Contract No.: 773399

Financing Contract

Digitally Signed. Name: CHUKWUDUBEM GABRIEL AKADIMMA Date: 11-Mar-

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QUARA FINANCE

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Finance Contract Summary

Beneficiary details			
Beneficiary's Full name	CHUKWUDUBEM GABRIEL AKADIMMA	Contract No.	773399
National ID/ Resident ID No.:	2520933546	Contract Date	11/03/2026

Finance Details			
Details of the amount payable	৳ 40800	Finance formula	Profit Murabaha Financing
Finance Amount	৳ 20000	Annual Percentage Rate (APR)	47.03%
(+) Total Finance Cost Amount	৳ 40800	Duration of the Finance Contract (Months)	48
Term Cost Ratio (Profit)	26 %	Number of installments	48
Term Cost Amount (Profit)	৳ 20800	Monthly Installment Amount	৳ 850
Administrative fees Amount (excluding government taxes)*	৳ 0	Due Date of First Installment	01/05/2026
(=) Total amount payable	৳ 40800	Last Installment Due Date	01/04/2030
Additional notes *			

The most prominent provisions of the Finance Contract	
Financed Asset Data	Article (4)
Installment Payment Schedule	Article (6) + Annex No. (1).
Consequences of the delay in paying the installments	Article (8)
Procedures for Termination of the Finance Contract	Article (9)
Provisions for Early Payment	Article (10)
Death or incapacity of the beneficiary	Article (16)

Note: The financing contract and its annexes must be read and understood in full. Reading this summary does not replace the contract and does not exempt from the obligations stated therein.

Signed and sealed Beneficiary upon review and receipt[1]

Signed and sealed by the Financier's Authorized signatory

[1] This document can be signed electronically via e-channels using digital verification.

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Consumer Finance Contract	
Contract No.	773399
Contract Date	11/03/2026

This contract is made and entered into in the city of[2] RIYADH, On 1447/09/22 AH corresponding to 11/03/2026 AD, by and between:

First: First Party:

Tax Payer Name	Quara Finance Company (hereinafter referred to as (First Party or Financier).
Licensed under	45/ASH/201605 and regulated and monitored by the Saudi Central Bank.
Unified Number of Non-Governmental Entities	7001592562
Commercial Register Issue Date	02/08/1437 AH
Commercial Register Issue Place	Riyadh
National Address	King Abdulaziz Road Ministries 12622--3797- 8246 Unit No :15 Riyadh
Contact details for Notices	
Contact details for complaints and objections	
Represented in Signing this Contract by:	Mr. Faisal Al-Sheikh in his capacity as CEO

Second: Second Party:

Full name of Beneficiary	CHUKWUDUBEM GABRIEL AKADIMMA (hereinafter referred to as (Second Party or Beneficiary).
Nationality	Nigerian
Date of Birth	25/04/1991
Identity Type	Iqama Residency Card
National ID/ Resident ID No.:	2520933546
Expiry Date of National ID/ Resident ID	26/05/2026
Contact details for Notices	National Address: 5562 7298 Refaah Al Badri Home Phone (if any): Mobile: 0574134493 E-mail address (if any): Dhfh35@gmail.com

[2] Insert the phrase (through electronic channels using digital authentication) if the contract is concluded through the e-channels of the Financier

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Third: Third Party (if any) *:

guarantor Name	
Guarantee Amount	
Guarantee Contract Number	
Nationality	
Date of Birth	
Identity Type	
National ID/ Resident ID No.:	
Expiry Date of National ID/ Resident ID	
Contact details for Notices	National Address: Home Phone (if any): Mobile: E-mail address (if any):

Preamble:

Whereas, the First Party is a financing company licensed, regulated and monitored by the Saudi Central Bank.

a. Whereas the beneficiary has applied to the first party for the purchase of the goods described in Article 4 of this contract and intends to obtain the financing service from the Financier for this purpose.

b. The Franchisee has also reviewed and agreed to the terms of this Contract for the deferred sale with profit.

c. Whereas, the Financier owns these goods.

d. Whereas, this preamble, the financing purchase request and its annexes, all appendices, documents, schedules, declarations, undertakings and clarifications attached to this file and signed between the two parties in this regard are an integral part of this contract, supplemented and interpreted as basic documents.

