



THIS LOAN AGREEMENT (this "Agreement") dated Thursday 19th November 2021 and made
BETWEEN:

- A. **RBC Pension Scheme**, a regulated pension scheme registered in England and Wales whose registered office is at One Mayfair Place, Level 1, Devonshire House, London W1J 8AJ, United Kingdom ("the **Lender**"); and
- B. **Mr JAS BAINS** of Apartment 202, 200 Queensway, London W2 5HX, United Kingdom ("the **Beneficiary and Borrower**").

IN CONSIDERATION of the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, both parties agree to keep, perform and fulfil the promises and conditions set out in this Agreement.

Loan Amount and Interest and Repayment

- 1. The Lender promises to loan GBP 30,000 to the Borrower and the Borrower promises to repay this principal amount to the Lender.
- 2. The interest payable on the principal amount will be 0% (zero per cent) per annum.
- 3. The Loan commencement date is Friday 19th November 2021.
- 4. The Loan Repayment Date will be on or before 31 December 2022.

Default

- 5. Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable.

Amendments

- 6. This Agreement may only be amended or modified by a written instrument signed by both the Borrower and the Lender.

Entire Agreement



7. This Agreement constitutes the entire agreement between the parties and there are no further items or provisions, either oral or otherwise.

Governing Law

8. This Agreement will be construed in accordance with and governed by the laws of England and Wales.

IN WITNESS WHEREOF THIS AGREEMENT is executed on the date stated below:

EXECUTED by
RBC Pension Scheme
(the Lender)

Acting by: Jas Bains
Position: Trustee
Date: 19th November 2021

A handwritten signature in blue ink, appearing to read "Jas Bains", with a large, stylized flourish extending from the left side of the signature.

EXECUTED by
Mr JAS BAINS
(the Beneficiary & Borrower)

Date: 19th November 2021

A handwritten signature in blue ink, appearing to read "Jas Bains", with a large, stylized flourish extending from the left side of the signature.