

# LOAN AGREEMENT

## Credit Card Account Agreement (Revolving Credit)

**Contract Number:** LA-2025-007

**Date:** February 13, 2026

### Section 1: Parties to the Agreement

**LENDER:**

American Express  
(Financial Institution)

**BORROWER:**

Michael Davis  
(Natural Person / Individual)

### Section 2: Loan Terms and Conditions

<b>Loan Type:</b>	Credit Card Account Agreement (Revolving Credit)
<b>Ontology Class:</b>	CardAccount
<b>Principal Amount:</b>	USD 10,000.00
<b>Interest Rate (p.a.):</b>	18.9%
<b>Term:</b>	Open-ended (revolving)
<b>Maturity Date:</b>	N/A (Open-ended)
<b>Purpose:</b>	Revolving credit line for everyday purchases
<b>Security:</b>	No (Unsecured Loan)

### Section 3: Repayment Terms

This is a revolving credit facility (Open-End Credit). The Borrower may draw upon the credit limit as needed and must make minimum monthly payments as specified in the account terms.

## Section 4: Special Provisions

Open-End Credit with minimum monthly payment of 2% of outstanding balance. This is an OpenEndCredit facility.

## 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

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American Express

(Lender)

Date: \_\_\_\_\_

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Michael Davis

(Borrower)

Date: \_\_\_\_\_