
WITHDRAWAL & REFUND POLICY

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1. Purpose

This policy sets out how BXPRO Limited processes client withdrawal and refund requests. It forms part of, and is incorporated by reference into, the Client Agreement.

2. Withdrawal Method

Withdrawals are processed to the original funding source wherever possible, and in the same currency and method in which funds were deposited, subject to clause 6 (Third-Party Payment Restrictions). Where the original funding source cannot be used (e.g., a closed card or account), BXPRO may request alternative verified withdrawal details in the Client's own name.

3. Processing Time

BXPRO aims to process withdrawal requests within 7 business days of approval. Actual timeframes depend on the payment method used and the completion of any compliance checks, and may be extended where additional verification is required. Processing by BXPRO does not guarantee the timeframe in which funds will reach the Client, as this also depends on the Client's bank, card issuer, or payment/crypto network.

4. Minimum Withdrawal & Fees

BXPRO may set a minimum withdrawal amount and/or apply a processing fee. Minimum amounts and fees, where applicable, depend on prevailing market conditions and the payment method used, and will be disclosed to the Client before a withdrawal is submitted for processing.

5. Verification Requirements

All withdrawal requests are subject to verification, including confirmation of the Client's identity, ownership of the receiving account/wallet, and compliance with BXPRO's AML & KYC Policy. BXPRO may request additional documentation before releasing funds and may delay or decline a withdrawal until verification is complete.

6. Third-Party Payment Restrictions

Withdrawals will only be processed to accounts, cards, or wallets held in the Client's own name, consistent with BXPRO's AML & KYC Policy. BXPRO does not process withdrawals to third-party accounts under any circumstances.

7. Cryptocurrency Withdrawals

Cryptocurrency withdrawals are processed to the wallet address and network specified by the Client. Blockchain transactions are irreversible: the Client is solely responsible for ensuring the wallet address and network selected are correct, and BXPRO is not liable for funds lost due to an incorrect address, incorrect network selection, or any error on the Client's part. Cryptocurrency withdrawals remain subject to the screening and verification requirements set out in BXPRO's AML & KYC Policy.

8. Large Withdrawals

Withdrawals above thresholds set by BXPRO from time to time may be subject to Enhanced Due Diligence under BXPRO's AML & KYC Policy, which may extend the processing timeframe set out in clause 3.

9. Rejected Withdrawals

Where BXPRO rejects or is unable to process a withdrawal request — for example, due to failed verification, incomplete or inconsistent information, or a restriction under this Policy or BXPRO's AML & KYC Policy — BXPRO will inform the Client of the reason where it is able to do so. The relevant funds will remain available in the Client's trading account for a further withdrawal attempt, once the underlying issue has been resolved, or for other permitted use consistent with this Policy.

10. Dormant Accounts

Where an account has had no trading or login activity for an extended period, BXPRO may classify the account as dormant. Before releasing a withdrawal from a dormant account, BXPRO may require the Client to complete re-verification of identity and account details, may apply a dormancy fee where disclosed in advance, and may take any other reasonable step consistent with BXPRO's AML & KYC Policy.

11. Sanctions Checks

All withdrawal requests are screened against applicable sanctions lists and other relevant regulatory watchlists. BXPRO will not process a withdrawal where doing so would breach Applicable Law, including sanctions, anti-money laundering, or counter-terrorist financing obligations. BXPRO may delay, decline, or block a withdrawal, and, where required by Applicable Law, freeze the relevant funds, pending the outcome of such screening or any related report to a competent authority.

12. Refunds

Refunds (as distinct from ordinary withdrawals of available balance) require verification and may be declined where obligations remain outstanding, where the underlying deposit is subject to a chargeback or payment dispute, or where BXPRO reasonably suspects the refund request is connected to fraud or abuse under BXPRO's Market Abuse Policy or Anti-Fraud provisions.

Trading losses are not refundable. Once deposited, funds are made available for trading at the Client's own instruction and discretion, in accordance with BXPRO's Risk Disclosure Policy, which the Client confirms they have read and accepted. A trading loss resulting from the Client's own trading activity does not constitute grounds for a refund, reversal, or compensation of any kind, regardless of the payment method originally used to fund the Account (including bank wire, debit/credit card, or cryptocurrency). BXPRO's obligation is to execute the Client's instructions in accordance with the Client Terms; it is not a guarantor of the Client's trading outcome.

13. Card Payments and Chargebacks

Clients must not initiate a chargeback or payment dispute with their bank or payment provider in respect of a deposit while a good-faith withdrawal request for the same or related funds could instead be submitted to BXPRO.

Where a Client funds their Account by debit or credit card (including Visa or Mastercard), the Client acknowledges that BXPRO's execution-only services are duly rendered upon execution of each trade, and that a trading loss, or dissatisfaction with a trading outcome, is not valid grounds for a chargeback, "money-back," or card payment dispute claim with the card issuer or bank. A chargeback initiated on this basis, after funds have been made available for trading in accordance with the Client's instructions, is considered unwarranted and, where the circumstances support it, fraudulent. BXPRO will contest any such chargeback with the relevant card issuer or bank, providing evidence of the Client's trading activity, their acceptance of the Client Terms, and this Policy. BXPRO may, without limiting any other right available to it: immediately suspend or permanently close the Account of a Client who initiates an unwarranted or fraudulent chargeback; withhold any further services from that Client; and pursue recovery of any resulting loss, including the disputed amount, card network fees, and administrative and legal costs reasonably incurred in contesting the chargeback.

14. Cancelling a Withdrawal Request

A Client may request to cancel a withdrawal request at any time before it has been processed by contacting support@bxpros.com. Once a withdrawal has been processed and funds released, it cannot be cancelled or reversed.

15. Currency Conversion

Where a withdrawal involves currency conversion, applicable exchange rates and any conversion costs will be applied at the time of processing and may differ from rates available elsewhere.

16. Payment Service Providers and Third-Party Errors

BXPRO uses third-party Payment Service Providers (PSPs), banks, and card networks to process deposits and withdrawals. While BXPRO takes reasonable care in selecting its PSPs and banking partners, BXPRO is not responsible for loss of funds, delay, or error arising from: an incorrect account, card, or wallet detail provided by the Client; a wrong or misdirected transfer caused by the Client, their bank, or their payment provider; or any technical glitch, outage, error, or fraud occurring at the level of a PSP, card network, or banking partner, once BXPRO has correctly submitted the relevant instruction for processing. Where a PSP-side error is identified, BXPRO will use reasonable endeavors to assist the Client in resolving the matter with the relevant PSP, but BXPRO's liability in connection with any such third-party error is limited to the amount actually received by BXPRO (for deposits) or actually released by BXPRO for processing (for withdrawals).

17. Related Policies

This Policy should be read together with BXPRO's AML & KYC Policy, Client Agreement, Market Abuse Policy, and Complaints Handling Policy.