Therefore, the Financier and the beneficiary, hereinafter collectively referred to as "the parties," both being fully competent to contract and act, and after understanding the terms of the contract and being fully, thoroughly and properly aware of its contents, its provisions and conditions, agree to the following terms and conditions.

Article 1: SCOPE OF CONTRACT

1.1- The aforementioned preamble of this contract, the summary of the finance contract, the appendices to the contract, and any statements, conditions, or declarations that the parties agree to attach to this contract are considered an integral part of the contract.

1.2- Considering the nature of the license and the activities undertaken by the Financier, the provisions of the Banking Control Law and its regulations, the Finance Companies Control Law and its implementing regulations, and the instructions issued by the Saudi Central Bank shall apply to all matters not expressly covered by this contract. In the event of a conflict between the provisions of the contract and the laws and regulations, the provisions of the laws and regulations shall prevail.

Article (2): Definitions and Interpretation

2.1- Whenever used herein, unless the context otherwise requires, the following words and phrases shall have the respective meanings assigned thereto:

Contract	Consumer Finance Contract, which means this contract, and includes the terms, conditions, exceptions, annexes and guarantee documents (if any).
Parties	Financier, beneficiary, and guarantor (if any).
guarantor (if applicable)	The third party who undertook to perform all or some of the beneficiary's obligations arising from the contract in accordance with the provisions of the Guarantee contract.
Financed Asset	The Asset whose details and specifications are contained in Article No. (4) of the Contract.
Installments	The amounts to be paid according to the provisions stipulated in Article No. (6) and Appendix No. (1) of the Contract.
Term Cost (Profit)	The value of the term (profit) determined by the beneficiary under the contract. It shall be expressed as a fixed annual percentage of the amount of financing provided to the beneficiary.
Total Finance Cost	All costs that the beneficiary is obligated to pay other than the amount of financing in accordance with the provisions of the contract, including the cost of the term (profit), fees, commissions, administrative services costs and any expenses necessary to obtain financing.
Finance Amount	The maximum or total amounts available to the beneficiary under the contract.
Total amount payable by the beneficiary	The Finance Amount plus the total financing cost
Annual Percentage Rate (APR)	The discount rate at which the present value of all installments and other payments due from the beneficiary, representing the total amount payable by the beneficiary, is equal to the present value of the installments of the finance amount available to the beneficiary, on the date on which the finance amount (or the first payment thereof) is available to the beneficiary, calculated according to the equation stipulated in the instructions of the Central Bank of Saudi Arabia.
Delay Notice	Notarized Notice issued by the Financier to the beneficiary stating that the beneficiary is late in paying any installment due on the due date for a certain period and sent to the beneficiary in accordance with the mechanism set forth in Article (19) of the contract.
Notice of Default	Notarized Notice issued by the Financier to the beneficiary stating that the beneficiary has failed to pay a certain number of installments, and sent to the beneficiary in accordance with the mechanism set forth in Article (19) of the contract.
Guarantee Documents (if any)	The documents submitted by the beneficiary to the Financier to guarantee the rights of the Financier under the contract, referred to in Article (12) on guarantees and their equivalent.
Working Day	The day on which banks, bankers and finance companies operate in the Kingdom of Saudi Arabia or the day on which government agencies operate with regard to registration, documentation and other work carried out by government agencies. This does not include working days during the holidays and public holidays.

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2.2- Interpretation:

In this Agreement, except where the context otherwise requires:

2.2.1- The headings of the Articles are intended for ease of reference only.

2.2.2- A reference to "**Article**" or "**Appendix**" is a reference to an Article or Appendix in this Contract.

