

LOAN AGREEMENT

Contract Number: LA-2025-017

Date: February 16, 2026

Section 1: Parties to the Agreement

LENDER:

Credit Suisse

BORROWER:

Nexus Digital Inc.

Section 2: Loan Terms and Conditions

Principal Amount:	USD 1,388,000.00
Interest Rate (p.a.):	5.0%
Term:	58 months
Maturity Date:	November 22, 2030
Purpose:	Fleet vehicle purchase
Security:	No (Unsecured Loan)

Section 3: Repayment Terms

Repayment shall be made in 58 monthly installments. The estimated monthly payment is approximately USD 29,714.37 (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

Credit Suisse

(Lender)

Date: _____

Nexus Digital Inc.

(Borrower)

Date: _____