



3 Feb 2026

# LOAN AGREEMENT

## 1. THE PARTIES

- **THE LENDER:** Elevate Tech Ltd (BRN: C19161570), a company incorporated under the laws of Mauritius, with its registered office at Evenor Mamet Street, Beau Bassin
- **THE BORROWER:** Nicolas Mackenzie Jeffrey Jason Leonore, holder of National Identity Card (NIC) No: L2604930301229, residing at 10 Parkinson Street, Terre Rouge

## 2. LOAN TERMS

- **Principal Sum:** Rs 300,000 (Three Hundred Thousand Mauritian Rupees).
- **Interest Rate:** A fixed rate of 7% per annum.
- **Term:** 5 years (60 months).
- **Monthly Installment:** Rs 5,940.36.
- **Commencement Date:** Payment shall begin on **28th February 2026** and continue on the 28th of every month thereafter.
- **Maturity Date:** The final payment shall be due no later than **29th January 2031**.
- **Method of Payment:** Standing Order.

## 3. PREPAYMENT & LATE FEES

- **Prepayment:** The Borrower may pay back the loan early without any penalties.
- **Late Fee:** If any installment remains unpaid for more than 15 days after its due date, the Lender reserves the right to charge a late fee in accordance with Mauritian Law.

## 4. DEFAULT & ACCELERATION

- **Default:** Upon a default that is not cured within 30 days, the Lender may declare the entire outstanding balance immediately due and payable.
- **Events of Default:** Default includes failure to pay, the Borrower's insolvency, or providing false information to the Lender.
- **Collection Costs:** In the event of default, the Borrower agrees to pay all legal costs and collection fees incurred by the Lender to recover the debt.

## 5. GOVERNING LAW

This agreement shall be governed by and interpreted in accordance with the laws of Mauritius. Any dispute arising shall be subject to the exclusive jurisdiction of the Courts of Mauritius.

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**SIGNATURES**

**For the Lender (Elevate Tech Ltd):**

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**Director Name:** Thomas Van Poucke

**Date:** \_\_\_\_\_

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**Director Name:** NMJJ Leonore

**Date:** \_\_\_\_\_

**For the Borrower:**

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**Name:** Nicolas Mackenzie Jeffrey Jason Leonore

**Date:** \_\_\_\_\_

**Director : NMJJ Leonore, Thomas Van Poucke**

**BRN : C19161570**

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Evenor Mamet Street Beau Bassin, Mauritius.  
Tel : +(230) 428 2105 Mobile : +(230) 574 7795 E-mail : info@elevatetech.biz