B2PRIME

WITHDRAWAL & REFUND POLICY

June 2026

1. PURPOSE AND SCOPE

This Withdrawal & Refund Policy (the "Policy") governs all withdrawal and refund requests submitted by clients of B2B Prime Services Africa (Pty) Ltd ("B2Prime Africa"), a financial services provider licensed by the Financial Sector Conduct Authority ("FSCA") under FSP licence number 54191 pursuant to the Financial Advisory and Intermediary Services Act, 2002 (the "FAIS Act"). This Policy forms an integral part of, and should be read together with, B2Prime Africa's Terms and Conditions and other applicable policies. In the event of any inconsistency, the Terms and Conditions shall prevail.

2. GENERAL PRINCIPLES

- Clients may request withdrawals of available funds at any time, subject to the Terms and Conditions and this Policy.
- Withdrawals and refunds are processed in accordance with applicable AML/CFT, KYC, sanctions, and regulatory requirements, including the Financial Intelligence Centre Act, 2001 ("FICA") and the FAIS Act.
- B2Prime Africa processes withdrawals only to payment methods registered in the name of the account holder.
- Third-party deposits or withdrawals are strictly prohibited.
- As part of its AML/CFT framework and internal risk controls, B2Prime Africa generally applies a Return-to-Source (RTS) approach where appropriate.
- B2Prime Africa reserves the right to request updated KYC, source of funds, or source of wealth information before processing a withdrawal where reasonably required to comply with applicable legal and regulatory obligations.

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 within two (2) Business Days, provided all verification requirements are satisfied. Where a withdrawal is paused for compliance or regulatory checks, B2Prime Africa will notify the client without undue delay and, where possible, provide an estimated timeframe for resolution.
- B2Prime Africa 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 Africa 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 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 may 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 Africa, provided no third-party involvement exists.
- If a payment method is no longer available, B2Prime Africa 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 Africa 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.
- Deposited funds that have been used to execute trades are generally not refundable, except in the circumstances set out 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 Africa 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 Africa 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 Africa first if they have any questions or concerns regarding a transaction.
- In the event of an unjustified chargeback or payment dispute, B2Prime Africa reserves the right to suspend the account and, where permitted under the Terms and Conditions, recover any chargeback amount and associated fees from the client's account where contractually permitted, subject to applicable laws and regulatory requirements.
- B2Prime Africa may take appropriate steps to respond to chargebacks in line with Applicable Laws and Regulations.

8. COMPLIANCE AND REGULATORY CONSIDERATIONS

- B2Prime Africa 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.
- Where B2Prime Africa forms a suspicion that funds may be linked to unlawful activity, the Company may delay, restrict or decline withdrawal or refund processing and may file a suspicious transaction or activity report with the Financial Intelligence Centre ("FIC"), in accordance with FICA, or other competent authority in accordance with applicable AML laws.
- Where required information or documentation is not provided or is found to be inaccurate, B2Prime Africa may restrict or suspend the account in accordance with FICA and other applicable AML/CFT obligations. Any refund decision will be made in line with applicable AML laws and may be subject to regulatory reporting requirements to the FIC.

B2Prime Africa retains records of withdrawal and refund requests in accordance with applicable regulatory record-keeping requirements, including the record-keeping obligations under FICA and the FAIS Act.

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 FICA and other 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 Africa's banking or payment providers, will apply. B2Prime Africa is not responsible for losses arising from currency fluctuations.

11. SAFEGUARDING OBLIGATIONS

Where B2Prime Africa receives or holds funds on behalf of clients, such funds are kept in a separate account with a registered South African bank, in accordance with section 10 of the General Code of Conduct for Authorised Financial Services Providers and Representatives issued under the FAIS Act, and are not commingled with B2Prime Africa's own funds. B2Prime Africa performs regular reconciliations to ensure proper safeguarding of client funds.

Withdrawal processing does not affect B2Prime Africa's safeguarding obligations.

12. POLICY UPDATES

B2Prime Africa 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. Material amendments will be communicated to clients where required by applicable regulations.

13. CONTACT

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

14. COMPLAINTS

Clients retain the right to submit a complaint in accordance with B2Prime Africa's Complaints Handling Policy. Where a complaint relating to advice or intermediary services rendered by B2Prime Africa cannot be resolved directly, clients may refer the matter to the Ombud for Financial Services Providers (the "FAIS Ombud"), subject to the FAIS Ombud's jurisdictional and procedural requirements.