

Welcome Bonus Enrollment Promotion TERMS AND CONDITIONS

Last update on: December 1, 2025

These Terms and Conditions (the “**Promotion T&Cs**”) govern the Promotion conducted by eToro Singapore PTE Ltd. (“**Us**”, “**We**”, “**eToro**”). The Promotion T&Cs are supplemental to the eToro terms and conditions (the “**eToro T&Cs**”) which apply to Users of the eToro Platform generally, including promotion participants, and can be found here

<https://www.etoro.com/customer-service/terms-conditions>. In addition, the following policies are incorporated by reference and applicable to participants in the Promotion: the eToro Privacy Policy which can be accessed here: <https://www.etoro.com/customer-service/privacy/> (“**eToro Privacy Policy**”); and the eToro Cookie Policy which can be accessed here: <https://www.etoro.com/customer-service/cookies/>.

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTIONS. BY ENTERING THE PROMOTION ALL ENTRANTS WILL BE DEEMED TO HAVE ACCEPTED AND AGREED TO BE BOUND BY THESE TERMS AND CONDITIONS AND THE GENERAL ETORO [TERMS AND CONDITIONS](#) AND [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 DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

Promotion Description:

This promotion (the “**Promotion**”) will provide, on the Bonus Date (as defined below), an amount of Qualified Stocks (as defined below) all as listed in [Appendix A](#) (the “**Welcome Bonus**”) to participants who open a new eToro Account (as defined below) and meet these Promotion T&Cs during the Promotion Period. This Promotion begins on 1 November 2025 and shall continue until terminated at eToro’s sole discretion, on March 31, 2026 (the “**Promotion Period**”).

I. The Qualifying Terms

To be eligible for the Welcome Bonus, a user must meet all of the following criteria as of the start of the Promotion Period: (a) be a resident of Singapore;

- (b) complete the registration to open an eToro trading platform account (an “**eToro Account**”) during the Promotion Period, which is subject to our approval;
- (c) not be an existing eToro customer with an eToro Account and not be a customer whose eToro Account has been closed within the past 30 days;
- (d) have his/her eToro Account **fully verified** by completing his/her profile pursuant to eToro procedures and policies;
- (e) complete minimum deposits in the amounts specified in the [Appendix A](#) to its fully verified eToro Account within 30 days of the registration of the account (“**Deposit Period**”). The amount deposited during the Deposit Period must be Maintained in your eToro Account for 60 consecutive days immediately following the end of the Deposit Period. It being clarified that only the deposits made to your eToro Account during Deposit Period shall count towards the eligibility of the Welcome Bonus;
- (f) Open at least one stock trade of any amount in its eToro Account during the Promotion Period.
- (g) Not have previously received any other welcome bonus or new client promotion offered by eToro. If a client meets the qualifying criteria for more than one welcome promotion, they will be entitled to only one reward, which will be the single reward of the highest monetary value at the time of grant, as determined by eToro.
- (h) NOT be an employee of eToro or of an eToro subsidiary, parent company or a company under common control with eToro (“**eToro Affiliates**”) and NOT be an immediate family (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
- (i) NOT be involved in any part of the administration and execution of this Promotion.

II. The Welcome Bonus:

- (a) As part of the registration process, and subject to the Qualifying Terms above, you will be entitled to receive a NVDA stock that would be added to your eToro Account for free (the “**Qualified Stocks**”).

- (b) The Qualified Stocks presented to you may be subject to change at eToro's discretion. The provision or inclusion of the stocks as part of this Promotion is not an investment recommendation or endorsement of such investment by eToro.
- (c) The Welcome Bonus is expected to be added to your eToro Account within 30 days after you have fully met the Qualifying Terms set forth above and received an email confirming your eligibility, but there may be situations when this process takes longer ("**Bonus Date**").
- (d) As part of the Promotion, eToro will buy a certain amount (as set forth in Appendix A) of the Qualified Stocks. However, the purchase of Qualified Stocks will be subject to eToro's fees and so the amount you ultimately receive is expected to be lower than such amount. Any future sale or transfer of the Qualified Stocks on eToro's platform will be subject to the corresponding fees and will be subject to the governing eToro terms and conditions.
- (e) We reserve the right, at our sole discretion, to provide you, on the Bonus Date, in lieu of the Welcome Bonus, any alternative bonus having the same value as the Welcome Bonus, including but not limited, a cash deposit or alternative Qualified Stocks.

