



LOAN AGREEMENT BETWEEN INDIVIDUAL

This Loan Agreement ("Agreement") is entered into and will come into **17.01.2019**

ENTER: [REDACTED] (' Lender')

[REDACTED]

AND: [REDACTED] 'Borrower')

[REDACTED]

(The Lender and the **Borrower** are individually called the "Party" and collectively the "Parties")

WHILE

The Lender wishes to grant a loan to the Borrower and the Borrower accepts such loan on the following terms and conditions.

NOW, THEREFORE, THE PARTIES AGREE TO THE FOLLOWING:

1. The Loan

The Lender grants a loan (hereinafter referred to as "Loan") to the Borrower in the amount of **EUR 20,000.00**. The Lender grants this Loan to the Borrower without any underlying securities.

The Borrower explicitly acknowledges that it owes a loan of EUR 20,000.00 to the Lender.

2. Interest rate

The Borrower shall pay an interest rate of **3%** per year for the Loan. The total of the Loan, including interest rates, is **EUR 23174.58**.

3. Term of the Loan

The term of the Loan is **120 months** starting by **11.03.2019**

4. Repayment

The Loan will be reimbursed by monthly installments to the Lender. The Borrower is obliged to transfer to the Lender **monthly an amount of EUR 193,12** starting from the **11.03.2019**.

The Borrower has the right to repay the whole Loan plus interest rate at any time.

5. Securities

No warranty (**movable or immovable**) is backed on the loan under the contract, that the lender acknowledges and agrees unconditionally and unreservedly and this outright. **But the borrower must purchase credit insurance to the lender's bank**; this insurance will cover the repayments of the borrower if he is declared legally incompetent.

6. Home Address

As part of the contract, the borrower declares elect domicile at the address mentioned above on this contract, and should keep the lender informed in case of change.

7. Money Laundering

The Lender confirms that he is the beneficial owner of this money. The Lender declares that this Loan is not granted for the purpose of money laundering.

8. General Provisions

8.1. Effect on Third Parties

No Person other than the Parties shall have any rights or benefits under this Agreement, and nothing in this Agreement is intended to confer on any Person other than the Parties any rights, benefits or remedies.

8.2. Confidentiality

Except as otherwise required by law or any relevant regulatory or governmental body (including stock exchange regulations), the Parties shall keep confidential all aspects of the terms and the contents of this Agreement.

8.3. Counterparts

The present Agreement may be executed in counterparts by each of the Parties, and each of the counterparts shall constitute an original, but all of them taken together shall constitute only one document. This Agreement may be executed by facsimile or other electronically scanned and transmitted signatures.

IN WITNESS WHEREOF, the Parties have executed this Agreement as of the date first above written.

The Lender: [REDACTED]

The Borrower: [REDACTED]