

## WITHDRAWAL & REFUND POLICY

### 1. Purpose and Scope

This Withdrawal & Refund Policy (the “Policy”) governs all withdrawal and refund requests submitted by clients of B2B Prime Services SC Ltd (“B2Prime SC”). This Policy forms an integral part of, and should be read together with, B2Prime SC’s Terms of Use and other applicable policies. In the event of any inconsistency, the Terms of Use shall prevail.

### 2. General Principles

- Clients may request withdrawals of available funds at any time, subject to the Terms of Use and this Policy.
- Withdrawals and refunds are processed in accordance with applicable AML/CFT, KYC, sanctions, and regulatory requirements.
- B2Prime SC processes withdrawals only to payment methods registered in the name of the account holder.
- Third-party deposits or withdrawals are strictly prohibited.
- B2Prime SC applies a Return-to-Source (RTS) principle in accordance with applicable AML regulations.

### 3. Withdrawal Requests

#### *3.1 How to Submit a Withdrawal*

Withdrawal requests must be submitted via the Client Dashboard using the prescribed method and providing complete and accurate instructions.

#### *3.2 Processing Time*

- Withdrawal requests are reviewed and processed by B2Prime SC usually within one (1) Business Day, subject to compliance checks.
- The time required for funds to reach the client depends on the selected payment method and third-party providers, and may take a further 1–7 Business Days after the payment is initially processed by B2Prime SC.
- B2Prime SC is not responsible for delays caused by banks, payment institutions, or intermediaries.

#### *3.3 Withdrawal Conditions*

A withdrawal request may be delayed or subject to additional review if:

- the client’s account is not fully verified;
- additional regulatory or compliance checks are required;
- the account has open positions, margin requirements, or outstanding obligations;
- the requested withdrawal would cause the account to fall below margin requirements;
- there are reasonable grounds to conduct further verification in line with regulatory or risk-management obligations.

### 4. Return-to-Source and Payment Methods

- Deposited funds must be withdrawn to the same payment method used for the original deposit, and in the same name as the account holder.

- Where multiple deposits were made using different methods, withdrawals will be processed in accordance with the first-in, first-out (FIFO) principle.
- Once deposited funds have been fully returned to their original source, trading profits may be withdrawn using an alternative method approved by B2Prime SC, provided no third-party involvement exists.
- If a payment method is no longer available, B2Prime SC may request supporting documentation and, at its sole discretion, approve an alternative withdrawal method.

## 5. Fees and Charges

- B2Prime SC does not charge internal withdrawal or refund fees, unless otherwise stated.
- Clients are responsible for any fees charged by banks, payment service providers, or intermediaries.
- Currency conversion fees and exchange rate differences may apply and are borne by the client.

## 6. Refund Policy

### *6.1 General Refund Principles*

Due to the nature of trading services:

- Trading losses are not refundable.
- Deposits are not refundable once used for trading, except in limited circumstances described below.

### *6.2 Refund Scenarios*

Refunds may be processed where:

- a deposit was made in error, where error can be proven or the deposit was duplicated;
- funds were received from an unauthorized or non-compliant source;
- B2Prime SC is unable to provide services due to regulatory, compliance, or legal restrictions;
- required information or documentation is not provided, or is found to be inaccurate or misleading.

Approved refunds are returned to the original funding source only.

### *6.3 Refund Timeframes*

Where a refund is approved, B2Prime SC will process it within a reasonable timeframe. The actual crediting of funds depends on third-party payment providers and may take several Business Days.

## 7. Chargebacks and Payment Disputes

- Clients are encouraged to contact B2Prime SC first if they have any questions or concerns regarding a transaction.
- Initiating a chargeback without prior communication may lead to a temporary review of the account.
- B2Prime SC may take appropriate steps to respond to chargebacks in line with Applicable Laws and Regulations.

## 8. Compliance and Regulatory Considerations

- B2Prime SC may request additional information or documentation where reasonably required to meet regulatory or compliance obligations.
- In certain circumstances, withdrawals may be temporarily paused while necessary checks are completed.
- Any actions taken will be proportionate and in accordance with Applicable Laws and Regulations.

#### 9. Third-Party Payments

- Deposits and withdrawals must only be made by the account holder.
- Payments involving third parties are prohibited and may result in reversal of transactions, closure of positions, or termination of the account.

#### 10. Currency Conversion

Where withdrawals or refunds involve currency conversion, exchange rates applicable at the time of processing will apply. B2Prime SC is not responsible for losses arising from currency fluctuations.

#### 11. Policy Updates

B2Prime SC reserves the right to amend this Policy at any time in line with regulatory, operational, or risk requirements. Updated versions will be published on the Website.

#### 12. Contact

For questions related to withdrawals or refunds, clients should contact B2Prime SC through the official communication channels listed on the Website.