III. Zero FX Fees on Deposits

- (a) Users who (a) complete their registration to open an eToro Account under MAS jurisdiction in Singapore during the period from November 12, 2025 through 31 December 2025 (the "**FX Fee Campaign Period**"), and (b) make eligible deposits during the FX Fee Campaign Period, will be eligible for a waiver of foreign exchange fees charged by eToro on such eligible deposits ("**FX Fee Waiver**").
- (b) The FX Fee Waiver applies exclusively to foreign exchange fees imposed by eToro on wire transfer and debit card deposits successfully completed during the FX Fee Campaign Period ("**Eligible Deposits**"). All other deposit methods are excluded from this promotion.
- (c) For the avoidance of doubt, the FX Fee Waiver applies only to foreign exchange fees charged by eToro in connection with Eligible Deposits. eToro shall not be responsible for any charges, fees, or expenses levied by beneficiary banks, intermediary banks, or any third-party payment processors in connection with your deposits.
- (d) Cashouts, withdrawals, and any outbound transactions are excluded from the FX Fees Waiver and will not be reimbursed for any foreign exchange fees incurred. The FX Fee Waiver applies to inbound deposits only.
- (e) To be eligible for and maintain the FX Fee Waiver, your eToro Account must be validly existing (i.e., not suspended, blocked, cancelled, or terminated), in good standing, and conducted in a proper and satisfactory manner at all times, as determined by eToro in its sole discretion.
- (f) All general conditions set forth in Section IV ("What Other Conditions Am I Agreeing To By Participating?") of these Promotion T&Cs apply equally to this FX Fee Waiver promotion, including but not limited to the provisions regarding acceptance of terms, tax responsibilities, modification rights, abuse and fraud, manipulation, multiple accounts, blocked users, publication of disqualified users, precedence of terms, and eToro's final decision-making authority. For the avoidance of doubt, references to "the Promotion" or "this Promotion" in Section IV shall be deemed to include this FX Fee Waiver promotion.
- (g) The FX Fee Waiver promotion is independent from the Welcome Bonus Promotion. eToro reserves the right, at its sole discretion, to cancel, change, extend, suspend, or terminate either promotion independently without affecting the other. The modification, suspension, or termination of one promotion shall have no bearing on the continuation, terms, or availability of the other promotion.

IV. What Other Conditions Am I Agreeing To By Participating?

- (a) By entering the Promotion all participants will be deemed to have accepted and agreed to be bound by these Promotion T&Cs, as well as the eToro documents referenced in the introductory paragraph of this document.
- (b) You are solely responsible for all applicable taxes related to accepting the Welcome Bonus.
- (c) At any time, we reserve the right to cancel, change or suspend this Promotion.
- (d) While clients may participate in multiple new user promotions, they are eligible to receive only one welcome reward. If a client qualifies for this Promotion and another welcome offer, they will be credited with the single reward with the highest value, as determined by eToro at the time of granting the reward.
- (e) Users who attempt to abuse the Promotion will forfeit their rewards. 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 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.

- (f) If eToro 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, then, eToro 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) temporarily or permanently, block, suspend or terminate the services under such user account with eToro (or any portion thereof and close such 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, including by closing any open positions in the applicable user's account(s) with eToro, and/or (iii) deny, withhold, or withdraw that user from the Promotion and any future other promotion.
- (g) Eligibility to participate in this Promotion is limited to one account per person/household. Users participating who have more than one trading account will be eligible for one reward only.
- (h) 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.
- (i) Users opening or operating multiple accounts to benefit from this Promotion will not be entitled to receive any reward.
- (j) eToro reserves the right to publish a list of users disqualified from participating in the Promotion.
- (k) In any case of contradiction between these Promotion T&Cs and any other publication or communication related to the Promotion (including via email, push notification, or banner), these Promotion T&Cs shall prevail.
- (l) eToro's decision on all matters relating to this Promotion shall be final and binding.
- (m) These Promotion T&Cs are governed by the laws of Singapore.

Appendix A

Type of Welcome Bonus

Country	Type of Welcome Bonus	Amount Deposited (in US\$)	Amount (in US\$)
Singapore	Qualified Stocks	US\$5,000	US\$120 worth of the Qualified Stocks
Singapore	Qualified Stocks	US\$10,000	US\$150 worth of Qualified stocks stock
Singapore	Qualified Stocks	US\$25,000	US\$200 worth of the Qualified Stocks
Singapore	Qualified Stocks	US\$50,000	US\$250 worth of the Qualified Stocks
Singapore	Qualified Stocks	US\$250,000	US\$500 worth of the Qualified Stocks