

GENERAL TERMS OF THE SHORT-TERM LOAN AGREEMENT

These General Terms of the Short-Term Loan Agreement (“**Short-Term Loan Terms**”) shall apply to and form an integral part of all of the loan agreements which are concluded by and between the Soil Ltd., a company established under the laws of Malta, with its registered office in Malta, address: 115B, Old Mint Street, Valletta, Malta, registered in under the no. C106889, (“**Borrower**”) and individuals, sole proprietors and other legal persons such as companies established under the applicable commercial law (“**Lender**”).

1. DEFINITIONS

- 1.1. Capitalized terms in these Short-Term Loan Terms or the Short-Term Loan Agreement shall have the meaning set forth below:
 - 1.1.1. “**Annual Percentage Rate**” or “**APR**” means an interest rate on the Short-Term Loan, which – under the Short-Term Loan Agreement – is expressed as the Variable APR;
 - 1.1.2. “**Yield Booster**” means the bonus provided by the Borrower to the Lender who decides to make use of the Short-Term Pool Yield Booster Service function available by means of the Platform, granted as an amount representing a percentage of the Short-Term Loan Agreement, which percentage is specified in the Short-Term Loan Sheet. The value of such Short-Term Pool Yield Booster percentage is dependent on: (i) the period that the Lender has used the Short-Term Pool Yield Booster Service and (ii) amount of the Tokens that the Lender used on the Platform in order to use the Short-Term Pool Yield Booster Service;
 - 1.1.3. “**Confidential Information**” has the meaning defined in Clause 7.1. in these Short-Term Loan Terms;
 - 1.1.4. “**Consumer**” means any natural person who concludes the Short-Term Loan Agreement with the Borrower, which is not directly connected with any of the Lender’s professional or business activity;
 - 1.1.5. “**Short-Term Loan**” means a loan granted under the Short-Term Loan Agreement;
 - 1.1.6. “**Short-Term Loan Agreement**” has the meaning defined in Clause 2.1. in these Short-Term Loan Terms;
 - 1.1.7. “**Short-Term Loan Amount**” means an amount of the loan granted by the Lender to the Borrower under the Short-Term Loan Agreement in respect of economic rights in the form of USDC virtual currencies, indicated in the Short-Term Loan Sheet;
 - 1.1.8. “**Short-Term Loan Duration**” means duration of the Short-Term Loan Agreement specified in the Short-Term Loan Sheet;
 - 1.1.9. “**Short-Term Loan Refund**” has the meaning defined in Clause 5.1. of these Short-Term Loan Terms;
 - 1.1.10. “**Short-Term Loan Sheet**” means the form setting out the commercial terms of the Short-Term Loan described in Clause 2.1. below, which is an integral part of the Short-Term Loan Agreement;
 - 1.1.11. “**Short-Term Loan Soft Cap**” means a minimum amount of the funds granted by the different lenders to the Borrower under the Short-Term Loan Agreements.

- 1.1.12. “**Variable APR**” means a variable interest rate on the Short-Term Loan as set out in the Short-Term Loan Sheet;
- 1.1.13. “**Gas Fee**” means a fee for the blockchain transaction made via the means of the Platform charged by the network validators, including a transaction of transferring the Short-Term Loan Amount by the Lender to the Borrower;
- 1.1.14. “**Short-Term Pool Yield Booster Service**” means Short-Term Pool Yield Booster Service as defined in the Terms of the Short-Term Pool Services which enables the User to use a lump sum of the Tokens in order to lock up them on the Platform for a period of time specified by the User;
- 1.1.15. “**Maturity Date**” means last day of the Short-Term Loan Duration;
- 1.1.16. “**Platform**” means an online platform operated by the Borrower on which platform services are provided, including Short-Term Pool Services enabling the conclusion of the Short-Term Loan Agreements, available at: <https://app.soil.co>;
- 1.1.17. “**Privacy Policy**” means all documents regulating privacy policy for the Platform and its Platform services, available at: <https://soil.co/privacy-policy/>;
- 1.1.18. “**Terms of Use**” means all documents regulating terms of use for the Platform and the Services, available at: <https://soil.co/privacy-policy/>;
- 1.1.19. “**Terms of the Short-Term Pool Services**” means all documents regulating the Short-Term Pool Services, available at: <https://soil.co/privacy-policy/>;
- 1.1.20. “**Token**” means a cryptographic token which functions as the Platform’s native token, giving its owners certain utilities related to the Platform and its services, and which is generated by the SOILFARM OU;
- 1.1.21. “**Transaction Fee**” means a handling fee charged by the Borrower, resulting from the use of Blockchain technology in process of entering into the Short-Term Loan Agreement, which amounts to 1 USDC unit denominated in Token;
- 1.1.22. “**USDC**” means a stablecoin which value is pegged to the one U.S. dollar. at 1:1 ratio and managed by Circle Internet Financial Limited;

