



HAVILAH & ASHER GROUP

ACKNOWLEDGEMENT AND PUBLICATION CONTROL

Effective Date: 24 April 2026

Havilah and Asher Group Roads Civils Oil Gas Petroleum Electrical Construction International (Pty) Ltd

Effective Date: 24 April 2026

Legal Base: Republic of South Africa

ACKNOWLEDGEMENT AND PUBLICATION CONTROL

This Master Legal Pack is intended to be used as a consolidated policy reference for bank due diligence, merchant account review, internal compliance, client transparency, and website publication.

The Company may publish separate policy pages on its website based on these policies. The Company may also provide this Master Legal Pack to banks, payment providers, suppliers, JV partners, clients, auditors, advisers, and regulators where required.

The Company should review these policies periodically and update them when its services, payment channels, regulatory obligations, website functions, or Phase 2 platform development changes materially.

Prepared for

Havilah & Asher Group

Effective date

24 April 2026

HAVILAH & ASHER GROUP - ROADS CIVILS OIL GAS PETROLEUM
ELECTRICAL CONSTRUCTION INTERNATIONAL PTY LTD



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HAVILAH & ASHER

— G R O U P —

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