

XWB TRUST LOAN AGREEMENT

Drawn by:

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SCHEDULE

- Item 1: Agreement Date:** 31 / 01 / 2015
- Item 2:**
- Borrower:** XWB NOMINEES PTY LTD ACN 603 931 540 AS TRUSTEE FOR XWB SUPERANNUATION FUND
- Lender:** LUVASIAN PTY. LTD. ACN 134 105 927
- Guarantor:** XWB HOLDINGS PTY LTD ACN 603 931 675 in its personal capacity and AS TRUSTEE FOR XWB TRUST.
- Trustee:** XWB HOLDINGS PTY LTD ACN 603 931 675 AS TRUSTEE FOR XWB TRUST
- Item 3: Principal Sum:** \$900000.00
- Item 4: Asset:**
- Real Property situated at: 76-78 INDUSTRY DRIVE
TWEED HEADS SOUTH NSW 2486
- Described as: LOT 4 IN DP 800252
- Folio: 4/800252
- Security:** Mortgage given by the Trustee in favour of the Lender in respect of the Asset.
- Item 5: Interest Rate:** 7.30% as varied from time to time by the Lenders.
- Item 6: Term:** 25 year/s

EXECUTED AS A DEED by XWB NOMINEES
PTY LTD ACN 603 931 540 AS TRUSTEE FOR
XWB SUPERANNUATION FUND.



PITSUN CHERN
Director



WENBO XIE
Director

EXECUTED AS A DEED by LUVASIAN PTY.
LTD. ACN 134 105 927.



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Director



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EXECUTED AS A DEED by XWB HOLDINGS
PTY LTD ACN 603 931 675.



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WENBO XIE
Director