

For clients in Australia, please read and acknowledge the disclosure and risk around **postings on the eToro** social network, set in accordance with ASIC Regulatory Guide 162 for Internet Discussion Sites.:

The eToro social network is operated by eToro Ltd. and is in compliance with ASIC Regulatory Guide 162 for Internet Discussion Sites. Please visit www.asic.gov.au for further information on this guide.

Disclosure and Warnings to people who view postings on the eToro social network :

- eToro does not endorse or vouch for the accuracy or authenticity of any postings or information posted to any of the information posted to the eToro social network. .
- No one is permitted to make postings on the eToro social network in their capacity as a representative of a licensed advisor or as a representative of a licensed advisor.
- Postings are at best general information and **NOT** professional investment advice prepared by taking into account any individual circumstances and needs of particular investors. Therefore, you should not act based on the postings on the eToro social network. Moreover, before considering what is said in a posting, you should:
 - consider consulting a licensed adviser (ASIC's website at www.asic.gov.au has a list of licensed advisers); and
 - visit ASIC's consumer website at MoneySmart for general guidance about investing.
- People making postings are individually responsible for the accuracy and authenticity of their postings.
- Because of the nature of the internet, it may be hard to identify or locate the person making a posting. The person may also be in an overseas jurisdiction, so it may be hard to take any legal action against them.
- You will have no access to ASIC-approved dispute resolution schemes to recover any losses you may suffer by relying on the postings.
- Financial products cannot be offered to you for sale or issue through postings on the eToro social network.
- It is advisable that you alert eToro or ASIC on 1300 300 630 if you have good reason to suspect that any postings are inaccurate, are based on inside information or are likely to mislead or deceive people who view or use the postings.
- Any information posted on the website has been prepared without taking into account your objectives, financial situation or needs and as such, you should, before acting on the information or advice, consider the appropriateness of the information or advice in relation to your objectives, financial situation or needs. eToro Australia recommends that you seek financial advice prior to acting on any information or advice on the eToro social network.
- Please be aware that any information posted on this site should not be considered to be financial product advice.

Disclosure and Warnings to people making postings on eToro discussion threads:

- You are personally responsible for your postings (including any alterations that you make to postings). Therefore, you should not include any misleading or deceptive information in your postings and not carry out illegal or unauthorised activities using the eToro discussion boards. Information in postings may, where appropriate, be made available to ASIC. ASIC and people acting on such information may take action against you;
- If you include hyper-links to other sites, you may be seen as endorsing the material on such sites. It may be advisable to you to warn people accessing other sites that you do not endorse or take responsibility for material in the hyper-linked sites;
- If you own or have some other interest in a security, or you have any connection with a securities issuer that you might benefit from, you must disclose that fact. For example, you may be entitled to receive direct or indirect commissions, fees or other benefits from a financial product or service provider; or you may be associated with a particular securities issuer such as by being an employee or director of a securities issuer. If so, you must disclose that fact in your posting.
- If eToro Australia finds or reasonably suspects that you are making illegal or unauthorised postings, your right to make postings will be withdrawn.
- No one is permitted to make postings on the eToro social network in their capacity as a representative of a licensed adviser or as a representative of a licensed adviser.
- By accepting these terms you confirm that you will not make postings in your capacity as a representative of a licensed adviser or a representative of a licensed adviser.