2.2.3- Words referring to or indicating the singular shall include the plural, and vice versa.

Article (3): Conclusion, Effectiveness and Term of the Contract

3.1- Contract[3] shall enter into force and its term shall commence on 1447/09/22 AH Corresponding to 11/03/2026 AD, and remains in force until the full amount owed by the beneficiary is paid, or unless both parties agree otherwise.

3.2- The obligations of each party under this contract shall remain in force until they are fulfilled, the contract is terminated or one party is dismissed by the other.

Article (4): Financed Asset

Sale Price	৳ 20000
Finance Amount	৳ 20000
Quantity	8.69565
Item Description	Reinforced Steel Bars - Sabic
Ref No.	QFC159995
S.N.	1

4.1 Delivery and receipt of the financed asset:

The Beneficiary shall submit a financing application using the forms approved by the Financier, and such application shall be subject to the Financier's review and approval. Upon approval, the Beneficiary shall execute the financing agreement, a promissory note, a power of attorney, and any ancillary security documents as specified by the Financier. After completion of all signatures and satisfaction of the conditions precedent, the Financier will send a one-time verification code (OTP) to the Beneficiary, and the Beneficiary shall provide the verification code to the Service Provider for the purpose of receiving the Service

Article (5): Financial Liabilities

5.1- **Finance Amount :**
৳ 20000

5.2- **Term Cost (Profit):**
Term Cost (Profit) is fixed for the duration of the contract by 26 % of finance amount, which equals ৳ 20800

5.3- **Administrative Fees** [4] **(Excluding Government Taxes):**
৳ 0

5.4- **Annual Percentage Rate (APR)**
47.03 %.

5.5- **Total amount payable by the beneficiary**
৳ 40800

[3] The duration of the contract may not exceed (5) or (6) years

[4] The Financier will determine the details of the administrative fees – including the purchase and sale fees of goods in the paperwork financing contract – and the costs required from the beneficiary, in a table. The fees shall not exceed ৳ 5,000 or 1% of the financing amount, whichever is less. The Financier may insert "Not applicable" if the contract is concluded without administrative fees.

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Article (6): Installments

6.1- Each installment of the total amount payable by the Franchisee is due on first of each calendar month or its equivalent on the Hijri date.

6.2- The Installment details are as follows:

Installment Amount:

﷼ 850

Due Date of First Installment 1447/11/14 AH Corresponding to 01/05/2026 AD)

Due Date of Last Installment 1348/11/02 AH Corresponding to 01/04/2030 AD)

Annex No. (1) of the contract includes a statement of the full monthly installments due from the beneficiary.

6.3- The beneficiary shall pay the installments to the Financier on a regular basis and at the agreed times in accordance with the payment schedule of the installments mentioned in Appendix No. (1) of the Contract.

6.4- Without prejudice to Clause (6.3) of this Article, the Financier may remind the Beneficiary of the date of payment of the monthly installment before it falls due by text messages or e-mail indicated in the contact details for the purpose of the notices indicated in the preamble to the Contract, with a reminder again after the installment is due.

6.5- If any amount is due from the Beneficiary under this Contract on a non-business day, the Beneficiary may pay such amount on the immediately following business day.

6.6- The Financier may deduct the amount of the monthly installment – in the event that the beneficiary authorizes him to do so – on its due date, even if it is not on a working day [5].

Article (7): Payment Methods

The beneficiary shall pay the installments to the Financier on the due date through one or more of the following methods [6]:

( ) Deposit, or cash payment, in one of the Financier's branches, or the branch he specifies.

(✓) Through the Financier's e-payment portal.

(✓) Through a Sadad to the Account No. [.....]

( ) Authorizing the beneficiary to the Financier to deduct directly from his account No. [..... With […] Bank On the due date of installments.

( ) Authorizing the beneficiary to the Financier to deduct directly from his account No. [..... With […] Bank On the monthly salary depositing date.

