



HAVILAH & ASHER GROUP

MERCHANT COUNTRY OF DOMICILE POLICY

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

7. MERCHANT COUNTRY OF DOMICILE POLICY

**HAVILAH AND ASHER GROUP ROADS | CIVIL | OIL & GAS | PETROLEUM |
ELECTRICAL | CONSTRUCTION | INTERNATIONAL (PTY) LTD**

Effective Date: 24 April 2026

7.1 Purpose

This policy confirms the Company's country of domicile and legal operating base for the benefit of clients, banks, payment providers, regulators, suppliers, and counterparties.

7.2 South African Domicile

The Company is incorporated and operates from the Republic of South Africa. Unless expressly stated otherwise in a signed written agreement, commercial dealings, invoices, payment arrangements, and website terms are subject to South African law.

7.3 Banking and Payment Processing

The Company may maintain banking and merchant facilities in South

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



Mario Naidoo – CEO



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havilahandasher-group.com

Reg nr 2021/582571/07



HAVILAH & ASHER

GROUP

Africa. Payments received through the website, payment gateways, bank transfers, or related channels may be processed under South African banking and financial requirements.

7.4 International Clients

International clients acknowledge that they are dealing with a South African company and must comply with their own local laws, import rules, foreign exchange rules, tax requirements, and regulatory obligations.

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