

LOAN AGREEMENT

Contract Number: LA-2025-094

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Wells Fargo Home Mortgage

BORROWER:

Vertex Pharmaceuticals Inc.

Section 2: Loan Terms and Conditions

| | |
|------------------------------|-------------------------------------|
| Principal Amount: | USD 31,000.00 |
| Interest Rate (p.a.): | 9.0% |
| Term: | 54 months |
| Maturity Date: | July 25, 2030 |
| Purpose: | General consumer purchase financing |
| Security: | No (Unsecured Loan) |

Section 3: Repayment Terms

Repayment shall be made in 54 monthly installments. The estimated monthly payment is approximately USD 806.57 (including interest). A detailed amortization schedule will be provided separately.

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

Wells Fargo Home Mortgage

(Lender)

Date: _____

Vertex Pharmaceuticals Inc.

(Borrower)

Date: _____