

LOAN AGREEMENT

THIS LOAN AGREEMENT (this "Agreement"), dated this 6th day of November, 2025

BETWEEN:

LUAN, CHANG LUN of NO. 12, LN. 71, SEC. 2, CHANG'AN RD., XITUN DIST., TAICHUNG CITY, TAIWAN
(the "Lender")

AND

PLUSTAR N.V. of ZUIKERTUINTJEWEG Z/N, CURACAO
(the "Borrower")

The lender and the borrower are collectively referred to as the "Parties" and individually as a "Party".

IN CONSIDERATION OF the Lender loaning certain money (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, the parties agree to keep, perform and fulfill the promises and conditions set out in this Agreement:

1. Loan Amount, Interest & Disbursement

The Lender has loaned to the Borrower the sum of USDT 150,000 (One Hundred and Fifty Thousand USDT) on the 6th of November 2025, which the Borrower acknowledges as having been received in full.

2. Interest

Interest shall accrue at a rate of four percent (4%) per annum on the outstanding principal and shall be payable in full upon the Maturity Date.

3. Term & Repayment

3.1 The loan term shall commence on the 6th of November 2025 and shall expire on the 6th of July 2027 (the "Maturity Date").

3.2 The Borrower agrees to repay the principal in full within the term of this Agreement

3.3 The Borrower shall make monthly payments of **USDT 10,400** (inclusive of principal and interest at 4% per annum) on or before the 15th of each month until the Maturity Date. The interest portion shall be deemed an add-on to the principal repayment and calculated on a simple basis over the term of the Loan.

3.4 All repayments shall be made in USDT (Tether, TRC-20 network) to the following wallet address designated by the Lender:

TRC-20 Wallet Address: TUHgcYRt27KS8PEaQfovizbrN1QtUWYyx

3.5 The Borrower may, at any time prior to default, prepay all or part of the outstanding balance without penalty or additional charge.

4. Default

In the event the Borrower fails to make any payment or breaches any obligation under this Agreement, the Lender may, at their sole discretion, declare the entire unpaid principal immediately due and payable.

Dr. Claire M. Calleja Zammit
CAMS, Adv. Trib. Ecc. Melit., Pg. Dip. EC, LL.D
Advocate
Address: 112, IGA HUB, Psaila Street, Birkirkara.
Email: clairemarie@igagroup.com
+ 35699167431

True copy of Original
as seen and verified by me:

The document contains 2 pages.

Cull 20/11/2025

5. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of Curaçao, without regard to its conflict of law provisions.

6. Costs and Expenses

The Borrower shall bear all reasonable costs and expenses incurred by the Lender, including but not limited to legal fees, in enforcing any rights under this Agreement following a default. Such costs shall be added to the outstanding principal and become immediately due upon demand.

7. Binding Effect

This Agreement shall be binding upon and inure to the benefit of the Parties and their respective heirs, executors, administrators, successors, and permitted assigns. The Borrower hereby waives presentment for payment, notice of non-payment, protest, and notice of protest.

8. Amendments

No amendment or modification of this Agreement shall be valid unless made in writing and signed by both Parties.

9. Severability

If any provision of this Agreement is held to be invalid or unenforceable by a court of competent jurisdiction, such provision shall be modified to the minimum extent necessary to make it valid and enforceable, and the remaining provisions shall remain in full force and effect.

10. Headings and Interpretation

Headings are for convenience only and do not affect interpretation. Words in the singular include the plural and vice versa. Words denoting gender include all genders as the context may require.

11. Entire Agreement

This Agreement constitutes the entire understanding between the Parties regarding the subject matter hereof and supersedes all prior or contemporaneous agreements, whether oral or written.

IN WITNESS WHEREOF, the Parties have executed this Loan Agreement as of the date first above written.

LENDER:

Luan, Chang-Lun.

LUAN, CHANG LUN

Date:

BORROWER:

E. Godschalk

PLUSTAR N.V

Authorized Representative

Date: 19/11/2025