( ) Depositing in the account of the Second Party whose details are listed below:

Bank	Gulf International Bank
Account Name	QUARA FINANCING COMPANY
Account number (IBAN)	SA3390000000020000001954

[5] the clause may be deleted in the event that the financing is not related to deduction or permanent order.

[6] taking into account the nature of the product or offer made to the beneficiary, the financier shall inform the beneficiary about the payment methods available to

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Article (8): Payment Delay or Default

8.1- If the beneficiary delays payment of any due installment, in full or in part, for (7) business days beyond its due date, the Financier shall send a notice of delay to any of the addresses listed in the contact information for notices outlined in the preamble of the contract to the beneficiary (and the guarantor, if applicable), informing them of the delay and requiring immediate payment.

8.2- Subject to clauses (6.5) and (8.1) of the contract, the beneficiary is deemed to be in default if they fail, in full or in part, to pay (5) consecutive or non-consecutive installments. The beneficiary is also considered in default if they fail, in full or in part, to pay (3) consecutive installments or (5) non-consecutive installments on their respective due dates. In such a case, the Financier may consider the beneficiary in default and issue a default notice to the beneficiary and (the guarantor, if applicable) to any of the addresses provided in the contact details for notifications as stated in the preamble of the contract, allowing a grace period of no more than (30) calendar days from the date of the notice for payment.

8.3- In the event that the beneficiary (or the guarantor, if any) does not remedy the default within the time period specified in the default notice, the Financier may consider this a breach of the contract, and it will be handled in accordance with Article (15) of the contract.

8.4- When the beneficiary defaults on payment, the Financier has the right not to send the default notice to the beneficiary in the event that one of the following conditions is met:

8.4.1- In the event of fraudulent activities by the beneficiary (or the guarantor, if any), which the Financier must prove.

8.4.2- The beneficiary's procedures in selling or attempting to sell the financed goods, which remain owned by the Financier or are held as collateral, without the Financier's authorization.[7].

8.5- The Financier's failure to exercise any of its rights granted under this contract, or under the applicable laws and regulations, does not constitute a waiver of those rights.

Article (9): Procedures for exercising the right to terminate the contract

9.1- Subject to Article (10) of the contract, the beneficiary may terminate the contract by providing the Financier with a written notice (soft copy or hard copy) to any of the addresses listed in the contact details for notices set out at the beginning of the contract within (10) days from the date of the contract's execution. The Financier may request documents from the beneficiary proving that the conditions mentioned in clause (9.2) of this Article have not been met.

9.2- The beneficiary is not entitled to exercise the right to terminate the contract if one of the following conditions is met:

9.2.1- If the beneficiary withdraws any part of the finance amount.

9.2.2- If the beneficiary uses any of the financing methods provided by the Financier to obtain goods or services, including the deposit of shares into the beneficiary's portfolio, or the ownership or use of the financed asset.

9.3- In the event of termination of the contract under clause (9.1) of this article, the Financier may not impose any term cost (profit) or fees, or claim any commissions from the beneficiary.

[7] the financier may delete clause (2,4&8) in the event that is not included in the Contract concluded with beneficiary

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Article (10): Provisions for Early Payment

10.1- The beneficiary may, at any time, submit a request for early repayment.

10.2- The Financier has the right to request the amounts listed below to enable full early repayment, which are as follows:

a. The remaining amount of the finance amount
b. The reinvestment cost (profit), not exceeding the cost of the term (profit) for the installments of the three months following the last installment due before the beneficiary submitted the request for full early repayment, as per the installment schedule in Annex No. (1).
c. Any non-refundable expenses paid by the Financier to a third party due to the contract, which the Financier must prove.

10.3- The beneficiary shall pay the full early repayment amount due within (7) business days from the date of being informed, and the Financier must issue a clearance letter to the beneficiary within one business day, or within seven (7) business days for customers holding a credit card or monthly deduction card, as per the time frame guidelines for issuing a clearance letter, transferring liabilities, and updating the beneficiary's credit record with credit information companies.

