



INVESTMENT LOAN AGREEMENT

between Granthera Limited (Lender) and PSA International Pte. Ltd. (Borrower)

in the amount of US\$16,500,000

secured by receivables and project assets of PSA International Pte. Ltd

No. 483927SI / 2025

Date: «12» October 2025

Granthaera Limited, registered under the laws of the United Kingdom, registration number 16594130, with its registered office at: TOWER 42 INTERNATIONAL FINANCIAL CENTRE 25 OLD BROAD STREET LONDON ENGLAND EC2N 1HN, represented by **Joshua Morris**, hereinafter referred to as the "Lender", of the first part, and **PSA International Pte. Ltd.**, registered under the laws of the Singapore, entity ID: 197200399R, with its registered office at: 1 Harbour Drive, #03-00, PSA Horizons Singapore, 117352, Singapore, represented by **Mr Ong Kim Pong**, hereinafter referred to as the "Borrower", of the second part, hereinafter collectively referred to as the "Parties", have concluded this Agreement (hereinafter referred to as the "Agreement") as follows:

1. SUBJECT OF THE AGREEMENT

1.1. The Lender shall provide the Borrower with a loan in the total amount of **USD 16,500,000** (sixteen million five hundred thousand US dollars) for the financing of PSA International Pte. Ltd's technological divisions, as detailed in the annexed financial schedule.

1.2. The loan maturity period shall be **eighteen** (18) months from the date of signing this Agreement.

1.3. The loan shall bear an average annual interest rate of **14.8%**, calculated on the outstanding principal and payable quarterly

1.4. The loan amount shall be allocated as follows:

A sum of USD 8,500,000 shall be directed to the PIL (Core Operations) division for the expansion of AI-driven AGV infrastructure at Tuas Port, with an interest rate of 14% per annum and an expected investor return of USD 1,785,000.

An amount of USD 5,000,000 shall be provided to PSA unboXed for the financing of startup ventures in the field of green logistics. This portion of the loan carries an annual interest rate of 16%, along with a 2% equity option on the financed projects, resulting in an expected investor return of USD 800,000 plus potential equity upside.

A further USD 3,000,000 shall be allocated to CitiLite PSA for the development and launch of a pilot project on autonomous delivery systems in Singapore, with an annual rate of 15% and an expected return of USD 450,000.

The total projected interest income from all divisions is USD 3,035,000.

2. LOAN COLLATERAL

2.1. The Borrower pledges as collateral its receivables and contractual rights under projects financed by the loan, as well as other operational assets under PSA International Pte. Ltd.

2.2. The Lender shall have the right to enforce or transfer the pledged rights through legal action or arbitration in the event of non-performance by the Borrower.

2.3. The Borrower undertakes to maintain transparent financial reporting and to provide quarterly updates on project performance and cash flow.

3. REPAYMENT PROCEDURE

- 3.1. Repayment shall be made quarterly, including interest, with the final principal payment due upon maturity.
- 3.2. Early repayment is permitted without penalty upon written notice to the Lender no later than thirty (30) days prior to intended repayment.
- 3.3. Any late payment shall incur a penalty of **0.1%** of the outstanding amount per day, up to a maximum of 10% of the total loan amount.

4. LIABILITY OF THE PARTIES

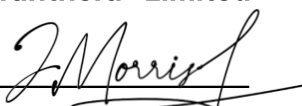
- 4.1. All collection costs, arbitration fees, and applicable taxes related to enforcement of this Agreement shall be borne by the Borrower.
- 4.2. The Lender shall not be liable for operational or financial risks associated with the Borrower's business activities.

5. MISCELLANEOUS PROVISIONS

- 5.1. This Agreement shall come into force upon signature by both Parties.
- 5.2. It shall be governed by and construed in accordance with the laws of England and Wales.
- 5.3. All disputes shall be settled by the London Court of International Arbitration (LCIA) in accordance with its Rules of Arbitration.
- 5.4. This Agreement is executed in two originals of equal legal force, one for each Party.

SIGNATURES OF THE PARTIES:

Lender: **Grantha Limited**

Signature: 



Borrower: **PSA International Pte. Ltd**

Signature: 