

**THIS AMENDMENT AGREEMENT** is effective as of 2 January 2023  
**BETWEEN:**

- (1) **Mr Pavel Voronkov**, of Tuinstraat 210, 1015 PJ, Amsterdam, the Netherlands (the "**Lender**") and
  - (2) **Whitecliff Pensions Scheme**, administered by the Pension Practitioner (registered scheme administration number HMRC No. A0145081), of 229 The Broadway, London, England, SW19 1SD, UK, represented by Mr Roman Eliasov, Mrs Olga Eliasova and Mr Marko Radosavljevic as its Trustees (the "**Borrower**");
- and together with the Lender and the Borrower, the "**Parties**" and each a "**Party**";

**WHEREAS**

- (A) The Borrower and the Lender are parties to the Loan Agreement dated 25 November 2020 as amended (the "**Loan Agreement**").
- (B) In accordance with Clause 13 of the Loan Agreement, the Parties have agreed to amend the Loan Agreement to amend the interest rate.

**NOW IT IS HEREBY AGREED** as follows:

1. **Definitions and Interpretation**
  - 1.1 Unless the contrary intention appears:
    - (i) a term defined in the Loan Agreement has the same meaning in this Agreement; and
    - (ii) the principles of construction set out in the Loan Agreement shall have the same effect as if set out in this Agreement.
  - 1.2 In this Agreement "**Effective Date**" means the date of this Agreement.
  - 1.3 This Agreement is supplemental to and amends the Loan Agreement.
  - 1.4 A person who is not a party to this Agreement has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce or to enjoy the benefit of any term under this Agreement.
2. **Amendments**

The Loan Agreement shall be amended with effect on and from the Effective Date so that it shall be read and construed as follows:

  - 2.1 Clause 5.1 of the Loan Agreement shall be amended by changing interest rate to **10.57%** on the outstanding amount of the Loan principal per annum.
3. **Continuity**

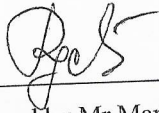
The provisions of the Loan Agreement shall, save as amended by this Agreement, continue in full force and effect and, with effect from the Effective Date, the Loan Agreement and this Agreement shall be read and construed as one document.
4. **Expenses**

The Borrower shall pay to the Lender the amount of all costs and expenses reasonably incurred by the Lender in connection with preparing and administering this Agreement.
5. **Counterparts**

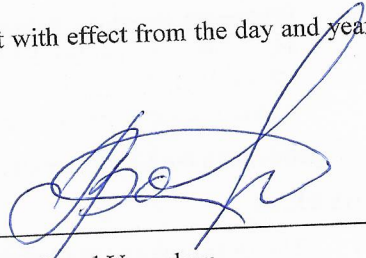
This Agreement may be executed in any number of counterparts. This has the same effect as if the signatures on the counterparts were a single copy of this Agreement.
6. **Governing Law and Jurisdiction**

Clause 17 of the Loan Agreement is incorporated in this Agreement as if repeated in full.

**IN WITNESS OF WHICH** the parties have signed this agreement with effect from the day and year first above written.



Signed by Mr Marko Radosavljevic  
For and on behalf of Whitecliff Pension Scheme



Signed by Mr Pavel Voronkov