2. CONCLUSION OF THE LOAN AGREEMENT

- 2.1. Each of the loan agreement, which is concluded between the Parties in accordance with the provisions below, consists of i) these Short-Term Loan Terms and ii) following terms specified in a given Short-Term Loan Sheet:
 - 2.1.1. Short-Term Loan Amount;
 - 2.1.2. Short-Term Loan Duration;
 - 2.1.3. Transaction Fee;
 - 2.1.4. Variable APR and/or Yield Booster ;
 (“**Short-Term Loan Agreement**”).
- 2.2. The Short-Term Loan Agreement is concluded between the Parties through the Platform’s interface, i.e. the function available on the “Earn” page that allows the Lender to browse commercial terms of individual loans in the Short-Term Loan Sheets. The Short-Term Loan Sheet together with these Short-Term Loan Terms constitute an offer to conclude the Short-Term Loan Agreement with the Borrower under the conditions set out in those documents.

- 2.3. The Short-Term Loan Agreement shall be perceived as concluded between the Parties upon the Lender's declaration of acceptance of the offer to enter into the Short-Term Loan Agreement, made in documentary form by checking the checkbox: *"I agree to enter into a Short-Term Loan Agreement with the Company under the General Terms of the Short-Term Loan Agreement and subject to the specific commercial terms set out above"* and clicking the *"Confirm & Activate"* button, when a positive consensus protocol is carried out by the users of the network, which results in a declaration being written on the block of the chain in question. The place of conclusion of the Short-Term Loan Agreement shall be the place of the Borrower's registered office.
- 2.4. The Borrower undertakes to submit the Lender with the confirmation of the conclusion of the Short-Term Loan Agreement together with a copy of such in a durable medium, i.e. via e-mail upon conclusion of the Short-Term Loan Agreement (a copy of the Short-Term Loan Agreement on the durable medium will be downloadable by the Lender from its account).
- 2.5. Section 5. CDD VERIFICATION AND RESTRICTIONS of the Terms of Short-Term Pool Services is hereby incorporated by reference into these Short-Term Loan Terms and applies accordingly.
- 2.6. A positive result of the CDD Verification as defined in the Terms of Short-Term Pool Services is a condition for entering into a Short-Term Loan Agreement. The Borrower does not enter into a Short-Term Loan Agreement with a Lender who failed to pass the CDD Verification with a positive result.

3. SUBJECT OF THE SHORT-TERM LOAN AGREEMENT

- 3.1. Under the Short-Term Loan Agreement, the Lender undertakes to grant the Borrower a Short-Term Loan Amount in the number of units indicated by the Lender in the given Short-Term Loan Sheet and the Borrower undertakes to return the Short-Term Loan Amount, together with the interest, upon the Maturity Date, in accordance with these Short-Term Loan Terms.
- 3.2. Upon the conclusion of the Short-Term Loan Agreement the ownership of the Short-Term Loan Amount shall pass to the Borrower.
- 3.3. The one-off payment of the Short-Term Loan Amount by the Lender to the Borrower shall be made through the Platform interface, after clicking the *"Confirm & Activate"* button.
- 3.4. The Parties agree that the Lender shall pay the costs of concluding the Short-Term Loan Agreement in the form of: (i) Gas Fee which may be charged and paid to network validators for each blockchain transaction and (ii) Transaction Fee which amounts to 1 USDC unit denominated in Token (together as the **"Fees"**). The Lender hereby acknowledges that under no circumstances any transaction that occur on the Platform (i.e. payment of the Short-Term Loan Amount) becomes invalid, revocable, retractable, or unenforceable on the basis that the given Fee for given transaction was unknown, too high, or otherwise unacceptable.
- 3.5. The Borrower is not responsible for the amount of the Gas Fees as they remain out of the Borrower control. Due to the limitations and features of the blockchain technology, the Gas Fee amount may vary slightly from those indicated in the pre-transaction summary which remains beyond control of the Borrower (the Borrower shall not be responsible for such variations of the Gas Fee).
- 3.6. The Borrower is entitled to use the Short-Term Loan only for the purposes of the Project.

