# **Attachment A - BCP Disclosure Statement**

## **Overview**

**EToro USA Securities Inc.** ("eToro"; "the Firm") has created and implemented a Business Continuity Plan ("BCP") in an effort to mitigate the effects related to unforeseen business interruptions. The BCP is designed to enable the Firm to continue or resume trading operations as soon as possible in the event of an emergency or significant business disruption ("SBD").

# **Communications and Locations of Employees During a Disruption**

In the event of an SBD, eToro will communicate with its employees in several different ways. The Firm will employ a calling tree, which would be implemented by management in the event of an SBD. Recovery time for most of the applications is expected to range from immediate to 24 hours.

#### **Communications with Customers**

EToro is currently able to communicate with its customers using the telephone, email, fax, U.S. Mail, and in person. In the event of an SBD, eToro will assess which means of communication are still available and use the means closest in speed to the means used in the past. Additionally, if all traditional means of communication are not available, eToro will post emergency contact information and instructions on the web site of its clearing firm where client accounts will be maintained: APEX Clearing Corporation, 350 North St. Paul Street #1300, Dallas, TX, 75201, Tel:214-765-1100.

Our firm does not maintain custody of customers' funds or securities; such are maintained at our clearing firm, APEX Clearing Corporation. In the event of an internal or external SBD, neither should affect customer order entry as it is hosted online (via our standard trading platform) and available for clients to access and effect directly. However, in the unlikely event the trading platform is down, customers would be automatically routed to a page called "Back Trader" which is hosted separately online (by sharepoint), where they would be able to enter their orders for execution which are then sent to our US customer service directly. They likewise could reach out to our customer service directly. The orders would then be sent to our execution and settlement firm by our US customer service team. Customers may likewise access their funds and securities by contacting Apex Clearing Corporation directly as is noted on their statements. The firm will make this information available to customers through its disclosure policy.

#### **Books & Records**

EToro maintains its hard-copy books and records and electronic records primarily at its Main Office and back-up books and records at alternate locations. If records are lost as the result of a business disruption or for any other reason, eToro has the means to physically recover data from both physical and electronic back-up locations.

# **Vendors and Counterparties**

EToro's BCP may need to rely upon the recovery and restoration of services provided by various critical business constituents at both its primary and alternate business locations. EToro has considered the extent to which the Firm may be able to depend upon these business relationships during an SBD as a part of its decision to do business with the constituent. Where possible the Firm has engaged and/or vetted alternate arrangements in order to avoid business disruptions in the case of a business constituent not being able to provide needed goods or services in an emergency.

### **Disclosure**

EToro's BCP is designed to address the continued operation of the Firm in the event of an emergency situation or SBD. However, all risks of business interruption cannot be eliminated and eToro cannot guarantee that systems will always be available or recoverable following an SBD. Furthermore, eToro has no control over and must rely upon the disaster recovery plans of its various critical business constituents and vendors. In the event that material changes are made to this BCP, eToro will send an updated copy to all of its clients.

The information contained in this disclosure is provided by eToro for informational purposes only, and nothing contained herein shall be construed to amend, supplement or otherwise modify any of the terms and conditions set forth in any customer agreement between you and eToro.

**For more information** – If you have questions about our business continuity planning, you can contact us at +1-636-675-3746 or <a href="mailto:ErinBa@eToro.com">ErinBa@eToro.com</a>.