

# Loan Agreement

## Agreement to vary Interest Rate

Between:

**Joseph Zammit**  
**Maria Limsico**

(Lender)

and

**No Limmit Pty. Ltd.** ACN 108275163

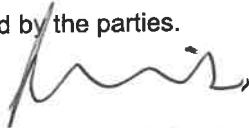
(Borrower)

1. The Lender and the Borrower are party to a Loan Agreement dated 19 December 2021 (**Loan Agreement**).
2. Terms used but not defined in this agreement have the same meaning as in the Loan Agreement.
3. Clause 9 of the Loan Agreement provides that the Loan accrues daily at the interest rate set out in Schedule 1 of the Loan Agreement, or at another rate agreed between the Lender and the Borrower in writing.
4. The Lender and the Borrower hereby agree that the Interest Rate under the Loan Agreement:
  - will be [Insert interest rate]%, *3.65%*.
  - with effect from [Insert date from which interest rate is to apply].
5. The Interest Rate specified in clause 4 will apply until another Interest Rate is agreed to between the Lender and the Borrower in writing.

**Dated:** [Insert date of agreement].

### Execution

Executed by the parties.



**Signed sealed and delivered**  
by Joseph Zammit, in the presence of:



Signature of witness



Name of witness (please print)

**Signed sealed and delivered**  
by Maria Limsico, in the presence of:



Signature of witness



Name of witness (please print)



Signature of individual




Signature of individual

Executed by  
No Limmit Pty. Ltd. ACN 108275163, in its  
capacity as trustee for the Fund, in  
accordance with section 127(1) of the  
*Corporations Act 2001* (Cwth):



Joseph Zammit, director



Maria Limsico, director