

Hello valued guest,

Before you make any deposit, we advise that you phone your **Bank** first to let them know that you will be making a *FOREX* (Foreign Exchange) payment online.

This is not always necessary but we have experienced that some banks in some countries often require pre-notification before a transaction, for e.g. the United States.

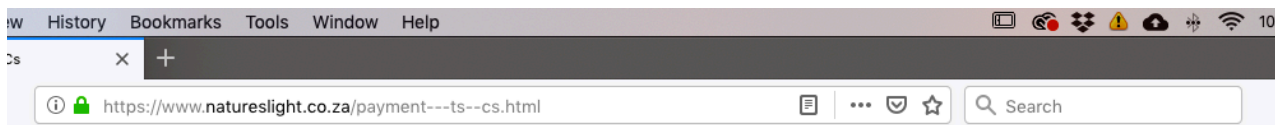
Step 1:

Log onto our **Payment - Terms and Conditions** page on our website:
<https://www.natureslight.co.za/payment---ts--cs.html>

Please read through our **T's and C's...**

Step 2.1:

Click on the **Pay Online Now** button...



Nature's Light
Photography Tours and Workshops

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Payment - Terms and Conditions

You can pay online for your reservation either by Electronic Funds Transfer (EFT), or with your credit or debit card through our partner Exchange4Free.

Exchange4Free gives you a great exchange rate and there are no international bank charges. **Payments made with a credit card through Exchange4Free are subject to a 2.5% surcharge.**

Please be advised: Credit Card Payments from certain Countries usually require pre-authorisation from your **Bank**, so please contact them before you make your deposit/payment to avoid any inconvenience and to save yourself time.

To make a payment, please click the '**Pay Online Now**' button beneath and follow the instructions to get to our secure online payment gateway.

If you have any queries, please don't hesitate to contact us at: info@natureslight.co.za

Pay Online Now



General:

As per our Terms and Conditions we require a deposit of 30% of the invoice amount, to be paid a week after



Step 2.2:

Once you have clicked on the **Pay Online Now** button, you will be redirected to this page on the **exchange4free** website.

The screenshot shows a web browser window with the URL <https://exchange4free.com/index.php>. The page is divided into two main sections: 'Book A Payment' and 'Payer Details'.

Book A Payment Section:

- Country Paying From: **United States** (dropdown menu)
- Payer Type: ☒ Individual ☐ Entity
- First Name: **TEST 1** (text input)
- Last Name: **TEST 1** (text input)
- Passport/ID Number: **123456789** (text input)
- Payment Method: **Credit Card** (dropdown menu)
- Payment Reason: **Paying Funds to E4F Wallet** (dropdown menu)
- Invoice Currency: **United States Dollars (USD)** (dropdown menu)
- Invoice Amount: **1000** (text input)
- Get Quote** (green button)

Quote Details:

Payment Currency	United States Dollars (USD)
Exchange Rate	1 USD/USD
Transfer Fee	0 USD
Amount to be Paid	1000 USD

Payer Details Section:

- Payment Reference Type: **Booking Reference** (dropdown menu)
- Payment Reference: **Iceland Trip** (text input)
- Email Address: **info@natureslight.co.za** (text input)
- Country: **United States** (dropdown menu)
- State: **Texas** (dropdown menu)
- Mobile Number: **(+1) -** (dropdown menu) **27384950690** (text input)
- City: **Houston** (text input)
- Street Address: **1 Houston road** (text input)
- Zip Code: **77001** (text input)

Confirm And Pay Section:

- ☒ I agree that I have read and understood and accepted the [Terms & Conditions](#).
- ☒ I accept the above exchange rate quote and fees for this payment.
- ☒ I agree that once the rate is fixed to make and complete the payment.
- Pay Now** (green button)

A green arrow points to the 'Get Quote' button in the 'Book A Payment' section.

Step 3:

Book A Payment (See image above)

*Country Paying From: Enter the **Country** you are paying from.

*Payer type: Will be for One individual.

*First Name: Enter your **First name, Last name and Passport/I.D.** Number as prompted.

*Payment Method: Will be a **Credit Card** payment.

*Payment Reason: is Paying Funds to E4F Wallet (This means you will be transferring money to **Nature's Light**).

*Invoice Currency: Pick the **Currency** you will be paying **WITH**.

*Invoice Amount: Type in the **AMOUNT** you wish to pay (please remember to add any *Transfer Fees*).

*Click on the green  Button, and move on to **Step 4** (Payer Details).

Step 4:

Payer Details (See image above)

*Payment Reference Type: This will be your **Booking Reference**.

*Payment Reference: Use the name of the **Workshop Tour** you will be attending.

