

LOAN AGREEMENT

Contract Number: LA-2025-087

Date: February 14, 2026

Section 1: Parties to the Agreement

LENDER:

Citizens Financial Group

BORROWER:

Kevin Allen

Section 2: Loan Terms and Conditions

Principal Amount:	USD 10,000.00
Interest Rate (p.a.):	17.2%
Term:	48 months
Maturity Date:	January 24, 2030
Purpose:	Credit card for everyday purchases
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 48 monthly installments. The estimated monthly payment is approximately USD 351.67 (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

Citizens Financial Group

(Lender)

Date: _____

Kevin Allen

(Borrower)

Date: _____