Article (11): Administrative costs and fees

11.1- The beneficiary shall pay the administrative costs and fees agreed upon in Article (5) of the contract, provided that the total of these costs and fees does not exceed ৳ 5,000 or 1% of the financing amount, [8],whichever is lower. This does not include government taxes.

11.2- The Financier shall bear the costs and fees specified in the contract as its responsibility or as mandated by the relevant laws and regulations.

Article (12): Guarantees and their Equivalent

12.1- The beneficiary undertakes to provide the Financier with one or more of the following guarantees or in their place [9]:

( ) Guarantee (according to the form approved by the Financier).
(✓) 1 Promissory note.
( ) Salary transfer to the Financier.
( ) Permanent payment order or direct deduction.
( ) Other (if any) namely: .....

12.2- The beneficiary shall provide all guarantee documents (if any) to the Financier on the date specified in Article (3) of the contract.

[8] Administrative fees include the fees for the purchase and sale of goods in the financing contract concluded in the form of paperwork.
[9] It does not apply if the financing is granted without a guarantee.

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Article (13): Beneficiary's Undertakings and Representations

13.1- The beneficiary commits and acknowledges that the information, documents, or records provided to the Financier for the purpose of conducting any searches or evaluations in order to enter into the contract are true, correct, accurate, and not misleading.

13.2- The beneficiary commits and acknowledges, in the event that the contract is concluded through e-channels using digital verification [10], that the contract is electronically signed using digital verification, and he shall not contest or object to the contract or its validity on the grounds that it is electronically executed. The Franchisee also acknowledges that it is aware of the risks associated therewith.

13.3- The beneficiary commits and acknowledges that the obligations contained in the contract are valid and binding upon him. He undertakes to adhere to them. He also acknowledges that the records and books of the Financier serve as conclusive and final evidence of the accuracy of the amounts recorded in the Financier's registers, and are considered legal evidence that can be relied upon at any time or in the event of a dispute between the parties, unless the beneficiary objects to them within (7) working days from the date he is notified of their entry into the Financier's records.

13.4- The beneficiary undertakes and acknowledges that all guarantees or their equivalents (if any) provided to the Financier remain in effect until he fulfills all his obligations in accordance with the contract. He further commits that if the value of the guarantees he has provided decreases significantly or affects the rights of the Financier, he will provide additional guarantees acceptable to the Financier, ensuring that the installments already paid by the beneficiary are considered up to the point of the decrease in the value of the guarantees.

13.5- The beneficiary commits and acknowledges that his financial obligations are free from any undisclosed obligations or claims to the Financier—at the time of his request for financing—that may directly and substantially affect his ability to meet his financial obligations arising from this contract. He also confirms his acceptance of the agreed installment amount and commits to notifying the Financier of any future changes that may significantly impact his financial ability to fulfill his obligations under the contract.

13.6- The beneficiary commits and acknowledges that he has not taken any action to declare his bankruptcy or insolvency, and that no legal actions have been taken against him to declare his bankruptcy or insolvency.

13.7- The beneficiary shall inform the Financier if he becomes aware of any circumstances that may cause a breach of this contract or its termination, as well as the measures taken to remedy the situation.

13.8- The previous representations and undertakings are valid for the duration of the contract. The beneficiary may not pay as they are limited to the time of the contract’s execution.

[10] The clause is deleted if the contract was not concluded via e-channels using digital verification.

Article (14): Financier's Undertakings and representations

14.1- The Financier undertakes and acknowledges that the obligations contained in the contract are valid and binding on him and undertakes to abide by them.

14.2- The Financier commits and acknowledges that he has not taken any action to declare his bankruptcy or insolvency, and that no legal actions have been taken against him to declare his bankruptcy or insolvency.

14.3- The Financier undertakes and acknowledges that, before entering into the contract, he has carefully and clearly assessed the beneficiary's credit situation and his ability to fulfill the credit obligations arising from this contract.

