

# LOAN AGREEMENT

**Contract Number:** LA-2025-015

**Date:** February 14, 2026

## Section 1: Parties to the Agreement

**LENDER:**

HSBC Holdings

**BORROWER:**

Meridian Holdings Corp.

## Section 2: Loan Terms and Conditions

<b>Principal Amount:</b>	USD 1,382,000.00
<b>Interest Rate (p.a.):</b>	4.5%
<b>Term:</b>	62 months
<b>Maturity Date:</b>	March 20, 2031
<b>Purpose:</b>	New market entry and expansion
<b>Security:</b>	Yes (Secured Loan)
<b>Collateral:</b>	Shares in the acquired company

## Section 3: Repayment Terms

Repayment shall be made in 62 monthly installments. The estimated monthly payment is approximately USD 27,472.82 (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**

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HSBC Holdings

(Lender)

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

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Meridian Holdings Corp.

(Borrower)

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