

LOAN REPAYMENT REQUEST AND INSTRUCTION LETTER

From: Helen Yakubovskaya

To: Nikolay Bogachev

Dated: 8 December 2020

Re: Loan Agreement dated 7 December 2020 ("**Loan Agreement**")

Dear Mr. Bogachev,

I refer to the Loan Agreement, pursuant to which I extended a Loan to you in the amount of EUR 33,250.

I hereby would like to request that you make an early repayment of the Loan in the amount of EUR 33,250 to the following account:

Bank: Allied Irish Bank
Beneficiary: Whitecliff Pension Scheme
IBAN: GB87 AIBK 2383 9604 9190 88
SWIFT: AIBKGB2L
Reference: Loan Agreement between Helen Yakubovskaya and Whitecliff Pension Scheme d. 07.12.2020

Yours sincerely,



Helen Yakubovskaya