

Loan Agreement

DATE 21st August 2025

MADE BETWEEN

CAI Li Ying, Macau passport number MA0442650, residing at Avenida Marginal Do Lam Mau, No. 579 27 Andar, BL27 Edif Van Sion Son Chun, MACAU (the "**Borrower**").

And

Chu Koon Yau, Hong Kong passport number H24024779, residing at Ta Kwu Ling Sun Village, Ta Kwu Ling, New Territories, HONG KONG (the "**Lender**").

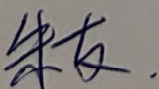
BACKGROUND

The Lender will lend a USD 300,000 (or currency equivalent) loan (the "**Loan**") to the Borrower for the acquisition and initial funding of Evelnex BV and the parties have agreed to constitute them in the manner prescribed below.

AGREED TERMS

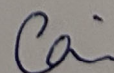
1. **Principal:** the maximum aggregate principal amount of the Loan is limited to USD 300,000 (or currency equivalent).
2. **Use of proceeds:** the proceeds for Loan shall be used to fund the investment and operations of the Evelnex BV.
3. **Term of Maturity:** the Loan shall mature in Five (5) years or on 31st August 2030 whichever is earlier.
4. **Interest and Payment of the Interest:** 5% Annually, Interest accrues daily, compounding quarterly and payable at end of each year or 31 December.
5. **Repayment of Principal:** repayment of principal shall be made at the end of Maturity or demanded by the Lender in writing during anytime of the Term of Maturity.
6. **Taxes and other expenses:** the Borrower should exercise reasonable endeavour to protect and mitigate the Lender from bearing any transaction fees when repaying Lender the interest and principal.
7. **Variations:** All or any of the rights attached to the Loan or other provisions of this Agreement may from time to time be altered or abrogated with the prior written consent of the Lender.
8. **Entirety:** As between the Lender and the Borrower, this Agreement sets the entire agreement and understanding them, and thus supersedes and supersede all prior agreements, understandings or arrangements (oral or written) in respect of its and their subject matter.
9. **Governing law and jurisdiction:** Hong Kong, SAR

Signature



Chu Koon Yau

Signature



Cai Liying