

THIS MEMORANDUM OF UNDERSTANDING contains the **HEADS OF TERMS** ("HOT") for a loan guarantee and is dated and signed the 24th of April 2017

BY:

Biotech Energy Group Ltd a company registered in England under number 10377491 whose registered office is at **160 City Road, London EC1V 2NX** ("Borrower")

And

Darren McKeever Trustee of DJP Bury Ltd SSAS living at 61 Fortview Park Kesh Co. Fermanagh, Northern Ireland, BT93 1TD ("Lender") being hereinafter referred to as the "Parties"

Biotech Energy Group has sought and investment of £ 7,840 and have sourced an Investor who is ready, willing and able to make this investment. Biotech Energy Group agrees to receive the investment on the following commercial terms.

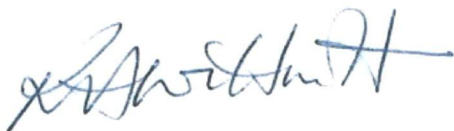
1. Commercial Terms

- 4.1 The amount of the Loan will be £7,840
- 4.2 The Term of the loan shall be 24 months from 24th April 2017 .The payment date shall be 24th April 2019
- 4.3 The above amount of the Loan cannot be increased or varied during the agreement
- 4.4 Biotech Energy Group will be liable under this loan agreement for no more than the Total Amount Guaranteed as defined above plus any interest due.
- 4.5 Biotech Energy Group must pay either an interest rate to the Lender at **12%** per annum on sums claimed under the Guarantee from the claim date until payment date. The interest payable will not be limited or within Total Amount Guaranteed.
- 4.6 This loan agreement will not be assignable by Biotech Energy Group.

2. Law and Jurisdiction

- 2.1 This agreement shall be governed by, and construed in accordance with, the laws of England and Wales;

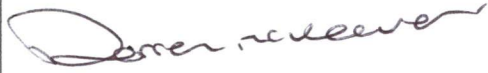
SIGNED on the above date for and on behalf of Biotech Energy Group Ltd:



Roger Willmott
Authorised Signature

AND

SIGNED

A handwritten signature in dark ink, appearing to read "Darren McKeever", written in a cursive style.

Darren McKeever Trustee of DJP Bury Ltd SSAS
Investor