BAYOCEAN

Funding & Withdrawal Policy

USDT deposits, withdrawals, wallet controls, fees and processing

PRE-LAUNCH FINAL DRAFT - SUBJECT TO FINAL COUNSEL AND PRODUCTION APPROVAL

Entity	Bayocean Limited
Company number	2026-00312
Registered office	Ground Floor, Rodney Court Building, Rodney Bay, Gros Islet, Saint Lucia
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Status note. This document is drafted for pre-launch approval and is not effective until formally approved and published by Bayocean. Any unresolved item is stated expressly rather than inferred.

1. Supported funding

Bayocean supports deposits and withdrawals in USDT through TRC20 and BEP20 (BNB Smart Chain). The client must select the correct network and use the address displayed in the client portal.

2. Bayocean deposit fee

Bayocean charges no deposit fee for supported USDT deposits. A client's wallet, exchange or blockchain network may charge fees outside Bayocean's control.

3. Crediting and confirmations

A supported deposit is credited after the required blockchain confirmations, correct address/network validation and any required AML/security review. Initial production recommendation: 20 confirmations for TRC20 and 20 confirmations for BEP20. This is an operational threshold that may be adjusted for network/security reasons and should be displayed as the current requirement rather than an immutable contractual right.

4. Account conversion

USD account: 1 USDT = 1 USD. Cent account: 1 USDT = 100 account cents. [FINAL COUNSEL/FINANCE REVIEW: treatment of extraordinary stablecoin depeg or market-disruption events.]

5. Wallet ownership and third-party funding

Bayocean generally accepts deposits from and processes withdrawals to wallets reasonably verified as controlled by the client. Third-party deposits and withdrawals are prohibited by default. Bayocean may request wallet-control evidence and may reject, return or hold a transaction while ownership or compliance checks are completed.

6. Withdrawal fees

Withdrawal amount	Bayocean fee
Below USD 100 equivalent	5 USDT
USD 100 equivalent or above	1 USDT

7. Withdrawal processing target

For a normal request with complete KYC, a verified wallet, sufficient available balance and no material risk flags, Bayocean targets internal review and blockchain release within one business day.

First withdrawals, new or changed wallets, recent security changes, KYC refresh, source-of-funds review, sanctions/PEP review, high-risk blockchain alerts, suspected third-party funding or other enhanced checks may take longer. No standard target applies while a material legal, sanctions, fraud or security issue remains unresolved.

8. Blockchain settlement time

Bayocean's internal processing target ends when a valid transaction has been broadcast and the TxID recorded. The time for blockchain confirmations or the receiving wallet/exchange to credit the transaction is outside Bayocean's control.

9. Wrong network or address

Incorrect or unsupported-network transfers are not automatically credited and may be unrecoverable. Bayocean may attempt recovery where technically feasible, but recovery is not guaranteed and reasonable recovery costs may apply.

10. Compliance and security holds

Bayocean may delay, reject or return a funding transaction while carrying out identity, source-of-funds, wallet-ownership, sanctions, blockchain-risk, fraud or security checks. Client communications should not disclose information that could prejudice a lawful AML investigation.

11. Open positions and available balance

A withdrawal may be limited or rejected where the amount is not withdrawable after considering open positions, available equity, margin requirements, pending obligations or other valid account restrictions.

12. Cancellation

A pending withdrawal may be cancellable only before blockchain release and only while the request remains in a cancellable workflow state. Once a transaction is validly broadcast, blockchain transfers are generally irreversible.