RISK WARNINGS

October 2023

PRODUCT	A	B	C	D
Generic (Virtual Platform, Demo Account, Academy)	eToro AUS Capital Limited AFSL 491139. eToro is a multi-asset investment platform. The value of your investments may go up or down. Your capital is at risk. See PDS and TMD	eToro is a multi-asset investment platform. The value of your investments may go up or down. Your capital is at risk.	eToro is a multi-asset investment platform. The value of your investments may go up or down. Your capital is at risk.	eToro is a multi-asset investment platform. The value of your investments may go up or down. Your capital is at risk.
Stocks & ETFs	eToro Service ARSN 637 489 466 Capital at risk. See PDS and TMD	Your capital is at risk.	Your capital is at risk.	Your capital is at risk.
Zero Commision	eToro Service ARSN 637 489 466 promoted by eToro AUS Capital Limited ACN 612 791 803 AFSL 491139. Capital at risk. See PDS and TMD. Zero commission does not apply to short or leveraged positions. Zero commission means that no broker fee has been charged when opening or closing the position. Limited stock exchanges only.	Zero commission means that no broker fee will be charged when opening or closing the position and does not apply to short or leveraged positions. Other fees apply including FX fees on non-USD deposits and withdrawals. Your capital is at risk.	Zero commission means that no broker fee will be charged when opening or closing the position and does not apply to short or leveraged positions. Other fees apply including FX fees on non-USD deposits and withdrawals. Your capital is at risk.	Zero commission means that no broker fee will be charged when opening or closing the position and does not apply to short or leveraged positions. Other fees apply including FX fees on non-USD deposits and withdrawals. Your capital is at risk.
zero commision (Short version for buttons)	Capital at risk. Other fees apply. See PDS and TMD.	Your capital is at risk. Other fees apply.	Your capital is at risk. Other fees apply.	Your capital is at risk. Other fees apply.
CFD	AFSL 491139. Capital at risk. See PDS and TMD.	CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. xx% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.	CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. xx% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.	CFDs are complex instruments and come with a high risk of losing money rapidly due to leverage. xx% of retail investor accounts lose money when trading CFDs with this provider. You should consider whether you understand how CFDs work and whether you can afford to take the high risk of losing your money.
CFD (Short version for buttons)	Capital at risk. See PDS and TMD.	xx% of retail CFD accounts lose money.	xx% of retail CFD accounts lose money.	xx% of retail CFD accounts lose money.
Crypto	Cryptoassets are unregulated & highly speculative. No consumer protection. Capital at risk.	Cryptoasset investing is highly volatile and unregulated in some EU countries. No consumer protection. Tax on profits may apply.	Don't invest unless you're prepared to lose all the money you invest. This is a high-risk investment and you should not expect to be protected if something goes wrong. <u>Take 2 mins</u> to learn more.	Cryptoassets are highly volatile and unregulated in the Seychelles. No consumer protection. Tax on profits may apply.
Copy/Smartportfolios Popular Investors	AFSL 491139.Capital at risk. See PDS and TMD.	Copy Trading does not amount to investment advice. Your investments value may go up or down. Your capital is at risk.	Copy Trading does not amount to investment advice. Your investments value may go up or down. Your capital is at risk.	Copy Trading does not amount to investment advice. Your investments value may go up or down. Your capital is at risk.

The eToro platform operates under a number of entities that comprise the eToro Group. They are governed by different regulators and, therefore, vary in their regulatory requirements.

Accordingly, the following table refers to which risk disclaimer should be presented based on the country where the promotion is taking place. In the case of promotion in multiple countries, please reach out to your affiliate manager.

* We recommend using the "dynamic disclaimer percent tool" when promoting CFDs so that the percentage figure will be updated automatically each quarter.

LIST OF COUNTRIES PER CATEGORY

October 2023

A	B	C	D
Australia	Austria	Gibraltar	Seychelles
Chile	Bulgaria	United Kingdom	
United Arab Emirates	Croatia		
	Cyprus		
	Czech Republic		
	Denmark		
	Estonia		
	Finland		
	France •		
	French Guiana		
	French Polynesia		
	Germany •		
	Greece		
	Guadeloupe		
	Hungary		
	Iceland		
	Ireland		
	Italy		
	Latvia		
	Liechtenstein		
	Lithuania		
	Luxembourg		
	Malta		
	Martinique		
	Mayotte		
	Netherlands		
	Norway		
	Poland		
	Reunion Island		
	Romania		
	Slovakia		
	Spain •		
	Sweden		
	Switzerland •		

• Please see "Specific Crypto Disclaimers" Page.

If using social media, disclose your affliate status and ensure your material is clearly identifiable as an ad. This can be as simple as including a statement like "#Ad", #advert" in the caption and/or by stating it verbally