



WITHDRAWAL & REFUND POLICY

February 2026

1. PURPOSE AND SCOPE

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

This Policy is implemented in accordance with the Securities Industry Act, 2011 (as amended), the Proceeds of Crime Act, the Financial Transactions Reporting Act, and any applicable regulations, rules, or guidelines issued by the Securities Commission of The Bahamas.

2. GENERAL PRINCIPLES

- Clients may request withdrawals of available funds at any time, subject to the Client Agreement and this Policy.
- Withdrawals and refunds are processed in accordance with applicable AML/CFT, KYC, sanctions, and regulatory requirements.
- B2Prime processes withdrawals only to payment methods registered in the name of the account holder.
- Third-party deposits or withdrawals are strictly prohibited.
- The Company applies a Return-to-Source (RTS) principle in accordance with applicable anti-money laundering and counter-terrorist financing legislation of The Bahamas.



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 promptly and in accordance with the Firm's internal procedures. In normal circumstances, requests are processed within one (1) to three (3) Business Days, subject to compliance, AML/CFT and operational checks. Where a withdrawal is paused for compliance or regulatory checks, B2Prime will notify the client without undue delay and, where possible, provide an estimated timeframe for resolution.
- B2Prime is responsible for initiating withdrawals promptly in accordance with this Policy. The time required for funds to reach the client depends on the relevant payment service provider and may take an additional 1–7 Business Days. B2Prime will reasonably assist clients in resolving payment-related delays where appropriate.

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 applicable margin requirements as determined in accordance with the Client Agreement;
- 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, provided no third-party involvement exists.
- If a payment method is no longer available, B2Prime may request supporting documentation and may approve an alternative withdrawal method, provided that such method complies with applicable AML/CFT requirements and internal risk controls.

5. FEES AND CHARGES

- B2Prime 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, subject to applicable AML/CFT obligations and any regulatory reporting requirements;
- B2Prime is unable to provide services due to regulatory, compliance, or legal restrictions;



Approved refunds are returned to the original funding source only.

6.3 Refund Timeframes

Where a refund is approved, B2Prime will process the refund within one (1) Business Day, provided all necessary verification checks have been completed. The time required for funds to be credited to the client depends on the relevant payment service provider and may take an additional 1–7 Business Days. Clients will be informed where additional compliance checks are required.

7. CHARGEBACKS AND PAYMENT DISPUTES

- Clients are encouraged to contact B2Prime first if they have any questions or concerns regarding a transaction.
- In the event of an unjustified chargeback or payment dispute, B2Prime reserves the right to suspend the account and, where permitted under the Client Agreement, debit the client's account for any chargeback amounts and related fees, subject to applicable laws and regulatory requirements.
- B2Prime may take appropriate steps to respond to chargebacks in line with applicable laws and regulations.

8. COMPLIANCE AND REGULATORY CONSIDERATIONS

- B2Prime 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 the Securities Industry Act, 2011, the Proceeds of Crime Act, the Financial Transactions Reporting Act, and any applicable regulations or rules issued by the Securities Commission of The Bahamas.
- Where the Company forms a suspicion that funds may be linked to unlawful activity, it may delay or refuse withdrawal or refund processing and shall file a suspicious transaction



report with the Financial Intelligence Unit of The Bahamas where required under applicable AML legislation.

- Where required information or documentation is not provided or is found to be inaccurate, B2Prime may restrict or suspend the account in accordance with AML/CFT obligations. Any refund decision will be made in line with applicable AML laws and may be subject to regulatory reporting requirements.

B2Prime retains records of withdrawal and refund requests in accordance with applicable regulatory record-keeping requirements.

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 account restrictions, enhanced due diligence measures, or termination of the account in accordance with AML/CFT obligations.

10. CURRENCY CONVERSION

Where withdrawals or refunds involve currency conversion, exchange rates applicable at the time of processing, as determined by B2Prime's banking or payment providers, will apply. B2Prime is not responsible for losses arising from currency fluctuations.

11. SAFEGUARDING OBLIGATIONS

Client funds and, where applicable, other client assets are held in segregated accounts in accordance with the Securities Industry Act, 2011 and applicable rules issued by the Securities Commission of The Bahamas. The Company performs regular reconciliations to ensure proper safeguarding of client assets.



12. POLICY UPDATES

B2Prime 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. Where required under applicable Bahamian laws or regulatory requirements, clients will be notified of material amendments.

13. CONTACT

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

14. COMPLAINTS

Clients retain the right to submit a complaint in accordance with the B2Prime's Complaints Handling Policy.