

Withdrawal Policy

Issued: March 30, 2026 | Private Arrangement — Not a Public Offering | Governing Law: Wyoming

Abilities Finance is committed to honoring every withdrawal request honestly and promptly, while maintaining the integrity of ongoing trading operations and protecting the interests of all lenders.

1. Your Withdrawal Right

As a lender, you have the right to request a full or partial return of your principal at any time. There are no lock-up periods, no penalties for requesting a withdrawal, and no minimum holding period required.

2. How to Request a Withdrawal

- 1 Submit a written withdrawal request to Czar directly by email or phone.
 - 2 Specify whether you are requesting a full or partial withdrawal and the amount.
 - 3 You will receive a written acknowledgement within 24 hours confirming receipt of your request.
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3. Standard Processing Timeline

Under normal trading conditions, withdrawal requests are processed within 3–7 business days. Czar will confirm the expected timeline in the acknowledgement communication.

4. Open-Position Delays

If your capital is deployed in open trading positions at the time of your withdrawal request, the return of funds may be delayed until those positions can be closed responsibly. Czar will not force-close positions at a loss simply to expedite a withdrawal if waiting is the more prudent decision. You will be kept fully informed of the status and expected timeline.

5. Partial Withdrawals

You may request a partial withdrawal of your capital. The remaining balance will continue to participate in the 80/20 profit-sharing arrangement under the same terms as your promissory note.

6. Stressed-Market Scenarios

Important: During periods of extreme market volatility, exchange disruptions, or other extraordinary circumstances, withdrawal processing times may be extended beyond the standard timeline. In such cases, Czar will communicate proactively and provide regular updates on the expected timeline for the return of your funds.

7. Final Settlement

Upon return of your principal, any outstanding profit distributions owed for the period up to the date of withdrawal will be calculated and paid concurrently with the principal repayment.

8. Promissory Note Reference

The specific terms of your withdrawal right are documented in your individual promissory note. In the event of any inconsistency between this policy document and your promissory note, the terms of your promissory note shall govern.

Private Capital Arrangement – For People Who Know Czar Personally. Not a Public Offering. Principal at Risk. Not
FDIC or SIPC Insured. Not Investment Advice.