



HAVILAH & ASHER GROUP

REFUND AND RETURN 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

4. REFUND AND RETURN POLICY

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

Effective Date: 24 April 2026

4.1 Purpose and Scope

This Refund and Return Policy applies to eligible products, services, deposits, consulting engagements, sourcing arrangements, supply transactions, and related commercial dealings conducted by or through the Company.

Because the Company operates across different sectors and transaction types, refund and return treatment may differ depending on whether the transaction involves a physical product, a service, a consulting engagement, a sourced item, a partner-delivered supply, a custom order, or a market-linked commodity-related arrangement.

4.2 Services and Consulting

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



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Fees paid for services already rendered, consulting already performed, documents already prepared, meetings already completed, sourcing work already undertaken, or project coordination already commenced may be non-refundable unless required by law or otherwise agreed in writing.

Deposits may be retained where they were used to secure time, suppliers, service capacity, site attendance, documentation, procurement, logistics, compliance checks, or other preparatory work.

4.3 Physical Products

Where physical products are sold, returns may be considered where the product is defective, damaged on delivery, materially different from the written specification, or otherwise eligible under applicable law. Returned goods must be unused, complete, and returned in original packaging where reasonably possible.

The Company may inspect returned goods before approving a refund, replacement, repair, credit, or adjustment. Delivery charges, bank fees, handling costs, and other third-party charges may be non-refundable unless required by law.

4.4 Commodity and Market-Linked Transactions

Transactions involving commodities, metals, minerals, petroleum-related products, or other market-linked goods may be final or non-refundable once pricing is fixed, procurement has commenced, logistics have been arranged, documentation has been issued, or contract obligations have been triggered.

Refunds for market-linked transactions may be refused where market movement, supplier cancellation, client withdrawal, incomplete

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documentation, or regulatory constraints make reversal commercially or legally impractical.

4.5 Fraud, Misrepresentation and Compliance Holds

The Company may refuse a refund, delay processing, request identity verification, request source-of-funds information, or report a matter where fraud, chargeback abuse, unlawful activity, sanctions exposure, or misrepresentation is suspected.

4.6 Refund Request Process

A refund request must be submitted in writing and must include the client name, transaction reference, proof of payment, reason for request, supporting evidence, and any delivery or service documentation. The Company will review refund requests on a case-by-case basis.

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