

OUR REF: [REDACTED] - AHSF-IPJFS-€1,000,000-18

To: Al Hail Islami Finance Co.Ltd



Monday 17th September. 2018



BANK CONFIRMATION OF READINESS.

We [REDACTED] Commercial Bank, Located at [REDACTED] Near Sharjah Central Post Office P.O.Box: 4377 Sharjah. write on behalf of, Al Hail Islami Finance Co.Ltd' Located at 487-A, 312th Road, Dubai International Financial Centre Dubai, 'We hereby confirm with full banking responsibility and liability that we are ready willing and able to issue an unconditional approved (Loan) in favor of [REDACTED] Located at [REDACTED] In the amount of One Million Euro. (€1,000,000) only.

This Farm Babing Project, Funding, Finance, (LOAN) shall be sent via Swift MT103 and is assignable, transferable, unconditionally, Confirmable and payable with full banking responsibility and liability' and is valid for ten years or more as agreed by Al Hail Islami Finance Co.Ltd' and [REDACTED]

We hereby confirm that we are ready, willing and able at the request of Al Hail Islami Finance Co.Ltd' Located at 487-A, 312th Road, Dubai International Financial Centre Dubai, to send the transmission of Farm Babing Project funds as requested by Al Hail Islami Finance Co.Ltd' Located at 487-A, 312th Road, Dubai International Financial Centre Dubai, In the amount of 'One Million Euro' to this receiving bank account details below:

BANK NAME: [REDACTED]
ACCOUNT NAME: [REDACTED]
IBAN NUMBER: [REDACTED]
SWIFT CODE: [REDACTED]
BANK ADDRESS: [REDACTED] WITH ADDRESS: [REDACTED]

Yours Sincerely

KAMIL [REDACTED]
AUTHOR [REDACTED]
PIN [REDACTED]

AL [REDACTED]
PIN [REDACTED]

LOAN APPLICATION

Tuesday, 31 July 2018

Re: Loan Application

We requested you should carefully/properly fill this loan request form and provide all the required information detailed in this loan application form we humbly request your understanding as we proceed to close this project funding transaction.

Company Name: [REDACTED]

Contact Person Name: [REDACTED]

Mobil Phone: [REDACTED] Home Phone number: [REDACTED]

E-mail address: [REDACTED]

Type of Organization: Limited Liability Company ☒ Individual private business ☐

Project Name: [REDACTED]

Position or CEO: CEO

Original nationality: slovak

Office Address: [REDACTED]

Home Address: [REDACTED]

Loan Amount Requested: 1.000.000 €

Loan amount requested in words: One milion EUR

Duration of loan request (not more than 20years) 10 years

Interest rate: 1.5%: Accepted ☒ not accepted ☐

Loan fees: Loan processing fee. Notarization fee. Registration fee, Legalization fee. Authentication fee.

Repayment schedule: Annual payments only: Accepted ☒ not accepted ☐

The purpose of this loan request: buying lands, properties on farm reconstruction & modernizing the farm

AL HAIL ISLAMI
FINANCE CO. LTD
DUBAI INTERNATIONAL
FINANCIAL CENTER
(DIFC)



LOAN AGREEMENT

This Loan Agreement (is Made on This Day") Dated, Thursday 6 September 2018

BETWEEN:

Al Hail Islami Finance Co.Ltd., address: 487-A, 312th Road, International Financial Centre Dubai.

AND

[Redacted], Address:, [Redacted]

In Consideration Of Al Hail Islami Finance Co.Ltd, Funding' [Redacted] of €1,000,000. Euro. Only (One Million Euro Only) to [Redacted], will be repaying the Loan to Al Hail Islami Finance Co.Ltd, on or before 20 Years as we both parties agrees to keep, perform and fulfill the promises and conditions set out in this Agreement:

Loan Amount & Interest

1. We the Al Hail Islami Finance Co.Ltd hereby confirm with full banking responsibility to loan One Million Euro' only, to [Redacted], and [Redacted], [Redacted] promises to repay this principal amount to Al Hail Islami Finance Co.Ltd, with interest payable on the unpaid principal at the rate of 1.5 percent per annum, calculated yearly not in advance, beginning on 17th, September, 2018.

Payment

2. This Loan will be repaid in consecutive yearly installments of principal and interest commencing on 17th, September, 2019 and continuing on the 17th, September of each following years until 17th, September, 2028 with the balance then owing under this Agreement being paid at that time in full.

