

## ETORO INTEREST ON USD CASH BALANCE TERMS & CONDITIONS (“TERMS”)

**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](https://www.etoro.com/customer-service/terms-conditions/) (“GENERAL T&CS”) AND [PRIVACY POLICY](https://www.etoro.com/customer-service/terms-conditions/), WHICH ARE AVAILABLE THROUGH [HTTPS://WWW.ETORO.COM/CUSTOMER-SERVICE/TERMS-CONDITIONS/](https://www.etoro.com/customer-service/terms-conditions/). IF YOU ARE IN VIOLATION OF ANY POLICIES, RULES OR REGULATIONS APPLICABLE TO YOU, YOU MAY BE DISQUALIFIED FROM ENTERING OR RECEIVING REWARDS.**

**Application to Singapore Clients: For clients of eToro Singapore PTE. Ltd., the program described herein shall be referred to and marketed as “eToro USD Cash+”. Any reference to “interest” within these Terms (and strictly for the purposes of the eToro USD Cash+ program applicable to Singapore clients) shall be interpreted solely as a reference to payments received on idle, uninvested USD cash balances pursuant to the specific terms and mechanics of the eToro USD Cash+ program.**

### Overview

These Terms set out the terms and conditions under which eToro (Europe) Ltd., eToro (UK) Ltd., eToro AUS Capital Limited, eToro (Seychelles) Ltd., eToro Singapore Pte. Ltd., eToro (ME) Ltd. or other eToro entity providing you services (together, “eToro” or “we”), may provide you with the option to earn interest on your USD cash balance at a compounded annual interest rate as indicated on the eToro website at <https://www.etoro.com/about/club/>.

The interest will be calculated daily on the uninvested USD cash balance amount of your eToro trading platform account (“**Account**”) and held in accordance with our Terms and Conditions.

Interest is paid on a USD balance. Interest may be accrued on a USD balance resulting from the conversion of GBP deposits as an example. If the GBP/USD exchange rate experiences unfavorable movement, the overall return, including interest, may be lower compared to leaving GBP funds outside the eToro platform.

We will credit the interest to your account on a monthly basis, no later than the 5th business day of the following month.

The current eligibility criteria and rewards levels will be made available on the eToro page at <https://www.etoro.com/about/club/>. The program is only available to clients who meet certain eligibility criteria, which shall be established by eToro and subject to change at any time in its sole and absolute discretion.

To provide this offering for eligible users, eToro retains a variable portion of the interest it earns (i.e., the difference between the interest it receives and any interest it may pay), including to cover cash-management, operational and platform costs.

### How to Qualify

1. You should have an existing qualified Club Member account and hold a total available USD balance per the tiers detailed at <https://www.etoro.com/about/club/>.
2. You are required to indicate your consent by entering the Club Dashboard, scrolling down to the ‘Interest on USD Balance’ section and changing the status from “Disabled” to “Active.”

### Opt Out

You may withdraw or opt out of receiving interest at any time by entering the Club Dashboard and changing the status of the “Interest on USD Balance” feature from “Active” to “Disabled”. Upon opting out, no further interest

will accrue from the effective date of such change. You will not be entitled to any interest accrued prior to the opt-out date.

### **Interest on Balance Mechanics and Details**

This offering will apply to eligible clients who meet our eligibility criteria as indicated on the eToro website at <https://www.eto.com/about/club/>. You will be entitled to the interest on a pro rata portion in accordance with your club tier, as per the available cash balance, calculated daily and paid monthly.

You may always withdraw your cash balance and the interest amount not required as margin, or otherwise pursuant to our [T&Cs](#) and subject to our [fees](#).

This offering will be automatically renewed for additional quarterly calendar periods. We reserve the right to cancel the renewal of this offering for subsequent terms or to renew it at a lower interest rate. We reserve the right to cancel this offering for any reasons including due to regulatory or legal requirements, as shall be determined at our discretion.

This offering is only available to clients who, on the date of payment, are (i) clients of the eToro entities specified in the preamble of these Terms; and (ii) owners of a regular account which is not blocked, non-verified or otherwise restricted (if you are not sure about your account status or type or the eToro entity servicing you, please contact us). If you change the eToro entity which provides the services to you, you may not be entitled to any unpaid accumulated interest.

You will be solely responsible for all applicable taxes related to accepting the interest.

Notwithstanding the above, you agree that we may withhold and deduct any taxes due under applicable law and regulation that may arise from this offering.

Please note that if you are an Australian resident who has not submitted your TFN to us, we may be required to withhold the applicable withholding tax based on the statutory maximum amount for the applicable jurisdiction.

In certain cases where we hold your funds with an eligible European bank, you may be entitled to compensation of up to a specified limit if the bank fails. This protection is provided under the applicable Deposit Guarantee Scheme pursuant to Directive 2014/49/EU. For more details, please refer to the relevant Deposit Guarantee Scheme here.

eToro Europe is covered by the Cyprus Investor Compensation Fund ("Fund"). If it fails, the Fund can return your money up to €20,000 or as may be updated from time to time. For more information about the Fund, visit our website at <https://www.eto.com/customer-service/regulation-license/> and <https://www.cysec.gov.cy/en-GB/complaints/tae/>. Importantly, the Fund protection is only applicable to regulated products. This means that any cryptoasset trades, including cryptoasset copy trades, are not protected, but security trades and security copy trades, and CFD trades and CFD copy trades, as well as TRS trades and TRS copy trades, are protected.

eToro UK is covered by the UK Financial Services Compensation Scheme ("FSCS"). If eToro UK fails, the FSCS can return your money in your eToro account up to £85,000. For more information about the FSCS, visit [fscs.org.uk](https://www.fscs.org.uk) or call the FSCS at 020 7741 4100 or 0800 678 1100. Importantly, the FSCS protection is only applicable to regulated products. This means that any cryptoasset trades, including cryptoasset copy trades, are not protected, but security trades and security copy trades, and CFD trades and CFD copy trades, are protected.

We reserve the right to deny, withhold or withdraw this offering at our sole discretion if we suspect that you may be engaging in or have engaged in fraudulent, unlawful or improper activity.

eToro reserves the right to (i) refuse to allow any client to enter the program (ii) remove any client from participation in the program at any time in eToro's discretion.

#### **What Other Conditions Am I Agreeing To By Entering?**

You are obliged to proactively check on your Account at all times. You acknowledge that it is your sole responsibility to ensure that there is a positive USD cash balance amount in your Account and eToro is not obliged to notify you if there is a negative balance in your Account.

We reserve the right to reduce, suspend or stop the payment of interest on your Account if your USD cash balance is zero or negative at any time.

You are solely responsible for all applicable taxes related to accepting the interest.

Clients who attempt to abuse the program will forfeit their rewards. If any participant is attempting to compromise the integrity or the legitimate operation of the program 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 interest and/or deduct any such amounts that were given to such participants and/or ban them from participating in any of eToro's future promotions.

If eToro suspects that a client (whether alone or with others) has manipulated or abused (or attempted to do so) the program 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 client and/or to any person we consider is acting in concert with such client: (i) temporarily or permanently, block, suspend or terminate the services under such client 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 clients (taking into account any loss sustained which will be fully recognized); and/or (iii) remove and/or deduct any profits gained by such clients as a result of such manipulation or abuse, including by closing any open positions in the applicable client's account(s) with eToro, and/or (iii) deny, withhold, or withdraw that client from the program and any future other promotion.

Clients 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.

February, 2026

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