

# Refund and Withdrawal Policy

## 1. Introduction

This Refund and Withdrawal Policy (the "Policy") governs the terms under which funds may be refunded or withdrawn by clients using the brokerage services of b-investor.com (the "Platform"), operated by Expert-B LTD (the "Company"). The Policy is designed to ensure transparency, protect clients' interests, and comply with applicable regulations.

## 2. General Provisions

### 2.1. Scope and Application

- This Policy applies to all funds deposited, managed, or traded through the brokerage services of the Platform.
- Clients must have a verified account to request a refund or withdrawal, in accordance with the Company's Know Your Customer (KYC) and Anti-Money Laundering (AML) procedures.

### 2.2. Processing Timelines

- The Company aims to process refund and withdrawal requests within 5 to 10 business days from the date of the request. Processing times may vary based on payment providers, financial institutions, or other intermediaries.
- Clients will be notified of any delays and provided with an updated timeline for the completion of their request.

## 3. Refund Policy

### 3.1. Eligibility for Refunds

- Refunds are typically only granted in cases where there has been an error in processing, unauthorized transactions, or other circumstances as determined at the sole discretion of the Company.
- Refund requests must be submitted through the Platform's customer support or via email at support@b-investor.com within 30 days of the transaction date.

### 3.2. Non-Refundable Transactions

- Fees associated with brokerage services, such as trading commissions, management fees, or account maintenance fees, are non-refundable once the services have been rendered.
- Refunds are not available for any losses incurred due to market movements, trading decisions, or other investment activities.

### **3.3. Review and Approval**

- All refund requests are subject to a thorough review process to determine their validity. The Company reserves the right to approve or deny refund requests at its discretion.
- If a refund is approved, the funds will be credited back to the original payment method used. The timing of the credit will depend on the payment provider's policies.

### **3.4. Chargebacks**

- Any chargebacks initiated through a client's bank or payment provider will be subject to investigation by the Company. Clients are encouraged to contact the Company before initiating a chargeback to resolve any issues.
- Unjustified chargebacks may result in account suspension, additional fees, or legal action.

## **4. Withdrawal Policy**

### **4.1. Submission of Withdrawal Requests**

- Withdrawal requests must be made through the client's account dashboard on the Platform. Clients must specify the withdrawal amount and provide accurate payment details.
- All withdrawals are subject to the availability of funds in the client's account and compliance with the Platform's withdrawal procedures.

### **4.2. Verification and Compliance**

- To ensure compliance with KYC and AML regulations, the Company may require additional documentation or information before processing a withdrawal. This may include identity verification, proof of residence, and evidence of the source of funds.
- Failure to provide the necessary documentation may result in delays or the denial of the withdrawal request.

### **4.3. Minimum Withdrawal Amount**

- The minimum withdrawal amount is \$100 or the equivalent in the client's account currency. Withdrawals below this threshold will not be processed.

### **4.4. Fees and Charges**

- Withdrawal fees may apply depending on the chosen payment method and the amount being withdrawn. Any applicable fees will be deducted from the withdrawal amount.

- The Company will disclose any fees associated with withdrawals at the time the request is made.

#### **4.5. Denial of Withdrawal Requests**

- Withdrawal requests may be denied if they do not comply with this Policy, if there are insufficient funds, or if the client has outstanding obligations to the Company.
- In cases of suspected fraudulent activity, the Company reserves the right to delay or deny withdrawals and may report such activities to the relevant authorities.

### **5. Client Responsibilities**

- Clients are responsible for ensuring that their account information is accurate and up-to-date.
- Clients must promptly notify the Company of any unauthorized transactions or discrepancies in their account.

### **6. Amendments**

- The Company reserves the right to amend this Policy at any time. Any changes will be effective immediately upon posting on the Platform. Clients are encouraged to review the Policy regularly.

### **7. Contact Information**

For any questions or concerns regarding this Policy, please contact us:

**Email:** support@b-investor.com

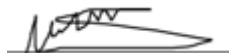
**Phone:** [Insert Phone Number]

**Address:** Expert-B LTD, [Insert Office Address]

---

**Approved by:**

Yordan Vasilev Kostov  
Owner & Director  
12/12/2023



**Key Points of the Policy:**

- **Refunds:** Limited to specific cases such as processing errors or unauthorized transactions. Non-refundable services include brokerage fees and trading losses.
- **Withdrawals:** Subject to KYC/AML verification, minimum thresholds, and applicable fees. Requests can be denied for non-compliance or suspected fraud.
- **Client Compliance:** Emphasizes client responsibilities in maintaining accurate information and promptly reporting issues.

This policy should be periodically reviewed and updated to reflect any changes in the company's procedures or regulatory environment.