COMMON TERMS AGREEMENT

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This Common Terms Agreement (the "CTA") is entered into as of [Date], between:  
  
- BB.Borrower Ltd. ("Borrower")  
- Bank 1 as Agent  
- Bank 2 as Lender  
- Bank 3 as Lender  
  
1. Definitions  
Capitalized terms herein shall have the meanings assigned in the Facility Agreement unless otherwise defined herein.  
  
2. Purpose  
This CTA establishes common terms applicable to all facilities provided to the Borrower.  
  
3. Conditions Precedent  
Standard conditions including:  
- Satisfactory completion of due diligence  
- Legal opinions  
- Execution of Facility Agreement and Security Documents  
  
4. Representations and Warranties  
Standard borrower representations, warranties as outlined in Schedule A.  
  
5. Covenants  
Borrower covenants to:  
- Maintain Debt to Equity ≤ 2.25x  
- Maintain Portfolio PAR30 ≤ 20%  
- Maintain Loan-to-Value ≤ 80%  
- Comply with Sustainability Targets (Women client percentage and CO₂ reduction targets)  
  
6. Events of Default  
Standard including:  
- Non-payment  
- Breach of covenants  
- Insolvency or bankruptcy proceedings  
  
7. Security  
First-ranking security over eligible receivables (defined in Facility Agreement).  
  
8. Amendments  
Amendments require consent of Lenders representing at least 66.67% of commitments.  
  
9. Governing Law  
This Agreement is governed by English Law.  
  
Schedules:  
- Schedule A: Representations and Warranties  
- Schedule B: Covenants and Undertakings  
- Schedule C: Events of Default  
  
Execution:  
IN WITNESS WHEREOF, the parties hereto have executed this CTA as of the date first written above.