*Email Address: Enter **Your** Email Address.

*Country: The country you are **From**.

*State: Enter the State if applicable.

*Mobile Number: Enter **Your** mobile/cellphone number.

*City: Enter **Your** City's name.

*Street Address: Enter **Your** street/postal address.

*Zip Code: Enter **Your** zip/postal code.

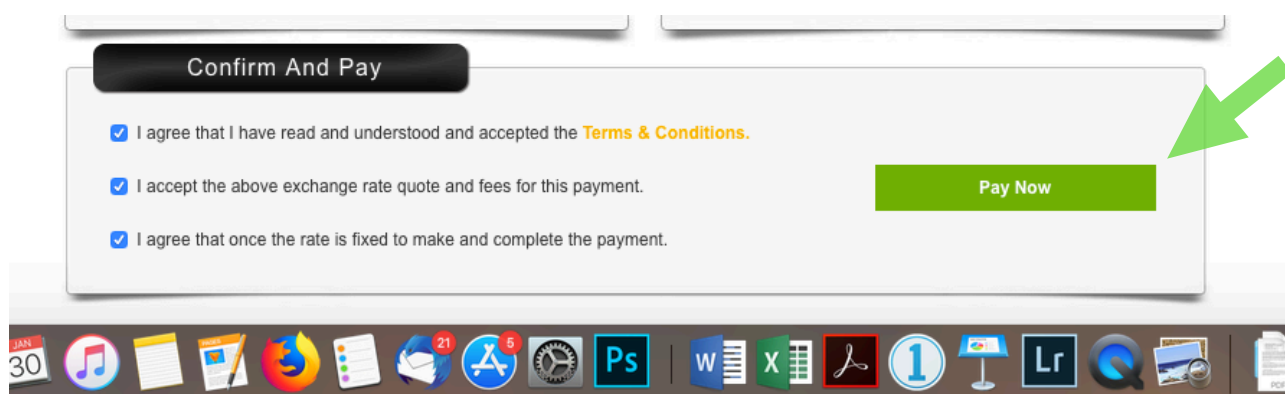
Step 5:

Confirm and Pay (See image below)

*Please read through and **TICK** the 3 Terms and Conditions of exchange4free.

*Click on the green  Button, and you will be **redirected** to a new page.

...**See Step 6** (Credit Card Details).



Step 6:

Credit Card Details (See image below)

*webservices.exchange4free.com

*Card Number: Enter **Your** Credit Card number.

*Valid Till: Enter the **Expiry Date** on your Credit Card.

*CVV: Enter the **Last 3 Digits** on the back of your Credit Card.

*You may choose to have the website remember your card for further trips.

*Click on the orange **PAY (Currency amount)** Button, and you will be **redirected** to a new page...

...See Step 7 (Payment Verification).