14.4- The Financier confirms that he deals fairly and honestly with the beneficiary at all stages of the relationship between them, and that the Financier applies the best practices followed to preserve the rights of the beneficiary. The Financier shall also apply the regulations and instructions related to this contract.

14.5- Furthermore, the Financier shall safeguard the beneficiary's financial and personal information, maintaining its confidentiality and using it solely for specific professional and operational purposes. This does not include disclosures made to relevant governmental authorities or licensed non-governmental entities to the extent required to secure his rights under applicable laws and regulations.

14.6- The previous representations and undertakings are valid for the duration of the contract. The Financier may not pay as they are limited to the time of the contract's execution.

Article (15): Breach of Contract Provisions

15.1- The Franchisee shall be deemed to be in breach of its obligations under this Contract in any of the following cases (each a "Event of Default"):

15.1.1- Upon the beneficiary's failure to pay the due installments and to remedy the default within the period granted in the default notice in accordance with the provisions for delay or failure contained in Article (8) of the contract.

15.1.2- If the beneficiary materially breaches the terms and conditions contained in the contract, and does not correct that breach within the period stipulated in this contract, or within (30) days from the date of notice by the Financier to the beneficiary of this breach (in the event that no other period is stipulated in this contract).

15.1.3- Any representations, warranties or undertakings made under this Contract are materially incorrect.

15.1.4- Upon the Franchisee's declaration of insolvency or bankruptcy or upon the appointment of a liquidator, administrator or receiver, trustee in bankruptcy, or any position in lieu of such functions over all or some of the Franchisee's assets or business or over the Financed Asset.

15.2- Without prejudice to the provisions of the relevant regulations and instructions, in the event of a breach, the Financier may take any of the following:

15.2.1- the beneficiary shall be discussed and agreed with to amend the contract term, payment dates, the amount of installments or otherwise – when needed – to give the beneficiary an opportunity to remedy his situation.

15.2.2- The Beneficiary shall be agreed with to submit a request for early full payment in accordance with the provisions for early payment contained in Article (10) of the Contract.

15.2.3- He shall fulfill its rights under any of the Guarantee Documents in accordance with the applicable Controls.

15.3- The beneficiary shall be entitled to any amounts that exceed the amount due to the Financier in the case that the Financier enforces the guarantees or their equivalents (if any).

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Article (16): Death or incapacity of the beneficiary

16.1- The beneficiary shall be exempted from his obligations under this contract in the event of death or total disability in accordance with the collection controls and procedures for individual customers issued by the Saudi Central Bank. The beneficiary shall then be deemed to have fulfilled all his obligations in accordance with the contract. The Financier shall issue a clearance letter to the beneficiary or his heirs in accordance with the principles and rules of customer protection of financial institutions issued by the Saudi Central Bank, and update his credit record with the credit information company within the period specified in the relevant regulations and instructions.

16.2- In the event that death or total disability is excluded from the exemption in accordance with the collection controls and procedures for individual customers issued by the Saudi Central Bank, then the contract shall be terminated and this case shall be dealt with in accordance with the provisions for breach of contract contained in Article (15) of the contract or as decided by the Financier.

Article No. (17) Contract Authentication

17.1- The Financier shall have the right to authenticate this Contract and any of its appendices or guarantees and its equivalent (if any) with the competent authorities to guarantee its rights, and the beneficiary shall be granted its consent and what is necessary to enforce this right.

17.2- The contract authentication fees (if any) shall be incurred by the Financier and may not be charged to the beneficiary.

Article No. (18)- Contract Amendment

Neither the contract nor any of its articles or clauses may be amended after its conclusion.

Article (19): Notices

19.1- All notices issued by the Financier to the beneficiary shall be in written form (soft copy or hard copy) and are considered effective and binding. They shall be sent during business days and hours to any addresses specified in the contact details for notifications stated in the contract's introduction. The receipt of delay notices, default notices, or breach notices, or awareness from the recipient regarding their content shall not be assumed until two business days have passed from the date of sending, and provided that such notices are also sent to the guarantor (if applicable).

