Client Money Treatment Disclosure

September 2025

1   Client Money Treatment Disclosure

As a financial services firm authorised and regulated by the **Dubai Financial Services Authority (DFSA)** as a **Category 3A Firm**, B2B PRIME SERVICES MENA LIMITED (the "Firm") is required to safeguard money belonging to its clients ("Client Money") in accordance with the DFSA **Conduct of Business (COB) Rules**.

2   Currency of Client Money

Please note that the Firm only accepts and maintains Client Money in **United States Dollars (USD)**. No other currencies are permitted to be deposited or held with the Firm. Any deposits made in other currencies may be rejected or returned at the client's expense.

3   Banking of Client Money

Client Money is held in **segregated bank accounts** known as **Client Money Accounts (CMAs)**, which are established with **top-tier local banks in the United Arab Emirates**. These institutions are carefully selected based on their financial standing, creditworthiness, and regulatory status. The Firm reviews its banking arrangements regularly to ensure compliance with DFSA requirements and to safeguard the interests of its clients.

4   Segregation and Protection

Client Money is always **kept separate from the Firm's own funds**. This means that your funds are not used for the Firm's operational purposes and are held solely for your benefit. The Firm maintains internal controls and reconciliations in line with DFSA COB Rules to ensure that the correct amounts of Client Money are recorded and safeguarded at all times.

5   Risks and Limitations

While the Firm takes all reasonable steps to safeguard Client Money, clients should be aware that funds held in CMAs are deposited with banks and are therefore subject to the credit risk of those institutions. The Firm does not provide a guarantee against the failure of a bank where Client Money is deposited.

6   Further Information

If you would like further details on how the Firm holds and manages Client Money, please contact us at info@b2prime.com