

ETORO X XRP WALLET PROMOTION TERMS AND CONDITIONS

PLEASE NOTE: IT IS YOUR SOLE RESPONSIBILITY TO REVIEW AND UNDERSTAND YOUR ELIGIBILITY TO PARTICIPATE IN OUR PROMOTIONS. IF YOU ARE PARTICIPATING IN VIOLATION OF YOUR EMPLOYER'S POLICIES OR ANY OTHER POLICIES, RULES OR REGULATIONS APPLICABLE TO YOU, YOU MAY BE DISQUALIFIED FROM PARTICIPATING OR RECEIVING ANY GIFT. ETORO X LIMITED AND/OR ANY AFFILIATE THEREOF ("ETORO", "US", "OUR" OR "WE") DISCLAIMS ANY AND ALL LIABILITY OR RESPONSIBILITY FOR DISPUTES IN THAT RESPECT.

THESE PROMOTION TERMS AND CONDITIONS MAY AMENDED BY ETORO IN ITS SOLE DISCRETION FROM TIME TO TIME.

Promotion Description:

This is a promotion (the "**Promotion**") under which, during the Promotion Period (as defined below), up to 25,000 Eligible Participants (as defined below) can open an XRP wallet with eToro X Limited (the "**XRP Wallet**") free of the following charges: (a) XRP wallet creation fees (at the rate of 45 XRPs, the "**Reserve**"); and (b) eToro's XRP coin transfer fee by executing XRP coin transfer, subject to all terms herein. Any user opening the XRP Wallet that shall not be included in the first 25,000 Eligible Participants shall not be eligible to participate in the Promotion and/or receive any benefit thereunder. Blockchain fees apply when sending and receiving cryptoassets. Please note that the Reserve must be held as a minimum reserve in the address and cannot be sent to other addresses (<https://developers.ripple.com/reserves.html>).

This Promotion may be limited to certain countries under our sole discretion, and any user wishing to participate in the Promotion must be a resident of such countries.

What are the start and end dates?

This Promotion starts at 15:00 GMT on December 25, 2018 and ends at 23:59 GMT on September 30, 2020 (the "**Promotion Period**"). At eToro's sole discretion, the Promotion may be terminated at any time prior to the expiration of the Promotion Period, or it may be extended following the lapse of the Promotion Period.

Can I Enter?

I. Any user that: (a) shall download the Wallet (subject to wallet availability in your country); (b) meets all of the following cumulative requirements; (c) eligible for XRP coin transfer pursuant to eToro's policy (currently fully verified, Gold club users and above and which have deposited using a wire transfer, up to the wire amount); and (d) is one of the first 25,000 users meeting such cumulative requirements, shall be considered an Eligible Participant. To become an Eligible Participant, the user has to comply with all the following:

- (a) Complete the registration process set forth below:
 - (i) Be an existing eToro customer eligible for XRP coin transfer (see above);
 - (ii) Execute XRP coin transfer from the eToro web platform or mobile app of at least 133 XRP;
 - (iii) Download the eToro Wallet Application from the application stores if not installed already;
 - (iv) Sign in to the Wallet Application using such user's eToro credentials;
 - (v) XRP wallet will have been created automatically and XRP coin transferred from eToro

- (b) Not be an employee of eToro or of an eToro affiliate 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
- (c) Not be involved in any part of the administration and execution of this Promotion.

II. The promotion shall be given to the first 25,000 Eligible Participants subject to the terms of this Promotion.

The Promotion is personal and non-transferable and shall apply solely to users opening a Wallet during the Promotion Period and meeting all the terms set forth herein.

At any given time, starting from the date of your registration with us, we may ask you to provide personally identifiable information. eToro reserves the right to limit, block access to its services and/or terminating the user account if such information is not provided. If you choose to provide us with the information and register with us as our customer, you are confirming to us that any information provided is true, accurate, updated and complete information about yourself.

You may not exchange or withdraw your benefit under this Promotion for cash. You may not designate someone else as the receiver of the Promotion.

The use of eToro services in general and the Wallet in particular may be subject to certain fees and commissions. You will be required to pay all applicable fees payable to eToro. Furthermore, your acceptance of the Promotion may result in tax consequences. You will be solely responsible for all of the tax related payments including country, federal, state and local taxes if applicable.

eToro reserves the right to revoke any Promotion (even if such was granted) and any profits therefrom and/or to cancel and suspend any withdrawal of any such profits in the event that eToro shall decide in its sole discretion that the Eligible Participants has not complied with any of the terms and conditions mentioned herein, including without limitation, eToro Terms and Conditions.

What Other Conditions Am I Agreeing To By Entering?

- a. By entering the Promotion all entrants will be deemed to have accepted and agreed to be bound by these conditions and eToro [Terms and Conditions](#), our [Privacy Policy](#) and [Risk Disclaimer](#) which are set out at www.eto.com.
- b. Without limitation of any provision set forth in our [Terms and Conditions](#), eToro will retain your name, email address and any other personal data that you provide to us in your application forms, or during subsequent correspondence ("**Personal Information**"), in order to allow you to participate in the Promotion and/or for our marketing activities. You have the right to access and rectify your Personal Information, in accordance with data protection laws, by contacting eToro Customer Services at <https://www.eto.com/customer-service/help/>.
- c. At any time, we reserve the right to cancel, change or suspend this Promotion.
- d. 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 providing false details or by false registration, we may seek damages from you to the fullest extent permitted by law. Further, we may not provide the Promotion and/or deduct the sum of the Promotion that was given to you under this Promotion and/or ban you from participating in any of our future Promotion, so please act fairly.

- e. Eligibility to participate in this Promotion is limited to one benefit per person/household or environment in which computers are shared. Users participating who have more than one trading account will only be eligible for the Promotion once.
- f. Users who acted against the eToro Community Guidelines after being warned for any reason and/or were blocked from eToro community, will not be entitled to receive the Promotion.
- g. Users opening or operating multiple accounts/wallets in order to benefit from this Promotion will not be entitled to receive any gift or other benefit.
- h. eToro reserves the right to publish a list of users disqualified from participating in the Promotion.
- i. This Promotion is hosted in Gibraltar. This Promotion will be governed by the laws of Gibraltar and you consent to the exclusive jurisdiction and venue of the courts of Gibraltar for any disputes arising out of this Promotion. If you do not agree with this provision and the [Terms and Conditions](#), please do not enter this Promotion.

*The Promoter is: **ETORO X LIMITED**, a limited liability company incorporated in Gibraltar with registered number 116348 whose registered office is at 57/63 Line Wall Road, Gibraltar which is authorized by the Gibraltar Financial Services Commission as a Distributed Ledger Technology Provider under the Financial Services (Investment and Fiduciary Services) Act, with license number FSC1333B. The wallet is provided by eToro X Limited.*