

# LOAN AGREEMENT

**Contract Number:** LA-2025-081

**Date:** February 16, 2026

## Section 1: Parties to the Agreement

**LENDER:**

Goldman Sachs

**BORROWER:**

Kevin Allen

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 4,000.00
<b>Interest Rate (p.a.):</b>	23.9%
<b>Term:</b>	24 months
<b>Maturity Date:</b>	February 06, 2028
<b>Purpose:</b>	Credit card for everyday purchases
<b>Security:</b>	No (Unsecured Loan)

## Section 3: Repayment Terms

Repayment shall be made in 24 monthly installments. The estimated monthly payment is approximately USD 246.33 (including interest). A detailed amortization schedule will be provided separately.

## Section 4: Special Provisions

This is a closed-end credit card account. The full balance must be repaid by the maturity date. No revolving credit is permitted.

## 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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Goldman Sachs

(Lender)

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

\_\_\_\_\_

Kevin Allen

(Borrower)

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