

PRIVACY POLICY

September 2025

1. GENERAL

This Privacy Policy ("Policy") governs how we, **B2B Prime Services Africa (Pty) Ltd** (a subsidiary of B2B Prime Services EU Limited), a licensed Financial Service Provider authorised and regulated by the Financial Sector Conduct Authority of South Africa ("FSCA") with FSP license no. 54191, collect, process and use Personal Information.

This Policy governs collection, processing and use by us of your Personal Information that you provide us when accessing or using a website www.b2prime.com (hereinafter – the "Website") and any products or services offered by the us (hereinafter – "Services").

"Personal Information" refers to information that identifies an individual, such as name, address, e-mail address, financial information, and banking details. "Personal Information" does not include anonymized and/or aggregated data that does not identify a specific user. We are committed to protecting and respecting your privacy. The purpose of this Privacy Policy is to describe:

- The types of Personal Information we collect and how it may be used;
- How and why we may disclose your Personal Information to third parties;
- The transfer of your Personal Information;
- Your right to access, correct, update, and delete your Personal Information;
- The security measures we use to protect and prevent the loss, misuse, or alteration of Personal Information;
- Our retention of your Personal Information;
- Some basic information regarding our use of cookies (for more details, please see our Cookie Policy).

2. COLLECTION AND USE OF PERSONAL INFORMATION

2.1. PERSONAL INFORMATION WE COLLECT

We collect the following Personal Information:

- Contact information, such as name, home address, and E-mail address.
- Account information, such as username and password.
- Financial information, such as bank account numbers, bank statements, trading activity and history, commissions charged, etc.
- Identity verification information, such as images of your government issued ID, passport, driving license or other documents requested by our compliance department for KYC purposes.
- Residence verification information, such as utility bill details or similar information.
- Other information, obtained during our KYC procedures, such as information about your financial state and source of funds.

We also automatically collect certain computer, device, and browsing information when you access the



Website or use of Services. This information is aggregated to provide statistical data about our users' browsing actions and patterns, and does not personally identify individuals. This information may include:

- The information about the computer or mobile device you use to access our Website, including the hardware model, operating system and version, the web browser you use, IP addresses and other device identifiers.
- Website usage information, the server log information, which may include (but is not limited to) your login details, the date and time of visits, the pages viewed, your IP address, time spent at our Website and the websites you visit just before and just after our Website.
- The bandwidth upload and download speeds, the amount of free and used storage space on your device and other statistics about your device.

We may automatically capture, store and otherwise process information about you even if you abandon the completion of an online application or registration form. Data collected from incomplete or abandoned online applications or registration forms will be retained for a period of 7 years solely for internal analysis and fraud prevention purposes. After this period, the data will be anonymized or securely deleted unless retention is required for legal or regulatory compliance.

2.2. IP ADDRESS

We may collect information about your computer, including, where available, your IP address, operating system browser type, for system administration and to report aggregate information to our advertisers. This is statistical data about our users' browsing actions and patterns. We use this information for the operation of the Website, to maintain quality of the Website and to provide general statistics regarding use of the Website.

2.3. RECORDING OF TELEPHONE CONVERSATIONS AND OF ELECTRONIC COMMUNICATION

We record, monitor and process any telephone conversations and/or electronic communications between the Company and you. All such communications are recorded and/or monitored and/or processed by us, including any telephone conversations and/or electronic communications that result or may result in transactions or your order services even if those conversations or communications do not result in the conclusion of such transactions. The content of relevant in person conversations and/or communications with you may be recorded by minutes or notes. All recorded telephone conversations and electronic communications shall be retained for a period of 7 years in accordance with applicable legal and regulatory requirements. Access to such records will be limited to authorized personnel and may only be shared with third parties under legal compulsion or regulatory obligation.

2.4. USE OF COOKIES AND SIMILAR TECHNOLOGY

The Website uses cookies to enable you to use the Website, the Services we offer and the materials on the Website. Cookies are small text files that are placed on your computer by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide



information to the owners of the site. Cookies are typically stored on your computer's hard drive.

Cookies are also used to distinguish you from other users of our Website. This helps us to provide you with a good experience when you browse our Website and also allows us to improve our Website.

For detailed information on the cookies we use and the purposes for which we use them see our Cookie Policy.

