



LOAN AGREEMENT

This is an agreement between -----, henceforth known as "Borrower," and **JOGFIN RESOURCES LIMITED**, henceforth known as "Lender."

Borrower wishes to borrow amounting of N----- for the ----
----- and it will be released on -----, **202---**

Conditions for this Loan are as follows:

- Borrower will begin the first repayment on -----, **202---** for N-----
-.
- The loan and repayment plan details:
Loan Interest: **10%**
Loan Duration: **6 Month**
Interest Method: **Flat rate**
Repayment Cycle: **Monthly**
Number of Repayments: **6**
- The final date of repayment will be on -----, **202---**
- Failure to repay the Loan will incur penalty charges.

Borrower and Lender agree to the conditions above and sign that will take effect in the presence of a notary public on -----, **202---**.

Borrower

Guarantor

BRANCH MANAGER

GROUP HEAD

CFO