

**THIS MEMORANDUM OF UNDERSTANDING** contains the **HEADS OF TERMS** ("HOT") for a loan guarantee and is dated and signed the 24<sup>th</sup> 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.

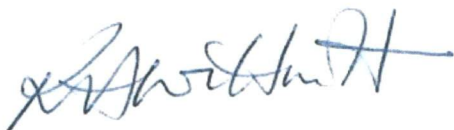
**1. Commercial Terms**

- 4.1 The amount of the Loan will be £7,840
- 4.2 The Term of the loan shall be 24 months from 24<sup>th</sup> April 2017 .The payment date shall be 24<sup>th</sup> 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;

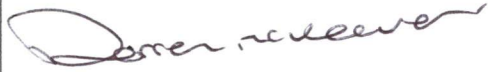
SIGNED on the above date for and on behalf of Biotech Energy Group Ltd:



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