PRIME XBT

DEPOSITS, WITHDRAWALS AND REFUNDS POLICY

Version 1.

Deposits, Withdrawals and Refunds Policy

Introduction

PrimeXBT Trading Services Ltd, (hereinafter referred to as the "PrimeXBT" or "Company") is a St. Lucia incorporated entity, registered under No. 2024-00343, having its registered office address at Top Floor, Rodney Court Building, Rodney Bay, Gros Islet, Saint Lucia.

This Deposits, Withdrawals and Refunds Policy, the "Policy", outlines the terms and conditions under which Clients may deposit funds, request withdrawals and/or the conditions under which PrimeXBT may process refunds, collectively referred to as "Payouts".

This Policy forms an integral and inseparable part of PrimeXBT's General Terms and Conditions, the "T&Cs". Therefore, by accepting the T&Cs and registering for a Client Account with the Company, Clients confirm that they have read, understood and accepted the T&Cs and all accompanying policies in their entirety and without reservation, and agree to be bound by this Policy.

This Policy shall be periodically reviewed and updated whenever the Company deems necessary. The Company reserves the right to amend this Policy without notice to Clients. The latest and prevailing version of this Policy will be available on the PrimeXBT Website. If you have any further inquiries, please contact our Support Department under the PrimeXBT Help Center at support@help.primexbt.com.

Deposits

- Deposits will be accepted by various payment methods including but not limited to bank wire transfers, debit and credit cards, cryptocurrency transfers, and alternative payment methods ("APMs") as these are indicated on the Company's website as updated from time to time.
- In certain cases, deposits may be subject to additional verification, security, AML/CFT, fraud-prevention, operational or other internal checks by the Company and/or the relevant payment service provider before being credited to the Client Account. Clients acknowledge and accept that such checks may affect the processing time of deposits. The Company shall not be liable for any delay, loss, cost or damage incurred by the Client as a result of such checks or due to any delay, rejection, suspension or processing issue caused by any third-party payment provider or payment method.
- The Company does not accept third party or anonymous payments of funds in the Client Account.
- The Client accepts that the Funds shall be deposited in his/her trading account only if the Company is satisfied that the sender of the funds is the Client. If the Company is not satisfied as to the above, then the Company has the right to reject the funds and return them to the remitter deducting any transfer fees or other charges incurred by the Company, using the same transfer

method as the one through which it originally received the funds.
- The Company will not be liable for any losses incurred as a result of rejecting deposits or delays in processing of Clients' deposits, including and not limited to payments made to cover on-going margin requirements. It is the sole responsibility of the client to ensure the trading account has sufficient funds to cover any margin requirements.

Withdrawals

The Company will process withdrawal requests submitted by Clients through the Client Portal. Withdrawal requests will be addressed on the same day they are received, or on the next working day if submitted outside of normal trading hours.

All withdrawal requests are handled by the BackOffice Department within 24 hours. However, the time required for funds to be credited to the Client's account may vary depending on the payment method used:

- **Bank Transfers:** Typically processed within one (1) working day, with funds credited to the Client's account within three (3) to five (5) working days.
- **Credit/Debit Card Withdrawals:** Generally processed within one (1) working day but may take up to ten (10) working days to be credited to the Client's account.
- **Cryptocurrency Withdrawals:** Usually processed within one (1) working day but may vary depending on blockchain network confirmation times.
- **Other Payment Methods:** Usually processed within one (1) working day.

For security reasons, first withdrawal requests must be made to bank cards that have been used for making deposits and only then to other payment methods, where applicable.

The withdrawal fee may differ depending on the payment method and the currency in which the withdrawal request is made. Related fees for outgoing payments are specified in the Fee Schedule, available at all times under the PrimeXBT Help Center and/or on the PrimeXBT Website.

Withdrawals will only be processed once all necessary documents are received and the Client's account is fully verified. Clients should be aware of potential additional fees from international banking institutions or payment methods. The Company is not responsible for any fees charged by intermediary banks, beneficiary banks, or third-party payment methods.

Withdrawal requests shall be processed as soon as reasonably possible and may take up to twenty-four (24) hours. Nevertheless, the Company reserves the right, at its sole discretion, to delay, suspend, reject and/or cancel any withdrawal request pursuant to this Policy, the T&Cs and/or the main Agreement.