2.5. HOW WE USE YOUR PERSONAL INFORMATION

Personal data is processed to fulfill contractual obligations, comply with legal and regulatory requirements (AML/KYC), and, where required, with consent. We will process your Personal Information only for the purpose(s) for which it has been provided to us. We may use your Personal Information to:

- Process your transactions;
- Fulfill our legal or regulatory requirements;
- Verify your identity in accordance with the applicable legislation and our Anti Money Laundering policy, as well as address other law enforcement needs. We also may share your information with other financial institutions and with tax authorities if such actions are required from us due to any applicable legislation;
- Detect, investigate and prevent fraudulent transactions or unauthorized or illegal activities;
- Protect our rights and property;
- Personalize your Services experience;
- Analyze Website usage, and improve our Website and Website offerings. Analyzing and tracking data to determine the usefulness or popularity of certain content and to better understand the online activity of our Website users;
- Help us respond to your customer service requests and support needs, answer your inquiry or respond to a communication from you;
- Contact you about Services. The email address you provide may be used to communicate information and updates related to your use of the Services. We may also occasionally communicate technical notices, support or administrative notifications, company news, updates, promotions, and related information relating to similar products and Services provided by us.
- Administer a contest, promotion, survey or other features as will be more explained on the Website;
- Link, connect or combine Personal Information we collect from or about you with other Personal Information; and
- Carry out any other purpose or reason for which the Information was collected.

We do not perform behavioral tracking of a customer's activities on our Website or across different Websites, nor do we allow third-party data collection through our services.

2.6. MARKETING AND OPT-OUT

We may periodically send promotional emails, newsletters and other emails about new services, our news or other information which we think you may find interesting. From time to time, we may also use

your information to contact you for market research purposes, although you do not have to respond to them. We may contact you by email, phone, or mail when available. We may use the information to customize the Website according to your interests.

In this respect, when we send you promotional emails, newsletters and other emails containing marketing information, you have the opportunity in an easy manner and free of charge to object to the use of your contact details, by automatically opting out of receiving further promotional emails, newsletters and other emails containing marketing information.

Alternatively, if you wish to stop receiving marketing communications from us, please contact us at info@b2prime.com to opt-out.

3. DISCLOSING AND TRANSFERRING PERSONAL INFORMATION

We may disclose your Personal Information to third parties and legal and regulatory authorities, and transfer your Personal Information as described below:

3.1. DISCLOSURES TO THIRD PARTIES

In processing your transactions, we may share some of your Personal Information with our third party service providers who help with our business operations. Your information will not be sold, exchanged, or shared with any third parties without your consent, except to provide Services or as required by law. By using Website or Services you consent to the disclosure of your Personal Information as described in this Privacy Policy.

Non-personally identifiable visitor information may be provided to third parties for marketing, advertising, or other uses. Our third party service providers are contractually bound to protect and use such information only for the purposes for which it was disclosed, except as otherwise required or permitted by law. Before sharing any Personal Information with third-party service providers, we conduct a thorough due diligence process to ensure they adhere to equivalent standards of data protection and confidentiality. We ensure that such third parties will be bound by terms no less protective than those described in this Privacy Policy, or those we are subject to under applicable data protection laws.

3.2. DISCLOSURES TO LEGAL AUTHORITIES

We may share your Personal Information with law enforcement, data protection authorities, government officials, and other authorities when:

- Compelled by subpoena, court order, or other legal procedure.
- We believe that the disclosure is necessary to prevent physical harm or financial loss.
- Disclosure is necessary to report suspected illegal activity.
- Disclosure is necessary to investigate violations of this Privacy Policy or any other agreement with you.



3.3. *INTERNATIONAL TRANSFERS OF PERSONAL INFORMATION*

We store and process your Personal Information in data centers around the world, wherever our facilities or service providers are located. As such, we may transfer your Personal Information between such data centers. Such transfers are undertaken in accordance with our legal and regulatory obligations and are performed only via protected channels.

3.4. *OTHER CIRCUMSTANCES FOR DISCLOSURE OF PERSONAL INFORMATION*

We can also disclose your Personal Information in the following circumstances:

- with your consent or at your instruction. Certain information you may choose to share may be displayed publicly, such as your username and any content you post when you use interactive areas of our Website like our online forums;
- with our current or future parent companies, affiliates, subsidiaries and with other companies under common control or ownership with us or our offices internationally. We ensure that listed parties will be bound by terms not less protective those described in this Privacy Policy, or those we are subject to under applicable data protection laws;
- if the sharing of Personal Information is necessary for protection of our rights and property, or rights and property of the above listed current or future parent companies, affiliates, subsidiaries and with other companies under common control or ownership with us or our offices;

4. EXTERNAL WEBSITES

Occasionally, the Website may provide references or links to other websites operated by third parties ("External websites"). We do not control these External websites or any of the content contained therein. You agree that we are in no way responsible or liable for External websites referenced or linked from our Website, including, but not limited to, website content, policies, promotions, products, services or actions and/or any damages, losses, failures or problems caused by, related to, or arising from those sites. External websites have separate and independent privacy policies. We encourage you to review the policies, rules, terms, and regulations of each site that you visit. We seek to protect the integrity of our site and welcome any feedback about External website information provided on our Website.

