

LOAN AGREEMENT

Contract Number: LA-2025-046

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Barclays

BORROWER:

Katherine Campbell

Section 2: Loan Terms and Conditions

Principal Amount:	USD 9,000.00
Interest Rate (p.a.):	17.8%
Term:	Open-ended (revolving)
Maturity Date:	N/A (Open-ended)
Purpose:	Appliance and furniture purchase
Security:	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

Barclays

(Lender)

Date: _____

Katherine Campbell

(Borrower)

Date: _____