19.2- Notices sent by the first party (or the guarantor, if any) shall be presumed to be received by the second party and inform it of their content, provided that it is during working days and times and at one of the addresses set out in the contact data for the purpose of the notices indicated in the introduction to the contract. If the e-mail is sent in a non-working day or after (17:00) of a working day, it shall be presumed to be received by the second party and inform it of its content on the next working day.

19.3- Each party shall immediately notify the other of any changes to its contact addresses. The party who failed or neglected to notify the other of any change in its contact addresses or one of them may not make excuses of not being aware of the notice or not receiving it.

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ARTICLE 20: MISCELLANEOUS

20.1- For the purposes of this contract and in accordance with the applicable laws and regulations, the beneficiary consents to the Financier collecting and processing information and data, which includes credit information for the purpose of reviewing the beneficiary's credit history, verifying their financial capacity, assessing their ability to fulfill obligations, and analyzing their credit behavior. The beneficiary also agrees to the creation of a credit record if they do not already possess one, as well as to the inclusion of their credit information with any licensed credit information entities. Furthermore, the beneficiary authorizes the Financier to supply and share credit information related to this contract with any licensed credit information providers.

20.2- The beneficiary authorizes the Financier to contact the employer to obtain salary information and data, and to follow up with the employer if there are any changes in the salary to ascertain the reasons.[12].

20.3- The Financier shall provide the beneficiary with a summary of the payment of this contract – upon request – to any of the addresses indicated in the contact data for the purpose of the notices indicated in the preamble to the contract.

20.4- Upon the beneficiary's request, the Financier shall reschedule the debt if there is a verified change in the beneficiary's circumstances (mandatory or voluntary), as stipulated by the regulations set forth by the Saudi Central Bank.

20.5- The invalidity, illegality or unenforceability of any provision of the contract shall not affect the validity or enforceability of any other provisions of the contract, and the Financier and beneficiary shall correct such invalidity.

20.6- Should the beneficiary have any inquiries, disputes, or complaints, they shall submit a request through the contact information for complaints and objections outlined in the contract's preamble, and the Financier shall review and respond to the request in accordance with the procedures applicable in such cases within the time frame specified by the Saudi Central Bank's guidelines.

20.7- The beneficiary has the right to request a copy of the contract in English.

20.8- The Arabic language is the official language of the contract, and in case of any discrepancy between the Arabic provision and the English provision of any of the documents, the Arabic text shall prevail.

20.9- This contract[13] and its annexes were executed in two original counterparts signed by the parties, one copy for both the Financier and the beneficiary to act accordingly and under its terms, undertakings and annexes.

[12] The clause may be deleted if the financing is not granted based on salary transfer to the Financier.
[13] The clause is deleted if the contract is concluded through e-channels using digital verification provided that the beneficiary has an e-copy of the contract.

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Article (21) - Applicable Law and Jurisdiction

21.1- The contract is also subject to KSA applicable laws, in addition to its interpretation, implementation, and adjudication of the lawsuits resulting therefrom shall be settled accordingly.

21.2- Any dispute arising between the parties shall be settled amicably, and if the parties fail to resolve the dispute amicably within (15) working days from the date on which it arises, any of the parties shall have the right to submit to the competent courts to settle the dispute.

In witness whereof, the Financier and the Beneficiary (and the Guarantor, if any) have signed this Contract on the day first above written:

Beneficiary
Name: CHUKWUDUBEM GABRIEL AKADIMMA

Position:
Signature:
Guarantor (if any)
Name:
Position:
Signature:

Quara Finance Co.
Name: Represented in signing hereon by: Faisal Al-Sheikh
Position: Chief Executive Officer (CEO)
Signature:

Digitally Signed. Name: CHUKWUDUBEM GABRIEL AKADIMMA Date: 11-Mar-

Annex (1)

