

Loan Certificate

Date: July 28th, 2022

Ms. Noriko Shimazaki
Representative Director
Milestone Management Co., Ltd.

(Lender)



TAY BOH HUAT

Director

KUANG HYM SINGAPORE PTE.LTD.

We certify that we have been consulted by the Borrower applicant regarding a loan for the following necessary funds, and that we expect to provide the loan.

- 1 Date of loan consultation
July 1th, 2022
- 2 Purpose of loan
Acquisition of Japanese stocks.
- 3 Amount of loan requested
SGD30Mil
- 4 Loan conditions (scheduled loan date, period, interest rate, collateral, etc.)
Loan date : TBD
Period : 5 years
Interest rate : 5%
Collateral: unsecured