4. INTEREST

- 4.1. For the avoidance of doubts, the interest shall be accrued from the date of entering into the Short-Term Loan Agreement until the Short-Term Loan Refund.
- 4.2. The Lender shall be entitled to interest calculated on the value of the outstanding portion of the Short-Term Loan Amount using the variable interest rate being the APR, which shall not be more than 6%.
- 4.3. Interest on the Short-Term Loan Amount shall be calculated daily and shall be payable by the Borrower to the Lender:
- 4.4. Interest on the Short-Term Loan Amount:
 - 4.4.1. shall not be capitalized during the term of the Short-Term Loan Agreement;
 - 4.4.2. shall be payable:
 - a) after being authorised by the blockchain protocol and after the expiry of the term specified in the Short-Term Loan Sheet, whenever requested by the Lender via the Platform interface; and/or
 - b) in respect of the unpaid interest until the Maturity Date – with the Short-Term Loan Refund, on the Lender’s wallet address which is – on a date of the Short-Term Loan Refund – connected with the Platform. The Lender hereby represents that the cryptocurrency wallet address indicated in the preceding sentence is an address of the wallet belonging to the Lender.
- 4.5. In addition, the Borrower shall pay the Lender a bonus for providing the Short-Term Loan in the form of the Yield Booster. Provision of Clause 4.3. and 4.4. above shall apply *mutatis mutandis*.
- 4.6. The Parties hereby agree that the Lender shall not be entitled to any remuneration, other than the interest referred to in this Chapter 4, in particular in the form of additional fees, commissions, in connection with the granting or servicing of the Short-Term Loan.

5. REPAYMENT OF THE SHORT-TERM LOAN AMOUNT

- 5.1. The repayment of the Short-Term Loan Amount together with all accrued and unpaid interest shall be done upon the Maturity Date (“**Short-Term Loan Refund**”). Upon the Short-Term Loan Refund, the ownership of the Short-Term Loan Amount together with accrued and unpaid interest shall pass from the Borrower to the Lender.
- 5.2. The Borrower shall be entitled to Short-Term Loan Refund early, either in part or in full, together with the accrued and unpaid interest, prior to the occurrence of the Maturity Date, without incurring any additional costs or any contractual penalties for doing so. The early Short-Term Loan Refund includes previously accrued and unpaid interest.
- 5.3. All repayment made by the Borrower under the Short-Term Loan Refund shall first be credited to the outstanding interest, then to the interest accrued on the Short-Term Loan Amount and, the remaining amount shall be credited to the repayment of the Short-Term Loan Amount.
- 5.4. The Short-Term Loan Refund shall be made in the same virtual currency units in which the amount of Short-Term Loan was disbursed, subject to Clause 4.3. above, to the Lender’s wallet address which is – on the date of repayment – connected with the Platform. The Lender hereby represents that the cryptocurrency wallet address indicated in the preceding sentence is an address of the wallet belonging to the Lender.
- 5.5. The day of the Short-Term Loan Refund shall be deemed to be a day of debiting the Borrower’s wallet address with the Short-Term Loan Amount together with all due interest.

- 5.6. The Borrower reserves the right to refrain from Short-Term Loan Refund where necessary under the Applicable Law, in particular where the results of the CDD Verification raise reasonable suspicion that the Lender or the Lender's funds, assets, companies or close associates are involved, originate from or are connected with fraud, money laundering, terrorism financing or any other financial crime as defined in the Applicable Law, in particular in the Maltese Criminal Code. In such cases the Borrower shall notify the competent authorities and shall cooperate with them as regards the following investigation.

6. STATEMENT AND OBLIGATIONS OF THE PARTIES

- 6.1. The Lender hereby represents and warrants that:

