

# 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

<b>Principal Amount:</b>	USD 10,000.00
<b>Interest Rate (p.a.):</b>	17.2%
<b>Term:</b>	48 months
<b>Maturity Date:</b>	January 24, 2030
<b>Purpose:</b>	Credit card for everyday purchases
<b>Security:</b>	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**

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Citizens Financial Group

(Lender)

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

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Kevin Allen

(Borrower)

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