SPECIAL TERMS AND CONDITIONS FOR A GUARANTEED INVESTMENT IN

Global-Edge SMART PORTFOLIO® AND Global-EdgePro SMART PORTFOLIO®

Last updated November 25, 2024

These Special Terms and Conditions (these "**Special Conditions**") supplement the customer documentation of the applicable eToro Entity (as defined below) available on our website ("**Terms and Conditions**"). These Special Conditions set out the terms under which you can invest in a Principal Guaranteed Global-Edge Smart Portfolio® and/or Global-EdgePro Smart Portfolio® (each a Principal Guaranteed Smart Portfolio or "**PG Smart Portfolio**" and the foregoing offer, the "**Promotion**") In case of conflict between these Special Conditions and our Terms and Conditions, these Special Conditions will prevail. All capitalized terms used herein and not otherwise defined shall bear the meaning ascribed to them in the Terms and Conditions. For the purpose of this Promotion, the "**eToro Entity**" shall mean the eToro entity from which you receive brokerage services which can be either eToro (Europe) Ltd., or eToro AUS Capital Ltd., eToro (UK) Ltd or eToro (Seychelles) Limited.

IN ORDER TO PARTICIPATE IN THIS PROMOTION, YOU MUST:

- Confirm your participation by accepting these Special Conditions via the typeform provided by eToro and provide the information requested by eToro, within the Investment Period.
- **PLEASE NOTE** – if you do not provide proper user names, email and fully identified eToro credentials within the typeform you shall not be eligible to participate in this Promotion;
- Upon submission and acceptance of the T&C via the typeform, this Promotion shall form a legally binding contract on your part.
- Invest at least the Minimum Investment (defined below) in one or more of the PG Smart Portfolio during the period commencing as of 00:00 (GMT) on November 1st,2024 (the "**Start Date**") and until 23:59 (GMT) on December 20th, 2024 ("**Investment Period**") and keep such investments in such PG Smart Portfolio(s) throughout the Term. eToro reserves the right, at its sole discretion, to extend the Investment Period.
- This Promotion is personal and non-transferable and shall apply solely to account to which it was made available and which meets all the terms and conditions set forth herein.

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTION. IF YOU ARE PARTICIPATING IN VIOLATION OF ANY POLICIES, TERMS AND CONDITIONS (INCLUDING THESE SPECIAL CONDITIONS), RULES OR REGULATIONS APPLICABLE TO YOU, YOU MAY BE DISQUALIFIED FROM ENTERING OR RECEIVING THE GUARANTEED AMOUNT AND YOUR PARTICIPATION MAY BE REVOKED AT ANY TIME. ETORO DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

KEY FEATURES:	
Election of PG SmartPortfolio	You may elect to invest in one or all of the following: Global-Edge SMART PORTFOLIO® and/or Global-EdgePro SMART PORTFOLIO®
Guaranteed Amount	The investment amount you invest during the Investment Period, provided that such amount shall be: (i) Eligible Funds (as defined below), (ii) at least the minimum amount as required per each PG Smart Portfolio as indicated on our Platform ("**Minimum Investment**") and no more than US$2,000,000 per PG Smart Portfolio (i.e., the total amount that you may invest and will be subject to the Promotion is up to US$4,000,000) ("**Maximum Amount**"), and (iii) shall remain invested in the PG Smart Portfolio(s) throughout the Term. eToro may, at its sole discretion, increase the Maximum Amount.

