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Our Payment Terms & Conditions as from January 19, 2026

- **Payment Methods:** Pawa Openteq Consultants Ltd explicitly accepts all listed forms of payment. We accept major credit cards (Visa, MasterCard, American Express) and PayPal. All transactions are processed in [Currency,KES,USD]
- **Payment Timeline:**All orders must be paid in full at the time of checkout. Goods will not be shipped, and services will not commence, until payment is successfully processed and confirmed.
- **Pricing and Taxes:** Prices are exclusive of applicable sales tax, VAT, and shipping fees
- **Failed Payments:** In the event of a payment failure, the order will be placed on hold for [48 hours]. We will notify you immediately via email to update your payment details.
- **Refunds and Security:** Refunds for eligible returns will be issued to the original payment method within 14 business days. We use industry-standard encryption to ensure your payment information is secure.

Yours Faithfully

Pawa Openteq Consultants Ltd

**PAWA OPENTEQ
CONSULTANTS LIMITED**
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