- 6.1.1. it has full legal capacity, power, and authorizations to conclude and execute the Short-Term Loan Agreement and to perform its obligations under the Short-Term Loan Agreement;
- 6.1.2. the Short-Term Loan Agreement constitutes a legal, valid and binding obligation which is enforceable against the Lender in accordance with the terms and conditions of the Short-Term Loan Agreement, in particular these Short-Term Loan Terms;
- 6.1.3. the conclusion and the performance of the Short-Term Loan Agreement does not constitute a breach of mandatory provisions of the law and/or any judgment of a common court or an arbitration court and does not constitute a breach or material failure to comply with the provisions of any agreement to which the Lender is a party and/or any decision of state authorities or local government;
- 6.1.4. it acts for its own account, not as a proxy or agent;
- 6.1.5. it has such knowledge and experience in financial and business matters which allows to evaluate the merits and inherent risks involved in the Short-Term Loan Agreement concerning the virtual currency loans, including risk of new financial regulatory requirements or volatility of the price of such virtual currency;
- 6.1.6. it concludes the Short-Term Loan Agreement on the basis of its own judgment and upon the advice of such professional advisers whom it considers necessary to consult with (other than the Borrower). The Lender represents and warrants that it is not relying on any communication, conducted in any form whatsoever, of the other Party as an investment, tax or accounting advise or other legal recommendation to enter into any of the Short-Term Loan Agreement.

- 6.2. The Borrower hereby represents that:

- 6.2.1. it is a private limited company, duly established and existing in accordance with the Maltese law;
- 6.2.2. it has full legal capacity, power, and authorizations to conclude and execute the Short-Term Loan Agreement and to perform its obligations under the Short-Term Loan Agreement;
- 6.2.3. the Short-Term Loan Agreement constitutes a legal, valid and binding obligation which is enforceable against the Lender in accordance with the terms and conditions of the Short-Term Loan Agreement, in particular these Short-Term Loan Terms;
- 6.2.4. the conclusion and the performance of the Short-Term Loan Agreement does not constitute a breach of mandatory provisions of the law and/or any judgment of a common court or an arbitration court and does not constitute a breach or

material failure to comply with the provisions of any agreement to which the Lender is a party and/or any decision of state authorities or local government;

6.2.5. it acts for its own account, not as a proxy or agent.

7. CONFIDENTIAL INFORMATION

- 7.1. During the term of the Short-Term Loan Agreement and for a period of 5 (in words: five) years after its termination or expiration on any basis, the Parties agree not to use (other than to the extent necessary for execution of the Short-Term Loan Agreement), not to use or disclose or make available for its own purposes or the third parties, in any manner whatsoever – without the prior consent of the disclosing Party, expressed in writing – any information obtained from the other Party in connection with the Short-Term Loan Agreement and related to the disclosing Party (“**Confidential Information**”), regardless of the form or medium of such disclosure.
- 7.2. The Party is relieved from complying with the obligation referred to in Clause 7.1. hereof, in respect of Confidential Information which:
- 7.2.1. became publicly known through no fault of the receiving Party or was already known to the receiving Party without any obligation of confidentiality;
 - 7.2.2. has been lawfully received by the receiving Party from a third party without any obligation of confidentiality;
 - 7.2.3. has been disclosed by the disclosing Party to a third party without any obligation of confidentiality;
 - 7.2.4. has been independently developed by the receiving Party without reference to or use of such Confidential Information;
 - 7.2.5. has been disclosed to auditors, investors, advisors, employees, and co-operating entities of the relevant Party, provided that such parties are bound by an appropriate obligation to maintain confidentiality in respect of any information thus disclosed to them, before the disclosure;
 - 7.2.6. is required to be disclosed by reason of a decision of a court or other authority competent to make such a decision or by reason of an obligation under the law, provided that the Party required to make such a disclosure shall use reasonable efforts to give the other Party reasonable advance notice of such disclosure in order to enable the other Party to prevent or limit such disclosure, unless it is not possible under the applicable law.
- 7.3. The provisions of this Chapter 7 are without prejudice to the provisions applicable to the Parties providing for extended protection of the Confidential Information than the period indicated above.

8. PERSONAL DATA PROTECTION

- 8.1. The Borrower shall process the Lender’s personal data in connection with the conclusion or performance of the Short-Term Loan Agreement. The legal basis, purposes and rules of personal data processing are described in detail in the [Privacy Policy](#).

9. LIABILITY

- 9.1. The Borrower is not considered to be an entity providing investment or legal advice or providing investment recommendations in the context of the Short-Term Loan Agreement.