Installment Payment Schedule			
Contract No.	773399	Number of installments	48
Contract Term (in months)	48	Finance Amount	৳ 20000
Contract Commencement Date	01/05/2026	Term Cost Ratio (Profit)	26 %
Date of expiry	01/04/2030	Term Cost Amount (Profit)	৳ 20800
Administrative fees*	৳ 0	Annual Percentage Rate (APR)	47.03 %
Down Payment	৳ 0	Advance EMI	৳ 0
Total due amount	৳ 40800	Monthly installment amount	৳ 850

Installment Number (Month)	Installment Due Date	Day	Monthly Installment Amount (৳)	Amount of Asset financed by Monthly Installment (৳)	Term Cost (Profit) of the Monthly Installment (৳)	The remaining amount of the finance amount	Remaining of total due amount
1	01/05/2026	Friday	850	171	679	19829	21830
2	01/06/2026	Monday	850	177	673	19652	21634
3	01/07/2026	Wednesday	850	183	667	19469	21432
4	01/08/2026	Saturday	850	189	661	19280	21223
5	01/09/2026	Tuesday	850	196	654	19084	21007
6	01/10/2026	Thursday	850	202	648	18882	20783
7	01/11/2026	Sunday	850	209	641	18673	20552
8	01/12/2026	Tuesday	850	216	634	18457	20313
9	01/01/2027	Friday	850	224	626	18233	20066
10	01/02/2027	Monday	850	231	619	18002	19810
11	01/03/2027	Monday	850	239	611	17763	19546
12	01/04/2027	Thursday	850	247	603	17516	19273
13	01/05/2027	Saturday	850	256	594	17260	18991
14	01/06/2027	Tuesday	850	264	586	16996	18699
15	01/07/2027	Thursday	850	273	577	16723	18397
16	01/08/2027	Sunday	850	282	568	16441	18085
17	01/09/2027	Wednesday	850	292	558	16149	17762
18	01/10/2027	Friday	850	302	548	15847	17428
19	01/11/2027	Monday	850	312	538	15535	17083
20	01/12/2027	Wednesday	850	323	527	15212	16726
21	01/01/2028	Saturday	850	334	516	14878	16357
22	01/02/2028	Tuesday	850	345	505	14533	15976

Digitally Signed. Name: CHUKWUDUBEM GABRIEL AKADIMMA Date: 11-Mar-

23	01/03/2028	Wednesday	850	357	493	14176	15582
24	01/04/2028	Saturday	850	369	481	13807	15174
25	01/05/2028	Monday	850	381	469	13426	14752
26	01/06/2028	Thursday	850	394	456	13032	14316
27	01/07/2028	Saturday	850	408	442	12624	13865
28	01/08/2028	Tuesday	850	422	428	12202	13399
29	01/09/2028	Friday	850	436	414	11766	12917
30	01/10/2028	Sunday	850	451	399	11315	12419
31	01/11/2028	Wednesday	850	466	384	10849	11904
32	01/12/2028	Friday	850	482	368	10367	11371
33	01/01/2029	Monday	850	498	352	9869	10820
34	01/02/2029	Thursday	850	515	335	9354	10251
35	01/03/2029	Thursday	850	533	317	8821	9662
36	01/04/2029	Sunday	850	551	299	8270	9053
37	01/05/2029	Tuesday	850	569	281	7701	8424
38	01/06/2029	Friday	850	589	261	7112	7773
39	01/07/2029	Sunday	850	609	241	6503	7100
40	01/08/2029	Wednesday	850	629	221	5874	6404
41	01/09/2029	Saturday	850	651	199	5223	5685
42	01/10/2029	Monday	850	673	177	4550	4941
43	01/11/2029	Thursday	850	696	154	3854	4172
44	01/12/2029	Saturday	850	719	131	3135	3377
45	01/01/2030	Tuesday	850	744	106	2391	2550
46	01/02/2030	Friday	850	769	81	1622	1700
47	01/03/2030	Friday	850	795	55	827	850
48	01/04/2030	Monday	850	827	23	0	