

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)

99 Services B.V. having a registration number **166971** 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 **99 Services B.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.

5. Execution:

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
seen and verified by me:

CML 17/10/2025

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_Interest Signed

Final Audit Report

2025-10-14

Created:	2025-10-14
By:	Maria Suarez (maria@igatrust.com)
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"Shareholder loan Agreement_Interest Signed" History

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