



HAVILAH & ASHER GROUP

PAYMENT METHODS 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

3. PAYMENT METHODS POLICY

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

Effective Date: 24 April 2026

3.1 Purpose

This Payment Methods Policy sets out accepted payment channels and controls for payments made to the Company for products, services, deposits, sourcing, supply, consulting, and related commercial arrangements.

3.2 Accepted Payment Methods

The Company may accept payments through approved bank transfer, approved payment gateway, card payment, electronic funds transfer, or other authorised payment channels. The accepted methods may change depending on the transaction type, payment amount, risk rating, bank rules, payment provider requirements, and internal approval.

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



Mario Naidoo – CEO



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Reg nr 2021/582571/07



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Where an online gateway is used, payments may be processed through a third-party provider such as PayGate or another approved payment processor. The client may also be subject to the provider's terms, security controls, settlement timeframes, and transaction rules.

3.3 Bank Transfers

Bank transfers must be made to the official bank account details supplied by the Company in writing. Clients must use the correct invoice number, quotation number, project reference, or transaction reference to avoid allocation delays.

The Company is not responsible for delays caused by incorrect references, bank processing times, currency conversion, beneficiary verification, intermediary banks, public holidays, or third-party systems.

3.4 Source of Funds and Third-Party Payments

Payments must originate from the client's own verified account unless the Company approves a third-party payer in writing. The Company may reject, hold, refund, or request additional information for any payment where the payer, source of funds, purpose, or beneficial owner is unclear.

3.5 Payment Screening

Payments may be subject to reconciliation, fraud screening, AML/KYC review, sanctions screening, chargeback risk review, invoice verification, and payment provider approval. The Company may delay or decline processing where additional verification is required.

3.6 Transaction Caps

Where required by the Company, its bank, or payment provider, a maximum transaction cap may apply. The Company may apply a capped

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amount per single transaction and may require alternative secure payment arrangements for transactions exceeding the applicable threshold.

3.7 Payment Disputes

Any payment discrepancy, failed payment, duplicate payment, unauthorised transaction, or allocation issue must be reported in writing within seven business days. The Company will review the issue and may request proof of payment, bank confirmations, identity information, and supporting documents.

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