	"**Eligible Funds**" means: (1) funds available (i.e. "Cash available") in your balance on EOD October 20th, 2024 as reflected in our records , and/or (ii) new funds deposited to your account from 00:00 (GMT) October 20th 2024 to 23:59 (GMT) December 20th, 2024, all ***minus*** any cash that you may withdrawal from your account during both such periods. **For the avoidance of any doubt, any investments in any of the PG Smart Portfolios made prior to the Investment Period, any funds invested after the Investment Period, and/or any funds invested which are not Eligible Funds are not eligible to participate in this Promotion**.
Term	The term of the Promotion is from the beginning of the Investment Period and until 23:59 (GMT) December 31st 2026 ("**Expiration Date**" and such period the "**Term**").
Partial Withdrawals during the Term	Any partial withdrawal of any funds from the PG Smart Portfolios following the Investment Period but prior to the Expiration Date, shall reduce the Guaranteed Amount accordingly. **PROVIDED HOWEVER, THAT ANY WITHDRAWALS RESULTING IN LESS THAN THE MINIMUM AMOUNT BEING INVESTED IN A PG SMART PORTFOLIO DURING THE TERM SHALL CAUSE YOUR PARTICIPATION IN THIS PROMOTION WITH RESPECT TO SUCH PG SMART PORTFOLIO TO BE CANCELLED AND REVOKED AND ACCORDINGLY YOU SHALL NOT BE ENTITLED TO THE PRINCIPAL GUARANTEE PROTECTION WITH RESPECT TO SUCH PG SMART PORTFOLIO AS EXPLAINED BELOW**. Please note that when you withdraw any funds from a PG Smart Portfolio, such withdrawals are made up of a proportion of your investment in such PG Smart Portfolio and a proportion of any P&L accrued until that point. In order to keep your entitlement to the Principal Guarantee Protection, please make sure that following any partial withdrawal the invested amount as shown in your account shall remain above the Minimum Investment amount.
Return	**ETORO DOES NOT GUARANTEED A PROMISED RETURN**. For more information regarding the PG Smart Portfolios see: https://www.etoro.com/smartportfolios/global-edge/stats and https://www.etoro.com/smartportfolios/global-edge/stats.
Interest	None
Access to Portfolio	You can always elect to stop copying the applicable PG Smart Portfolio, **HOWEVER, IF YOU STOP COPYING THE PG SMART PORTFOLIO AT ANY TIME PRIOR TO THE EXPIRATION DATE, YOUR PARTICIPATION IN THIS PROMOTION SHALL BE DEEMED CANCELLED AND REVOKED AND ACCORDINGLY YOU SHALL NOT BE ENTITLED TO THE PRINCIPAL GUARANTEE PROTECTION AS EXPLAINED BELOW**. The foregoing shall apply to all events in which the PG Smart Portfolio was closed prior to the Expiration Date, including, without limitation, in case of a closure due to your breach of the Terms and Conditions, voluntary closure of the PG Smart Portfolio made by you or if the PG Smart Portfolio was closed due to a Stop Loss, unless such closure was due to a Default Stop Loss (as defined below). **PLEASE NOTE THAT THE DEFAULT STOP LOSS WITH RESPECT TO PG SMART PORTFOLIO IS SET TO A LEVEL IN WHICH THE SMART PORTFOLIO REACHES A VALUE OF 5% OF ITS ORIGINAL VALUE (i.E., 95% LOSS).**
Combined total investment for promotion for all participants	**US$100,000,000, or any other threshold as eToro may decide in accordance with its sole discretion.** Once the threshold has been met, no new investors will be eligible to participate in the Promotion (even if they are qualified under other conditions set in these Special Conditions). eToro may shorten the Investment Period if the investment of all participants

	in this Promotion reaches such threshold, per its sole discretion. In addition, eToro may, in its sole discretion, decide to change this threshold.
Fees	No special management fees or other similar fees apply. Standard eToro Fees (commission, overnight and such other fees as set forth in the Terms and Conditions) apply where relevant on all trades opened in the PG Smart Portfolio.

ADDITIONAL TERMS

1. **Promoter Details**. These Special Conditions are made by the following eToro Entities, each solely with respect to its direct clients and not on behalf of the other entity:

   1.1. (eToro (Europe) Limited Ltd., a limited liability company incorporated in Cyprus (registered number HE 200585), authorized and regulated by the Cypriote Securities and Exchange under a CIF license No. 109/10.

   1.2. eToro AUS Capital Ltd., a limited liability company incorporated in Australia, (ABN 66 612 791 803), holder of an Australian Financial Services Licence (AFSL) 491139 issued by the Australian Securities and Investments Commission (ASIC).

   1.3. eToro (UK) Ltd, a Financial Services Company authorized and regulated by the Financial Conduct Authority (FCA) under the license FRN 583263.

   1.4. eToro (Seychelles) Limited, a Securities Dealer holding a Securities Dealer Licence under the Seychelles Securities Act, 2007 (licence number SD076).

   1.5. eToro ME Limited, a limited liability company incorporated in the United Arab Emirates authorized and regulated by the FSRA with reference number FSRA 220073.

2. **Eligibility**. The Promotion is limited to the Minimum and Maximum Investment amounts, invested in the PG Smart Portfolio during the Investment Period, per each account person/household or environment in which computers are shared. Users participating who have more than one trading account will be eligible only once. Users opening or operating multiple accounts in order to participate in this Promotion will not be eligible under this Promotion. Users from the countries listed in Annex A below and such other jurisdictions in which we do not provide services as provided under the Terms and Conditions, cannot participate in this Promotion. This Promotion shall only be available to users whom we have assessed to be suitable to engage in copy trading. If you attempt to compromise the integrity or the legitimate operation of this Promotion by hacking or by cheating or committing fraud or manipulation in ANY way, including by closing and re-opening current investments in the PG Smart Portfolios in order to meet the Minimum Investment Amount, providing false details or by false registration, we may not provide any refund or deduct any refund that was given to you under this Promotion and/or ban you from participating in any of our future Promotions or exercise any other remedies as set forth in the Terms and Conditions. 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 Refund Amount.

