

OVERDRAFT TERMS AND CONDITIONS

1. **ELIGIBILITY:** To be eligible for an overdraft, investors must have a minimum of \$30,000 invested with the company.
2. **TAX OBLIGATIONS:** Investors are required to pay a 10% tax on the overdraft amount within 20 days from the date of approval. Failure to pay the tax within the specified timeframe may result in additional fees and penalties.
3. **AGE REQUIREMENT:** Investors must be at least 18 years old to join or apply for an overdraft.
4. **OVERDRAFT LIMIT:** The overdraft limit will be determined by the company based on the investor's investment history and creditworthiness.
5. **REPAYMENT TERMS:** Investors must repay the overdraft amount through the profit being generated from the invested \$30,000.

7. **DEFAULT:** Failure to meet the tax obligations may result to a penalty or suspension of the investor's Alba account

8. **GOVERNING LAW:** These terms and conditions shall be governed by and construed in accordance with the laws of the United Kingdom.

9. **ENTIRE AGREEMENT:** These terms and conditions constitute the entire agreement between the parties and supersede all prior or contemporaneous agreements or understandings.

NOTE: This updated terms and conditions take effect on March 15th.

By applying for an overdraft, investors acknowledge that they have read, understood, and agreed to be bound by these terms and conditions.