



### **Refer a Friend Terms & Conditions (the “Terms”)**

The Refer a Friend (RAF) scheme allows existing clients of eToro AUS Capital Ltd (“eToro” or “We”) to refer friends to eToro, using a referral link or other mechanism, after which the referrer is given a monetary credit to their eToro trading account.

eToro will credit the referrer’s funded account with \$50 USD when the minimum qualifying terms and conditions have been met. The rewards to the referrer shall be defined herein as “Rewards”.

The RAF promotion is subject to the following qualifying terms:

#### **1. The referred friend is required to meet all the following terms:**

- a) be a new customer of eToro AUS Capital Ltd. (ABN 66 612 791 803, holder of an Australian Financial Services Licence (“AFSL”) 491139)

OR

A customer of eToro Service ARSN 637 489 466 operated by Gleneagle Asset Management Limited (ABN 29 103 162 278, holder of AFSL 226199 )

- b) Not registered with one of eToro’s websites or mobile apps prior to referral;
- c) Complete first-time deposit of at least \$100 USD and account verification;
- d) Make the first trade of at least \$100 USD in a single transaction. CFD trades do not qualify; and
- e) Not belong to the same household as the referrer.

#### **2. The referrer is required to meet all the following terms:**

- a) Be a customer of eToro AUS Capital Ltd. (ABN 66 612 791 803, holder of an



Australian Financial Services Licence ("AFSL") 491139)

OR

A customer of eToro Service ARSN 637 489 466 which is operated by Gleneagle Asset Management Limited (ABN 29 103 162 278, holder of AFSL 226199 )

- b) Be fully verified by eToro pursuant to its policies and procedures.
  
- c) Complete first-time deposit of at least \$100 USD.
  
- 3. The Reward under this Promotion is available up to ten (10) times for each referrer.
  
- 4. The Rewards will be credited to the referrer's accounts within seven (7) to fifteen (15) days after the qualifying terms have been met. The referrer will be contacted via email once the process is complete.
  
- 5. The RAF promotion is not valid in conjunction with any other promotions, discounts or promo codes.
  
- 6. At all times, we reserve the right to deny, withhold or withdraw any promotion at our sole discretion at any time. In addition, if we suspect that a user (whether alone or with others) has manipulated or abused (or attempted to do so) a promotion and/or Rewards and/or otherwise acted in bad faith towards us, then, we reserve the right, at our 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:
  - a) temporarily or permanently, block, suspend or terminate the Services or any portion thereof and close the Account, and/or
  
  - b) remove and/or deduct any Reward which might have been granted to such users (taking into account any loss sustained which will be fully recognised); and/or
  
  - c) remove and/or deduct any profits gained by such users as a result of such manipulation or abuse, including by closing any open positions the applicable account(s), and/or
  
  - d) deny, withhold or withdraw from that user such promotion and any future promotion. For the avoidance of doubt in such circumstances, Rewards or any other bonus granted to such users and any profit or gains obtained by such users may be



withdrawn, while any loss suffered by such users will be recognised and sustained.

7. We reserve the right to amend, retract and/or cancel any and all Promotions at any time.

The promoter, eToro AUS Capital Ltd. trading as "eToro" ABN 66 612 791 803, is the holder of an Australian financial services licence (AFSL) 491139 issued by the Australian Securities and Investments Commission (ASIC).

This information has been prepared without taking your objectives, financial situation or needs into account. You should seek independent advice and consider our Product Disclosure Statement (PDS), Financial Services Guide (FSG), Terms and Conditions and Target Market Determinations (TMDs) before making a decision about eToro's products.

**Last Update on June 15, 2022**