

Payments and Anti-Money-Laundering Policy

OHMI Coffee Co (Pty) Ltd · Registration number 2024/665206/07

Version 1.3 · 15 October 2026 · Effective 16 October 2026, published at <https://ohmicoffee.co.za/legal>

1. How money moves

1.1 We receive money by electronic transfer into a bank account in our name, against a reference we issue, or by card through our payment provider, iKhokha, which pays what it collects into that account. Card details are entered on iKhokha's secure page and never reach us. When an invoice is paid we mark it paid and record the method (EFT, card or cash) and the date. We pay money only by electronic transfer to a bank account verified in the name of the person entitled to it. We do not hold money for anybody, and we do not pay to third parties.

2. Verification before payment

2.1 Before we pay an Affiliate anything we verify their identity from an identity document, and verify from a bank confirmation letter or statement that the bank account is in their name. We re-verify on any change of bank details before paying to the new account.

3. Holds and reporting

3.1 We may hold a payment where verification is incomplete, where a sale has been refunded, cancelled or disputed, where the pattern of orders or deposits is inconsistent with genuine retail sales, or where we reasonably suspect fraud, money laundering or the funding of unlawful activity. We tell the person why, review the hold at least every fifteen business days, and end it by paying, adjusting with reasons, or referring to an authority.

3.2 We report suspicious or unusual transactions to the Financial Intelligence Centre where the law requires, and we do not tell the person concerned that a report has been made.

4. Our status

4.1 We have not registered as an accountable institution under the Financial Intelligence Centre Act and we do not represent that we are exempt. A classification review with our accountant is in progress. Whatever its outcome, we apply the controls in this policy.

5. Records

5.1 We keep every financial record, every verification record and every change to a ledger for at least five years after the transaction, in a form that cannot be altered without leaving a record of the alteration.

General provisions

Entire agreement. This document, together with the other OHMI documents it refers to, records the whole of the agreement between you and us on its subject. No representation, undertaking or term not recorded in these documents binds us.

Variation. We may amend this document. We will give you at least fourteen days' notice of an amendment by notice in the app or by message to the contact details you have given us. An amendment does not alter the price, calculation or entitlement of any order placed or benefit earned before it takes effect. Continued use of the service after the effective date of an amendment is acceptance of it.

Severability. If any provision of this document is found to be unenforceable, it is severed and the remainder continues in force.

No waiver. Our failure or delay to enforce any provision is not a waiver of it.

Assignment. You may not cede, assign or transfer any right or obligation under this document. We may cede or assign to a successor in business on notice to you.

Force majeure. We are not liable for any failure or delay caused by an event beyond our reasonable control, including supplier failure, courier failure, power or network outage, strike, fire, flood, epidemic or act of government.

Notices. Notices to us go to sales@ohmicoffee.co.za or to Unit 42 Wesley Road, Galloway Centre, Strand, Western Cape, 7200, our address for service. Notices to you go to the email address, phone number or in-app inbox on your account. A notice sent by email or in-app message is deemed received on the business day after it is sent.

Governing law and jurisdiction. This document is governed by the law of the Republic of South Africa. You consent to the jurisdiction of the Magistrates' Courts, without prejudice to our right to approach the High Court, and without prejudice to any right you have to approach a consumer body under the Consumer Protection Act, 68 of 2008.

Interpretation. Headings are for convenience only. "Including" means including without limitation. The singular includes the plural. A reference to a statute is to that statute as amended.

Precedence. Where this document conflicts with the Terms of Use and Sale, the Terms of Use and Sale prevail. Where this document conflicts with mandatory law, the law prevails and this document is read down to the extent necessary.