- 9.2. The Borrower shall not be liable to the Lender for any damages the Lender may incur as the result of use of the Polygon network within the Platform, which arising from (i) the Lender's own omissions (e.g. forgotten access information such as private keys); (ii) server failure or data loss; (iii) corrupted crypto-wallet files; (iv) unauthorized access or activities by third parties, including but not limited to the use of viruses, phishing, or other means of attack against the Platform, the Polygon, the personal crypto-wallet or any other tool connected to the Platform. The Borrower shall not be responsible for any damages due to blockchains or any other features of the Polygon and crypto-wallets or any other external tool connected to the Platform, including but not limited to a late report (or no report) by developers or representatives of any issues with the blockchain supporting the Polygon, including forks, technical node issues or any other issues having fund losses as a result.
- 9.3. The Lender understands and hereby accepts all risks that are inherently associated with lending in virtual currencies, in particular risks described in the Terms of the Short-Term Pool Services. In particular, the Lender understands and accepts that the prices of blockchain assets are extremely volatile. Fluctuations in the price of such virtual assets could materially and adversely affect the value of the Short-Term Loan Amount or interest accrued (in particular as regards interest accruing at the Variable APR).
- 9.4. Due to the volatility of virtual currency, under no circumstances should the Borrower be responsible for valuation of USDC against USD (U.S. dollar fiat currency), in particular the Borrower is not responsible if USDC value moves away from its intended fixed price. For the sake of clarity, if the value of 1 USDC exceeds the value of 1 USD upon Short-Term Loan Refund the Short-Term Loan should be repaid in USDC with a 1:1 ratio to USD.

10. NOTICES

- 10.1. Unless these Short-Term Loan Terms provides otherwise, notices made in relation hereto are null and void unless set out in a documentary form and in English, and are deemed duly made if send and delivered to the other Party in the following way:
 - 10.1.1. for the Lender's notices: such notices shall be sent on the Borrower's e-mail address: contact@soil.co
 - 10.1.2. for the Borrower's notices: such notices shall be sent via the Platform interface to the account assigned to the Lender.
- 10.2. The Borrower may change its e-mail address to a new address by delivering a notice to the other Party in accordance with Clause 10.1.2. above, with such change of address not constituting an amendment of the Short-Term Loan Agreement (and respectively these Short-Term Loan Terms being the part of the Short-Term Loan Agreement). The Parties hereby declare that, until such a time as the address given above may be changed, notices dispatched in accordance herewith to the address specified above shall be deemed valid and effectively served.

11. TERMINATION OF THE SHORT-TERM LOAN AGREEMENT

[Termination by the Borrower]

- 11.1. The Short-Term Loan Agreement may be terminated by the Borrower, with immediate effect, on the occurrence of a material breach of the provisions of the Short-Term Loan Agreement by the Lender, provided that the Lender has been first requested in a documentary form (i.e. through a submission of notice send to the Lender in accordance with the Clause 10.1.2. above), to cease the aforesaid breach within an additional period of time indicated in such notice, after the lapse of that period to no effect. For the avoidance of doubt, breach of the Section 5. CDD VERIFICATION AND RESTRICTIONS of the Terms of the Short-Term Pool Services incorporated by reference into these Short-Term Loan

Terms by the Lender constitutes a material breach of the provisions of the Short-Term Loan Agreement referred to in the preceding sentence and gives ground for a termination of the Short-Term Loan Agreement by the Borrower with immediate effect.

- 11.2. In the event of termination of the Short-Term Loan Agreement by the Borrower: i) all of the Parties obligations under the Short-Term Loan Agreement shall expire, and ii) the Borrower shall repay the Short-Term Loan Amount, together with accrued and unpaid interest, on the Lender's wallet as indicated in Clause 5.4. above. Clause 5.6 applies.
- 11.3. In the event the termination is performed on the basis of Clause 11.1. the Lender agrees to waive any claims relating to the termination of the Short-Term Loan Agreement, and the Borrower accepts the waiver of such claims. Should the provision of the preceding sentence prove to be invalid or ineffective, the Lender undertakes not to asserts claims against the Borrower related to termination of the Short-Term Loan Agreement (*pactum de non petendo*). The notice of termination by the Borrower shall be made in a documentary form and submitted to the Lender in accordance with Clause 10.1.2. above.