3. **Principal Guarantee Protection**. Subject to the following: (i) fulfillment of all the eligibility pre-conditions set forth herein, (ii) full compliance with these Special Conditions, and (iii) full compliance with the Terms and Conditions, eToro shall refund and credit your balance with actual funds for any loss to the Guaranteed Amount which accrued as of the time of the investment of the Minimum Amount (during the Investment Period) and until the lapse of the Term, as shall be recorded on our systems at the Expiration Date up to the Guaranteed Amount (the "**Refund Amount**").

4. **Taxes**. 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 Refund Amount. 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 Terms and Conditions) 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.

5. **Action Required to Receive the Principal Guarantee Protection**. eToro shall process the Refund Amount within 30 Business Days following the Expiration Date. "**Business Day**" means a day on which our main branch and banks are open for business.

6. **Disclosures**. **PRIOR TO ELECTING TO INVEST IN THIS PROMOTION PLEASE REVIEW OUR GENERAL RISK DISCLOSURE. WITHOUT DEROGATING FROM THE GENERALITY OF THE FOREGOING, SIMULATED PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS. TRADING HISTORY PRESENTED MAY NOT SUFFICE AS BASIS FOR INVESTMENT DECISION**. **WE MAKE NO REPRESENTATIONS AS TO THE SUITABILITY OF THIS PROMOTION FOR YOUR INVESTMENT PURPOSES.** This Promotion provides opportunities but may pose risks, which should be carefully considered.

7. **Disclaimers**. eToro does not make any representation or warranty, express or implied, to you or any member of the public regarding the advisability of investing in Smart Portfolios generally or in the PG Smart Portfolio particularly, or the ability of the PG Smart Portfolio to guarantee a specified return, track general stock market performance or any other economic factor.

8. **Termination; Special Circumstances, Extraordinary Events**. eToro may terminate and/or shorten, at its sole discretion, the Promotion, at any time prior to the Expiration Date. Should eToro elect to do so, it shall apply the Principal Guarantee Protection up to and until the effective date of termination of this Promotion. You understand and agree that there is the possibility of the occurrence of a market disruption or other event beyond our reasonable control which has or will have a material adverse effect on our ability to manage the related risk, or to otherwise perform our obligations under these Special Conditions. If such an event occurs, we may, acting reasonably, take such action as we deem necessary, including (without limitation) adjusting, advancing or delaying the calculation or payment of the Refund Amount.

9. **Other Languages**. The English language version of these Special Term shall be controlling in all respects and shall prevail in case of any inconsistencies with translated versions, if any

10. **Governing Law and Jurisdiction**. The Special Terms will be governed by the laws of the jurisdiction set forth in the Terms and Conditions applicable to you.

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Annex A

List of Prohibited Countries:

Afghanistan, Aland Islands, Albania, Anguilla, Bahamas, Barbados, Belarus, Bhutan, Bosnia and Herzegovina, Botswana, Burundi, Cambodia, Canada, Cape Verde, Central African Republic, China, Congo, Congo Republic, Cook Islands, Cote d'Ivoire, Cuba, East Timor, Equatorial Guinea, Ethiopia, Fiji, French Southern and Antarctic Territories, Gabon, Ghana, Grenada, Guam, Guinea, Guinea-Bissau, Guyana, Haiti, Iran, Iraq, Israel, Jamaica, Japan, Kiribati, Laos, Lebanon, Liberia, Libya, Macedonia, Mali, Marshall Islands, Martinique, Mauritania, Moldova, Montenegro, Montserrat, Myanmar, Namibia, Nauru, New Zealand, Nicaragua, Niger, Nigeria, Niue, North Korea, Northern Marianas, Pakistan, Palau, Panama, Papua New Guinea, Saint Kitts and Nevis, Saint Pierre, Saint Vincent, Samoa, Sierra Leone, Solomon Islands, Somalia, Sri Lanka, Sudan, Syria, Trinidad and Tobago, Tunisia, Turkey, Uganda, United States of America, Vanuatu, Venezuela, Chile, Yemen, Zimbabwe.