5. YOUR RIGHTS REGARDING YOUR PERSONAL INFORMATION

- 5.1. Right to Access: You have the right to access your Personal Information.
- 5.2. Right to Data Portability: You may request a copy of your Personal Information in a commonly-used format.
- 5.3. Right to Rectify: to correct, update, and block inaccurate and/or incorrect data. In some cases, we will not be able to change your Personal Information. In particular, such cases can include the event when your Personal Information has already been used during the execution of any agreement or transaction, or is specified in any official document, etc.
- 5.4. Right to Object to Processing: You can object to the processing of your personal information

under certain circumstances.

- 5.5. Right to Withdraw Consent: You have the right to withdraw your consent to personal data processing. Please note that in case of realization of your right of withdrawal of consent to personal data processing or right to be forgotten, we may not be able to provide you our products or services, and we have a special right to terminate all our current agreements with you, including all legal consequences of such termination, and you irrevocably acknowledge such right.
- 5.6. Right of Erasure: You have the right to have us delete all Personal Information held by us, pertaining to you (also known as the right to be forgotten). In such cases, we will delete all of your Personal Information that we have processed, except for any Personal Information which we are obliged to store in accordance with the requirements set forth by applicable legislation.
- 5.7. Right to Restrict Processing: You have the right to request that we restrict how we process your Personal Information, under certain circumstances.
- 5.8. To exercise the rights contained in this section, please follow the requirements set out in our PAIA Manual, published on our Website. Note that we reserve the right to request any additional information from you that may be necessary to provide a full response to your request, in accordance with applicable legislation. Please note that if we are unable to verify your identity by e-mail messages or at your application to the call center, or in the case of reasonable doubts concerning your identity, we may ask you to provide a proof of identity, including by personal appearance in our office. This is the only way we can avoid disclosing your Personal Information to anyone impersonating you.

6. SECURITY OF PERSONAL INFORMATION

We use a variety of security measures to ensure the confidentiality of your Personal Information, and to protect your Personal Information from loss, theft, unauthorized access, misuse, alteration or destruction. These security measures include, but are not limited to:

- Password protected directories and databases.
- Secure Sockets Layered (SSL) technology to ensure that your information is fully encrypted and sent across the Internet securely.
- Limited access to hosting servers using 2FA and traffic encryption
- All financially sensitive and/or credit information is transmitted via SSL technology and encrypted in our database. Only authorized personnel are permitted access to your Personal Information, and these personnel are required to treat the information as highly confidential.

These security measures will be reviewed regularly in light of new and relevant legal and technical developments.

We keep personal data physically/on paper and electronically.

7. BREACH AND SECURITY INCIDENTS



A breach of security may lead to the accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to, personal data transmitted, stored or otherwise processed. We are responsible for ensuring immediate action in the event of a security incident or personal data breach.

We have in place procedures to deal with any suspected personal data breach and we will notify you and the relevant competent regulator for the breach where we are legally required to do so. If you require further information on how we deal with a data breach, please contact us at info@b2prime.com

8. CHILDREN

No person under 18 years of age is authorized to use the Website and we do not intentionally process personal data from anyone under the age of 18. If we become aware that we have inadvertently collected Personal Information from an individual under the age of 18 without verified parental consent, we will take immediate steps to delete the data from our records. Parents or guardians who believe their child has provided us with Personal Information without their consent should contact us at info@b2prime.com

9. RETENTION OF PERSONAL INFORMATION

We retain different types of Personal Information for varying periods depending on legal and regulatory obligations:

- Contact and Account Information: Retained for the duration of the user's relationship with the company and for a period of 5 years post-termination.
- Financial Information: Retained for 5 years following the closure of an account to comply with anti-money laundering (AML) and tax reporting requirements.
- Communication Records: Retained for 5 years in accordance with regulatory requirements.
- Identity Verification and KYC Data: Retained for a minimum of 5 years after the end of the business relationship.

10. CONTACT US

Please contact us with questions, comments, concerns or complaints regarding our Privacy Policy and/or practices at info@b2prime.com

11. COMPLAINTS

If you are unsatisfied with our response to your concerns or complaints, you have the right to lodge a complaint with us in line with the Complaint Handling and Processing Policy, or with the Information Regulator of South Africa, more information about which can be found on their website.

12. VALIDITY



B2PRIME

This Privacy Policy is valid until revoked or amended by us. We reserve the right to change or amend this Privacy Policy without prior notice to you, provided that the changes do not significantly reduce your rights under this Privacy Policy. If we make material changes to this Policy, you will be notified by means of a notice on the Website.

We recommend that you review this Policy frequently in order to stay updated about any possible changes.

Any revised Privacy Policy will be effective immediately upon posting on the Website. The latest and prevailing version of this Policy will at all times be available on the Website.