

LOAN AGREEMENT

Contract Number: LA-2025-068

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

HSBC Holdings

BORROWER:

Anna Miller

Section 2: Loan Terms and Conditions

| | |
|------------------------------|--|
| Principal Amount: | USD 44,000.00 |
| Interest Rate (p.a.): | 15.0% |
| Term: | 18 months |
| Maturity Date: | August 10, 2027 |
| Purpose: | Home improvement and renovation |
| Security: | No (Unsecured Loan) |
| Collateral: | Vehicle title and personal savings account |

Section 3: Repayment Terms

Repayment shall be made in 18 monthly installments. The estimated monthly payment is approximately USD 2,994.44 (including interest). A detailed amortization schedule will be provided separately.

Section 4: Special Provisions

This unsecured personal loan requires no collateral. The vehicle title and savings account referenced above serve as additional security for this unsecured obligation.

Section 5: General Terms

This Agreement shall be governed by and construed in accordance with the laws of the State of New York. Any amendments or modifications must be in writing. If any provision is found to be unenforceable, the remaining provisions shall continue in full force and effect.

Section 6: Signatures

HSBC Holdings

(Lender)

Date: _____

Anna Miller

(Borrower)

Date: _____