Clients should complete withdrawal requests accurately and in a proper manner in order to avoid any delays in the processing of their request. The Company shall not be held liable if Clients enter incorrect details for transferring funds from their Account.

PrimeXBT reserves the right to manually review a withdrawal request before it is approved if it triggers a suspicious activity alert. This may delay a withdrawal until the review is completed and the withdrawal is approved.

The Company reserves the absolute right, wherever and whenever it deems appropriate in its sole discretion, to request identification documents, proof of residency and/or source of funds documentation prior to facilitating a withdrawal. Any documents submitted by Clients must be valid, up to date and accurate.

The Company reserves the right to establish minimum withdrawal amounts, which will be disclosed on the Website and Client Portal.

Withdrawal amounts may also be limited by the conditions set by payment systems, banks, card schemes, payment service providers or other third-party providers through which payments are made.

Withdrawal requests shall only be processed back to the source of funds, being the original deposit method from which the funds were deposited to the Client's Account.

Clients may request an alternative withdrawal method only where they are able to explain and submit, to the satisfaction of the Company, the relevant proof and/or documentation justifying the change in withdrawal method.

The Company reserves the right to reject a withdrawal request if the original payment method is not used or any other conditions are deemed necessary.

The Company reserves the right to decline withdrawal requests from a client's account under the following conditions:

- The withdrawal instruction lacks all necessary information, including but not limited to: Account Number, Account Name, Amount, and Currency.
- The Client is in breach of any terms of the client agreement at the time of the withdrawal request.

If the Company classifies the Client's conduct as non-compliant with the General Terms and Conditions, including where there is any direct or indirect illegal, dishonest, abusive or fraudulent intent by the Client to misuse the products and services, the Company has the right to suspend or terminate the Client's Account and delay, reject or cancel the relevant withdrawal request.

Withdrawals and refunds will only be processed back to the original source of the deposit. The Company will not process withdrawals or refunds to third-party or anonymous accounts.

During the withdrawal process, the Company may request additional information related to the payment method. Clients understand and accept that such requests may result in delays in processing.

All withdrawal requests will be processed in the currency of the original deposit.

Clients acknowledge and accept that withdrawal requests may be subject to extended processing times due to the involvement of third-party payment providers. The Company shall not bear any liability or responsibility for any delays, expenses or losses incurred by the Client during the withdrawal process or in relation to delays and/or expenses resulting from third parties.

To cancel, modify, or inquire about a withdrawal request, please email backoffice@primexbt.com

Refunds

Refunds shall only be processed back to the source of funds, being the original deposit method from which the funds were deposited to the Client Account.

Refunds and all other funding return requests will be treated as withdrawals and will be processed using the methods and procedures described in the Withdrawals section above.

The Company will not process refunds to third-party or anonymous accounts.

Payout Conditions

PrimeXBT will process Payouts under certain circumstances and provided that specific requirements have been met prior to the Payout execution.

Payout requests that exceed the internal daily threshold set by the Company shall be processed automatically only for verified Clients.

Payout requests exceeding the threshold requested by unverified Clients will only be processed following the Client's successful verification. In this case, the Client will be notified via email to submit identification documents, along with any other documents requested, including source of funds documentation.

Additionally, PrimeXBT may, during the course of internal monitoring of Clients' trading activities and transaction monitoring, initiate the verification process and request relevant supporting documentation regarding the Client's identity, proof of address and/or source of funds prior to executing the Payout.

Supporting Documents

The Client's identification may be verified electronically by using automated software for screening purposes. Source of funds supporting documentation and/or proof of address information is submitted to PrimeXBT via email or by any other means as indicated by the Company and verified manually on a case-by-case basis by the Back-Office Department.

Acceptable documents for verification purposes may include the following:

- **Identification Documents** – valid and not expired passport, ID or driving licence.
- **Proof of Address** – recent document dated within six (6) months, such as utility bill, landline bill, rental agreement, bank statement, tax bill or any other equivalent document.
- **Source of Funds** – bank statement, trading account statement, tax declaration, payslip or any other document supporting the source of income.

PrimeXBT reserves the absolute right to request at any time additional supporting documents from Clients, as deemed necessary by the Back-Office Department. Additional documents may include proof of the Client's residential address, additional proof of identification and/or additional documentation on the Client's source of funds.