Clear rules. No surprises.

Haven Earnings and Payout Policy

Exactly how Companions earn on Haven, when they're paid, and what to do if something doesn't look right.

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1 Call earnings

In short: Every second you spend on calls with Speakers is paid. The more minutes you complete in a month, the more each new minute pays.

What counts

- **Every connected voice call** with a Speaker on the Haven app, whatever its length, measured to the second.
- **Chats and messages are not paid.** They're for staying in touch with your Speakers.

Your rate grows through the month

Level	Your minutes this month	Rate per minute	Most you earn in this band
Base	1 – 300	**₹5**	₹1,500
Recognized	301 – 1,000	**₹5.50**	₹3,850
Preferred	1,001 – 2,500	**₹6**	₹9,000
Elite	2,501 and above	**₹7**	No limit

Each rate applies to the minutes inside its band. Moving up a level never lowers what you've already earned.

EXAMPLE

1,800 minutes in a month (about 1 hour of calls a day)
300 × ₹5 + 700 × ₹5.50 + 800 × ₹6 = ₹1,500 + ₹3,850 + ₹4,800 = **₹10,150 for calls**

A fresh start every month

On the 1st of every month at 12:00 AM, your minute count starts again at Base. Everything you earned the month before is safe and paid as usual. Only the level resets, like a new season.

2 Top Companion bonus

In short: Reach Elite two months in a row, and Haven says thank you with ₹2,250. You can earn it again and again.

- **How to earn it:** complete 2,501 or more call minutes in two calendar months in a row.
- **It repeats:** after each bonus, the count starts again. Elite in January and February earns one bonus; Elite again in March and April earns another.
- **When it's paid:** in the first payout after the second month ends, while your account is active and in good standing.

3 Your month, added up

In short: Here's what call earnings add up to over a 30-day month, at different amounts of call time.

Calls per day	Minutes in the month	Level reached	Call earnings
1 hour	1,800	Preferred	**₹10,150***
2 hours	3,600	Elite	**₹22,050***
3 hours	5,400	Elite	**₹34,650***

From about 2 hours of calls a day, you reach Elite. Do that two months in a row, and the **₹2,250 bonus** is added on top.

These are worked examples, not promises. Earnings depend on the time you spend on calls and the calls you receive. Only time on connected calls is paid; time online without a call is not.

4 How and when you're paid

In short: Four payouts a month, straight to your own UPI or bank account. You never pay anything to work on Haven.

7th	15th	23rd	Last day
of the month	of the month	of the month	of the month

Topic	How it works
What each payout includes	All earnings checked and cleared since your last payout. Earnings from the last few days before a payout date may still be in routine checks; if so, they're included in the next payout. Nothing is lost.
Where it goes	Only to a UPI ID or bank account in your own name, matching your verified identity. A new UPI ID or account is verified first, which may delay that payout.
Minimum withdrawal	**₹500.** Once your earned balance reaches ₹500, you're eligible for a payout on the next payout date. Until then, your balance keeps adding up and carries forward. It's never lost.
Charges	Haven pays all payment and transaction charges.
Bank timing	Payouts are sent on the payout date and usually reach your account within 1–2 working days. If a payout date is a bank holiday, it's sent on the next working day.
Tax	Tax is deducted at source wherever the law requires it, and you'll receive the certificate.
Your records	Your minutes, level and every payout are visible in the app at any time.

5 Fair play

In short: Honest work is always paid. Earnings from gaming the system are not.

To keep Haven fair for every Companion and Speaker, these are not paid, and any earnings from them are withheld or reversed:

- Calls with your own second account, or calls arranged with family or friends to add minutes.
- Keeping silent or idle calls open to increase call time.
- Repeated very short calls made to inflate earnings or look active.
- Using more than one account, or letting someone else use yours.
- Using apps or tricks to appear online without being available.
- Asking for or accepting money, gifts or payment from Speakers outside Haven.

While we review a case, pending earnings may be held for up to 30 days. Everything genuinely earned is released once the review is complete. Serious or repeated cases can lead to suspension, as set out in the Companion Agreement.

6 Corrections and questions

In short: Mistakes are corrected both ways, and you're always told first. Questions are resolved within 3–4 working days.

- **Underpaid?** The difference is added to your next payout.
- **Overpaid by mistake?** We tell you the amount, and adjust it in a following payout.
- **Amounts owed to Haven** (for example, a loss caused by breaking the rules) may be deducted only after you're told the amount and the reason.

If something looks wrong

1. **Tell us within 15 days of the payout date**
   Through Help and Support in the app, or at hello@myhavenclub.com.
2. **Share the details**
   Your Haven ID, the payout date and what looks wrong. A screenshot helps.
3. **We resolve it within 3–4 working days**
   after reviewing your call and payout records.

7 Changes to this policy

- If rates, the bonus, payout dates or any rule here changes, you'll receive an email **at least one week before** the change takes effect.
- A change applies only from its start date. It never reduces what you've already earned.
- If you'd rather not continue under new terms, you can end your agreement with one week's notice and be paid for everything you've earned.

8 Common questions

Do I pay anything to join or to earn?

No, never. If anyone asks you for money to join, get calls or "unlock" earnings, it's fraud. Report it to hello@myhavenclub.com.

Is a 20-second call paid?

Yes. Every call counts, measured to the second.

Are chats paid?

No. Only voice calls are paid.

Am I paid for time online when no call comes in?

No. Only time on connected calls is paid.

When can I withdraw my earnings?

Once your earned balance reaches ₹500. Below that, it carries forward to the next payout date and keeps adding up.

What happens to my level on the 1st?

It starts again at Base. Last month's earnings are safe and paid as usual.

The money hasn't reached my account. What should I do?

Allow 1–2 working days for your bank. If it still hasn't arrived, write to hello@myhavenclub.com with your Haven ID and the payout date.

*** Please note:** Your earnings depend entirely on the calls you receive and the time you spend on them. Haven does not guarantee a fixed number of calls or a fixed income. **The good news:** it's in your hands. The better your conversations, the more Speakers want to talk to you, and the more they come back to you. That is what grows your earnings month after month.

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