



HAVILAH AND ASHER GROUP

ROADS | CIVIL | OIL & GAS | PETROLEUM

ELECTRICAL | CONSTRUCTION | INTERNATIONAL (PTY) LTD

3. PAYMENT METHODS POLICY

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

Effective Date: 10 March 2026

1. Purpose

This Payment Methods Policy outlines the approved methods for payment of all products, services, and transactions conducted through the website or business operations of Havilah and Asher Group Roads | Civil | Oil & Gas | Petroleum | Electrical | Construction | International (Pty) Ltd.

It applies to all sectors including:

- Roads and civil infrastructure projects
- Electrical and engineering services
- Oil, gas, and petroleum activities
- Mining, gold, diamonds, and related commodities
- Construction and project management
- Consulting, facilitation, and international trade
- Other commercial services offered by the Company


This policy ensures secure, transparent, and efficient payment processing.

2. Accepted Payment Methods

2.1 Online Payments via Website

1. Payments may be made securely through the website's integrated PayGate payment gateway.
2. Accepted card types include Visa, MasterCard, and American Express, as well as EFT (Electronic Funds Transfer) options supported by PayGate.
3. All online payments are processed in South African Rand (ZAR).

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2.2 Bank Transfers

- Payments can be made directly to the Company's Standard Bank merchant account.
- Clients must reference their invoice number or project reference when making payments to ensure correct allocation.
- International bank transfers are accepted subject to bank charges and currency conversion fees, payable by the client.

2.3 Third-Party Payment Providers

Where applicable, Havilah and Asher Group may authorize alternative third-party payment services.

Clients using these services agree to the terms and conditions of the third-party **provider**.

3. Payment Terms and Conditions

Full payment is required for all physical products, digital services, or consulting services unless a written agreement specifies otherwise.

Deposits may be required to secure services, bookings, or commodity transactions, as stated in the quotation or invoice.

All payments must originate from accounts in the client's registered name. Third-party payments may be rejected unless explicitly approved in **writing**.

4. Payment Security

Havilah and Asher Group employs secure encryption technologies and fraud detection measures to protect client payment information.

Clients are responsible for safeguarding their own payment credentials, including card details and online account passwords.

Suspicious transactions may be verified or declined to prevent fraud or unauthorized activity.



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5. Payment Disputes

Clients must report any discrepancies, failed payments, or unauthorized transactions in writing within 7 business days.

The Company will investigate the issue and provide a resolution in accordance with contractual obligations and applicable South African laws.

6. Refunds and Adjustments

Refunds, where applicable, will be processed according to the Refund and Return Policy and any international trade restrictions.

Adjustments for overpayments, pricing errors, or cancellations will be handled promptly and fairly.

7. Commitment

Havilah and Asher Group Roads | Civil | Oil & Gas | Petroleum | Electrical | Construction | International (Pty) Ltd is committed to providing secure, efficient, and reliable payment options for all clients, partners, and stakeholders, ensuring transparency, compliance, and trust.

8. Capped

The maximum capped amount per single transaction is ZAR 399,000.00 (Three Hundred and Ninety-Nine Thousand Rand) until further notice.

Clients requiring transactions exceeding the capped limit may contact the Company directly to arrange alternative secure payment methods or banking arrangements.