

Shareholder loan Agreement

Neil Anthony Cassar having a passport number 144253494 and has a registered address at Address: 25, Amaryllis Road Burgess Hill RH15 OUQ, UK, (Ultimate beneficial owner)

Ex Lux N.V. having a registration number 164858 and has a registered address at Zuikertuintjeweg Z/N, Curacao (company)

Terms and Conditions

1. Loan Provision:

2. The UBO, **Neil Anthony Cassar**, hereby agrees to provide a loan of **EUR 100,000.00** (the "Loan") to **Ex Lux N.V.** (the "Company").

3. Loan Nature:

- The Loan shall bear a fixed interest rate of **3.0% per annum**.
- Interest shall accrue annually on the outstanding principal balance, calculated on a simple interest basis (i.e., without compounding).
- Interest shall be payable together with each principal repayment.

Repayment Terms:

- The Company shall repay the Loan in full, including accrued interest, on or before **30th October, 2027** (the "Repayment Date").
- Repayment shall be made in a single installment of EUR **20,000.00**, beginning on **30th October, 2026**.
- Repayment may be made via bank transfer or other agreed methods, details of which shall be provided by the UBO.
- Early repayment of the Loan, either in full or in part, shall be permitted without penalty.

4. Acknowledgments:

All parties acknowledge and agree to the following:

- They have read and fully understood the terms and conditions outlined in this Agreement.
- They have entered into this Agreement voluntarily and without any form of coercion or undue influence.

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:

Cueer 6/11/2025

5. Execution:

This Agreement shall be effective as of the date first written above and shall be binding upon execution by the parties below.

Signatures

Ultimate Beneficial Owner

Name: Neil Anthony Cassar

Signature: _____



Date: 14/10/2025

Director

Name: Claire Godschalk Olmtak

On behalf of IGA Trust BV

Signature: C. Godschalk

Date: 14/10/2025

Shareholder loan Agreement Signed

Final Audit Report

2025-10-14

Created:	2025-10-14
By:	Maria Suarez (maria@igatrust.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAA8KRGnljOswyWuPe4G8XXOBq-CflPmQhn

"Shareholder loan Agreement Signed" History

-  Document created by Maria Suarez (maria@igatrust.com)
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