[Termination by the Lender]

- 11.4. The Lender is not entitled to terminate the Short-Term Loan Agreement during the fixed period of the Short-Term Loan Duration.
- 11.5. After the expiration of the Short-Term Loan Duration, the Short-Term Loan Agreement becomes automatically a loan for indefinite period of time which may be terminated by the Lender, with immediate effect.
- 11.6. In the event of termination of the Short-Term Loan Agreement by the Lender: i) all of the Parties obligations under the Short-Term Loan Agreement shall expire, and ii) the Borrower shall repay the Short-Term Loan Amount, together with accrued and unpaid interest, on the Lender's wallet as indicated in Clause 5.4. above. Clause 5.6 applies.
- 11.7. The notice of termination by the Lender shall be made either:
 - 11.7.1. in a documentary form and submitted to the Borrower in accordance with Clause 10.1.1. above; or
 - 11.7.2. by making a declaration of will in a documentary form by way of clicking on the "Withdraw" button in the "Earn" tab of the Platform after connecting Lender's wallet to the Platform.

12. AMENDMENTS OF THESE SHORT-TERM LOAN TERMS

- 12.1. The Borrower is entitled to unilaterally change provisions of these Short-Term Loan Terms, being a part of the Short-Term Loan Agreement, if a reasonable need for such changes arises, in particular: (i) any change of the regulatory requirements under the applicable law which may affect the Platform and/or these Short-Term Loan Terms, (ii) any change of legislation in Malta which may affect the Platform and/or these Short-Term Loan Terms, (iii) issuance of decisions, recommendations, obligations or acts of similar nature, by public administration authorities, to the extent to which such administrative acts modify the provisions of these Short-Term Loan Terms or impose an obligation on the Borrower to modify these provisions, (iv) emergence of judicial or administrative case-law which indicates that contractual provisions similar to those applied by the Borrower may be contrary to the law.
- 12.2. The Borrower shall inform the Lender of the planned amendment of these Short-Term Loan Terms by publication through the Platforms' interface at least of the following:
 - 12.2.1. the content of the envisaged amendment of these Short-Term Loan Terms;

- 12.2.2. the effective date of the amendment, provided that the amendment of the Short-Term Loan Terms shall take effect 30 days after the date of publication of the amendment on the Platform;
- 12.2.3. the consolidated text of these Short-Term Loan Terms as amended.
- 12.3. Any amendments to the Short-Term Loan Terms shall apply only to the Short-Term Loan Agreements concluded subsequent to the date of entrance into force of the amended Short-Term Loan Terms.
- 12.4. The terms and conditions of any Short-Term Loan Agreement entered into prior to the implementation of the new terms shall remain in full force and effect, and the Borrower and Lender shall continue to be bound by the provisions of the previously concluded Short-Term Loan Agreement, unless both Parties expressly agree in writing to amend the existing Short-Term Loan Agreement to incorporate the new terms.

13. GOVERNING LAW AND DISPUTE RESOLUTION

- 13.1. In matters not regulated by the Short-Term Loan Agreement, the provisions of the Maltese law shall apply. However, for avoidance of doubt the Short-Term Loan Agreement shall not limit any rights the Lender may have as the Consumer that cannot be excluded or limited under applicable law. In the event that the Lender which is the Consumer has such rights which cannot be limited, the provisions of the law applicable to that Lender shall apply.
- 13.2. Any dispute, controversy, claim or matter arising out of or connected with this Agreement shall be referred to arbitration in Malta in terms of Part IV of the Arbitration Act (Chapter 387 of the laws of Malta) under the applicable arbitration rules of the Malta Arbitration Centre. The number of arbitrators shall be one. The language of the proceedings shall be English. The arbitration award shall be final and binding upon the Parties and not subject to appeal.
- 13.3. The Parties agree to the non-exclusive jurisdiction of the Maltese Courts in respect of any dispute, controversy, claim or other matter not settled through arbitration in terms of the Clause 13.2. hereof.

14. FINAL PROVISIONS

- 14.1. These Short-Term Loan Terms, being an integral part of every Short-Term Loan Agreement, are as of 7 November 2024.
- 14.2. All warranties, representations, conditions, and all other terms of any kind whatsoever implied by statute or common law are excluded from these Short-Term Loan Terms to the fullest extent permitted by the applicable law.
- 14.3. In the event of a conflict between the content of the Short-Term Loan Sheet and the content of these Short-Term Loan Terms, the content of the Short-Term Loan Sheet shall apply. In such case, the other provisions of these Short-Term Loan Terms shall apply.

15. SEVERABILITY

- 15.1. If any provision (or part of a provision) of this Short-Term Loan Agreement is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the relevant provision (or part of a provision) shall be deemed deleted. Any modification to or deletion of a provision (or part of a provision) under this Clause 15 shall not affect the legality, validity, and enforceability of the rest of this Short-Term Loan Agreement.