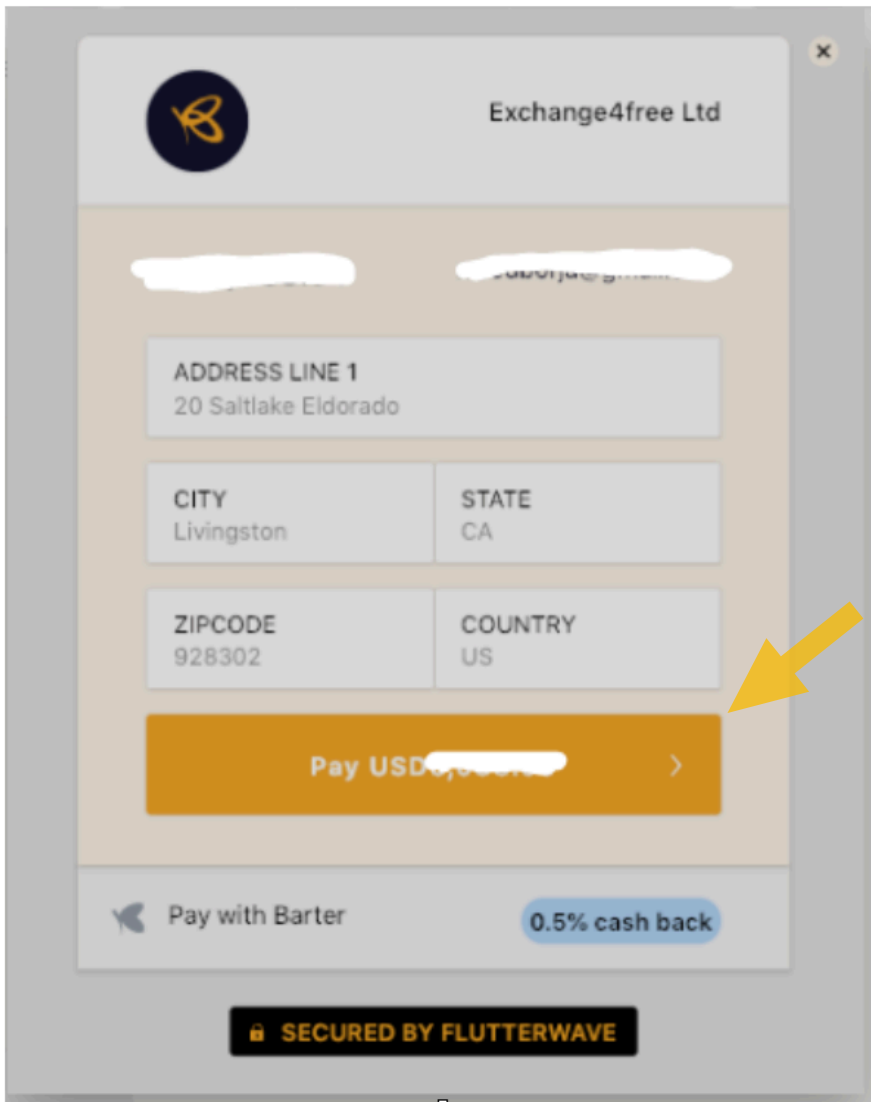
The screenshot shows a web browser window with the URL webservices.exchange4free.com/v4/payinMethodProcessorLauncher. The page displays the Exchange4free Ltd logo and the amount USD 1,000.00. Below this, there are input fields for CARD NUMBER (0000 0000 0000 0000), VALID TILL (MM / YY), and CVV (123). A checkbox labeled "Remember this card next time" is present. A large orange button labeled "Pay USD1,000.00" is highlighted with a yellow arrow. At the bottom, there is a "Pay with Barter" option and a "0.5% cash back" badge. A security banner at the bottom states "SECURED BY FLUTTERWAVE".

Step 7:

Payment Verification (See image below)

*You will be prompted to enter in your **Billing Address**. This needs to be correct and as **per your Card's** billing address or the payment will fail.

*Thereafter, click on the orange **PAY (Currency amount)** Button **again** and once successful, you will be **redirected** to...**See Step 8:** (Payment Booking Completed).



Exchange4free Ltd

ADDRESS LINE 1
20 Saltlake Eldorado

CITY
Livingston

STATE
CA

ZIPCODE
928302

COUNTRY
US

Pay USD,600.00 >

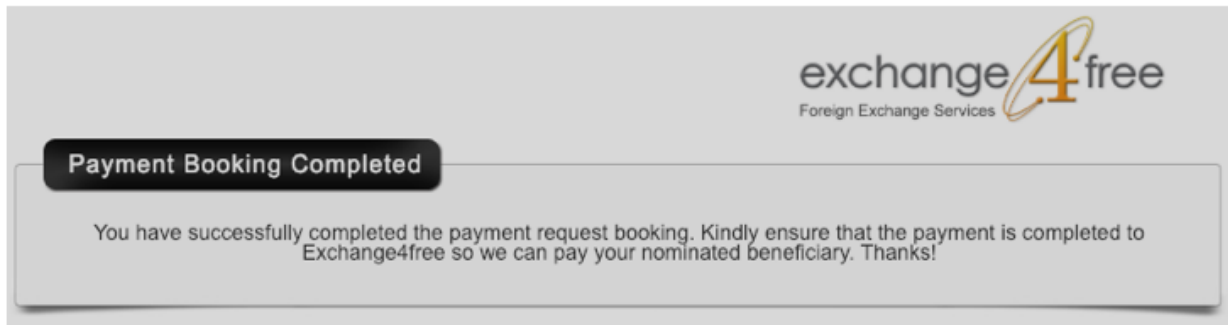
Pay with Barter 0.5% cash back

SECURED BY FLUTTERWAVE

*See **Step 8** below...

Step 8:

Payment Booking Completed (See image below)



*You will receive an **email** saying your payment was successful.

*Clients paying via Credit Card from anywhere else (**Europe, UK, etc**), will go through a **different Credit Card Payments page** and it will be slightly different to the above screenshots.



(*Depending on your Bank, you should receive some form of payment verification, either via a mobile/cellphone message, or an email, or some type of communication from your bank)

>Credit Card Payments From the USA – These are processed via **Flutterwave**.

>Credit Card Payments From all other countries besides the USA – These are processed via **Secure trading**.

*Please feel free to contact us on info@natureslight.co.za at any time should you have any questions or queries. We look forward to welcoming you on one our workshops!