



04 January 2023

To Whom It May Concern,

Prodigy Finance Ltd is authorised and regulated by the Financial Conduct Authority, and entered on the Financial Services Register under firm registration number 709641.

We have conditionally approved **Harsh Vaghani**, resident at **904, Atharva Landmark, Poddar Road, Malad East, Mumbai, Maharashtra, 400097, India**, for a loan of **USD 39447.00** (USD Thirty Nine Thousand Four Hundred Forty Seven) for their studies and conditionally approved a further loan of \$39447.00 (USD Thirty Nine Thousand Four Hundred Forty Seven) for their studies during **August 2024 to May 2025** at **Binghamton University - SUNY - The Thomas J. Watson School of Engineering and Applied Science**, completing a **MS in Information Systems** degree from **August 2023 to May 2025**.

When the loan is finalised, the funds will be paid directly to **Binghamton University - SUNY - The Thomas J. Watson School of Engineering and Applied Science**. The funds, as part of an educational loans scheme, may be used for tuition and, if approved by the school, for living expenses. Our loan approval is subject to contract.

Please feel free to contact us should you require any further information.

Sincerely,

A square box containing a handwritten signature in black ink that reads "Prodigy Finance".

Prodigy Finance

**Prodigy Finance Ltd**      London | Cape Town | New York

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Prodigy Finance Ltd is incorporated in the United Kingdom (Company Number 05912562) with its registered address at 85 Great Portland Street London W1W 7LT and registered with the Office of the Information Commissioner (Reg. No. Z9851854). Prodigy Finance is authorised and regulated by the Financial Conduct Authority (firm registration number 709641) for certain consumer credit activities. Prodigy Finance loans are offered to eligible borrowers who are studying outside of their country of residence and these loans are governed by English law.