such user and/or to any person it considers is acting in concert with such user: (i) temporarily or permanently, block, suspend or terminate the services under such user's eToro Account (or any portion thereof) and close such eToro 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, and/or (iv) deny, withhold or withdraw that user from the Promotion and any other future promotion.
- 6.8. eToro shall not assume any liability (to the extent permitted by law) for any of the following: (i) loss or damage arising out of organizing or holding this Promotion or as a result of participation in the Promotion, or if the Promotion does not run as planned; (ii) any default due to an act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond its reasonable control.
- 6.9. eToro shall only be liable for any loss or damage suffered or incurred as a direct result of eToro's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not eToro have been advised of the possibility of such loss or damage.
- 6.10. Eligibility to participate in this Promotion is limited to one account per person/household. Users participating who have more than one eToro Account, will be eligible for one reward only. In the event that a user filled in more than one promotion application, only the first application which was submitted by the user will be used (subject to the Promotion Terms and Conditions). Users opening or operating multiple accounts to benefit from this Promotion will not be entitled to receive any reward.

- 6.11. 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.
- 6.12. eToro's decision on all matters relating to this Promotion shall be final and binding.
- 6.13. The Promotion is provided by eToro (ME) Ltd., an eToro Group company.