

Loan Agreement Nr. 001/2024

Janaury 26, 2024

Casiworx N.V., a limited liability company duly organized under the laws of Curacao, having its registered address at Groot Kwartierweg 10, Livestrong Building, Curacao, registered at the Curacao Chamber of Commerce and Industry with number 163922, represented by its Director eMoore N.V. acting pursuant to the Articles of Association, hereinafter referred to as the – “BORROWER”, from the one side, and

Artjoms Sokolovs, personal code: 210388-12729, address: 12-11 Krāslavas Street, Riga, Republic of Latvia, LV-1003, hereinafter referred to as the – “LENDER”, from the other side,

collectively referred to as PARTIES, enter into the following content loan agreement, hereinafter referred to as the "Agreement":

1. PURPOSE OF THE AGREEMENT

1.1. The LENDER grants the BORROWER a loan in the amount of EUR 20,000.00 (twenty thousand euros and 00 cents) (hereinafter referred to as the Loan), and the BORROWER undertakes to fulfill the obligations arising from this Agreement in good faith and repay the Loan to the LENDER in accordance with the terms and conditions specified in this Agreement.

1.2. The PARTIES agree that the Loan shall bear interest at a rate of 6% (six percent) per annum.

1.3. The repayment term of the Loan is twenty-four (24) months from the date of signing the Agreement.

2. DISBURSEMENT OF THE LOAN AMOUNT

2.1. The LENDER disburses the loan amount to the BORROWER by transferring it to the specified bank account on the date of signing the Agreement.

3. TERMS OF REPAYMENT OF THE LOAN AMOUNT

3.1. The BORROWER undertakes to fully repay the Loan to the LENDER by the deadline specified in clause 1.3.

3.2. The BORROWER has the right to repay all or part of the Loan before the repayment term.

4. LIABILITY OF THE PARTIES

4.1. In the event of non-performance or improper performance of the terms of this agreement, the party at fault shall compensate the other contracting party for all losses incurred thereby.

4.2. In case of failure to repay the Loan on time, the LENDER has the right to demand from the BORROWER a penalty of 0.05% of the unpaid Loan amount for each day of delay, but not more than 10% of the delayed amount in total.

4.3. Payment of the penalty does not release the BORROWER from the obligation to fully perform the obligations.

5. OTHER TERMS

5.1. This agreement enters into force upon mutual signing and is valid until the complete fulfillment of the PARTIES' obligations.

5.2. In other cases, this agreement may be terminated and its terms may be amended or supplemented only upon the written agreement of the PARTIES.

5.3. The PARTIES agree that any dispute, disagreement, or claim arising from this agreement, concerning its breach, termination, or invalidity, shall be considered in the courts of the Republic of Latvia by mutual agreement.

5.4. The PARTIES sign the agreement with a secure electronic signature containing a time stamp. The date of signing the agreement is the date of the last attached secure electronic signature and its time stamp. The Parties have access to the electronically signed agreement in both parties' formats.

SIGNATURES

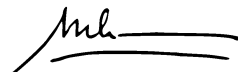
LENDER



05/02/2024

Artjoms Sokolovs

BORROWER



05/02/2024

Casiworx N.V.

Director:

Bank details:

Beneficiary's Account Number:

MT34SBMT55505000010000037271000

Beneficiary's Account Name:

Emerald Financial Group (UK) Ltd

Beneficiary's Address:

Hamilton House, 1 Temple Avenue, London EC4Y
0HA, United Kingdom

Beneficiary's Bank:

Sparkasse Bank Malta plc (Sliema, Malta) SWIFT:
SBMTMTMT