Alva Al-Zaidi
EVP
AUTHORIZED
DUBAI INTERNATIONAL
FINANCIAL CENTER
(DIFC)

Default

3. Notwithstanding anything to the contrary in this Agreement, if [REDACTED], defaults in the performance of any obligation under this Agreement, then Al Hail Islami Finance Co.Ltd, may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable.
4. Further, if Al Hail Islami Finance Co.Ltd, declares the principal amount owing under this Agreement to be immediately due and payable, and [REDACTED], fails to provide full payment, interest at the rate of 1.5 percent per annum, calculated yearly not in advance, [REDACTED], will be charged on the outstanding amount, commencing the day the principal amount is declared due and payable, until full payment is received by Al Hail Islami Finance Co.Ltd.


17-09-2018


Governing Laws

5. This Agreement will be construed in accordance with and governed by the laws of (United Arab Emirates, Session. 5) & (Slovak Republic Session 350/1996)


Alya Al-Zubairi
EVP
AUTHORIZED
DUBAI INTERNATIONAL
FINANCIAL CENTER
(DIFC)

Costs/Fees

6. All costs, expenses, notarization fee (\$1150 USD), legalization fee (\$650 USD), authentication fee (\$600 USD), registration fees (\$1350 USD), TOTAL OF \$3,750 USD ONLY,
7. We hereby confirm that this funds is Good, Clean, Clear, and of Non-Criminal Origin.

Binding Effect

8. This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors and permitted assigns of [REDACTED] and Al Hail Islami Finance Co.Ltd.
9. [REDACTED] waives presentment for payment, notice of non-payment, protest, and notice of protest.

Amendments

10. This Agreement may only be amended or modified by a written instrument executed by both [REDACTED] and Al Hail Islami Finance Co.Ltd.


Alya Al-Zakwani
EVP & COO
AUTHORIZED
DUBAI INTERNATIONAL
FINANCIAL CENTER
(DIFC)

Severability

11. The clauses and paragraphs contained in this Agreement are intended to be read and construed independently of each other. If any term, covenant, condition or provision of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, it is the parties' intent that such provision be reduced in scope by the court only to the extent deemed necessary by that court to render the provision reasonable and enforceable and the remainder of the provisions of this Agreement will in no way be affected, impaired or invalidated as a result.

General Provisions

12. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.


[REDACTED]
17-09-2018


Entire Agreement

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

IN WITNESS WHEREOF, the parties have duly affixed their signatures under hand and seal on this day

SIGNED, SEALED, AND DELIVERED

Alya Al-Zaidi
EVP & COO
AUTHORIZED
DUBAI INTERNATIONAL
FINANCIAL CENTER
(DIFC)

SIGNED, SEALED, AND DELIVERED

Al Hail Islami Finance Co.Ltd

17-09-2018



per: _____ (SEAL)

ICO: _____
IC DPH: _____

NOTARY ACKNOWLEDGMENT - AL HAIL ISLAMI FINANCE CO.LTD.:

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

COUNTY OF _____

On this day _____, before me, _____ personally appeared: Al Hail Islami Finance Co.Ltd, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of United Arab Emirates, that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public

Print Name

NOTARY ACKNOWLEDGMENT - [REDACTED]

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

COUNTY OF _____

On this day _____, before me, _____ personally appeared: Al Hail Islami Finance Co.Ltd, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of United Arab Emirates that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature]
17-09-2018


Notary Public


Alya Al-Zaghal
EVP
AUTHORIZED
DUBAI INTERNATIONAL
FINANCIAL CENTER
(DIFC)

Print Name



OSVEDČENIE

o pravosti podpisu

Podľa knihy osvedčovania pravosti podpisov osvedčujem pravosť podpisu: [REDACTED], dátum narodenia **13.5.1970**, r.č. **700513/8294**, bytom **Zvolen, Tulsá 2283/19**, ktorého(ej) totožnosť som zistil(a) zákonným spôsobom, spôsob zistenia totožnosti: platný doklad totožnosti - úradný doklad: Občiansky preukaz, séria a/alebo číslo: **HD683186**, ktorý(á) listinu predou mnou vlastnoručne podpísal(a). Centrálny register osvedčených podpisov pridelil podpisu poradové číslo **O 713267/2018**.

Zvolen dňa 7.9.2018



Úradná pečiatka č. 4
JUDr. Jana Hričovská

Upozornenie! Notár legalizáciou neosvedčuje pravdivosť skutočností uvádzaných v listine (§58 ods. 4 Notárskeho poriadku)



Alya Al-Zahrani
EVP
AUTHORIZED
DUBAI INTERNATIONAL
FINANCIAL CENTER
(DIFC)


17-09-2018

