

# MEMORANDUM OF UNDERSTANDING (MOU) – READ-ONLY TEMPLATE

Between

**SWIFTIFY TECHNOLOGIES LTD**

And

**[Subscriber Full Name]**

This Memorandum of Understanding ("MOU") is made on this \_\_\_\_ day of \_\_\_\_\_, 2025, by and between:

**SWIFTIFY TECHNOLOGIES LTD**, a company registered under the laws of the Federal Republic of Nigeria, with its principal office at [Insert Address], hereinafter referred to as **"SWIFTtrip"**;

**AND**

**[Full Name of Subscriber]**, a verified shareholder of SWIFTtrip, residing at [Insert Address], with phone number [Insert Phone Number], hereinafter referred to as the **"Subscriber"**.

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## 1. Purpose of this MOU

This MOU sets forth the understanding and agreement between SWIFTtrip and the Subscriber with respect to the loan of funds by the Subscriber to SWIFTtrip for the development of SWIFTtrip's 20-storey Hospitality Facility in Port Harcourt, Nigeria.

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## 2. Loan Contribution

- The Subscriber agrees to release the sum of ₦[Insert Amount] (hereinafter referred to as "the Loan") to SWIFTtrip.
- This loan is to support the financing of SWIFTtrip's first Hospitality infrastructure in Port Harcourt, Rivers State, Nigeria.

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## 3. Eligibility

- The Subscriber affirms that they are a verified shareholder of SWIFTtrip and acknowledges that non-shareholders are not eligible to participate in this offer.
  - The Subscriber understands that any loan contribution without a valid shareholder status will not be accepted or honored.
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#### 4. Return on Capital

- **Early Contribution (On or before July 31, 2025):** Subscriber shall receive a **50% Return on Capital and Profit (RCP)** within **3 months** of the date of deposit.
  - **Late Contribution (After July 31, 2025):** Subscriber shall receive a **20% Return on Capital** within **30 days** of the deposit date.
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#### 5. Repayment Details

- Repayment shall be made directly to the Subscriber's provided beneficiary bank account:
    - Bank Name: \_\_\_\_\_
    - Account Name: \_\_\_\_\_
    - Account Number: \_\_\_\_\_
  - Repayments shall be made in the same currency and payment channel through which the loan was received. For example, loans received in Naira will be repaid in Naira, and those received in USDT will be repaid in USDT.
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#### 6. Terms and Conditions

- The Subscriber understands that this is a **loan**, not a purchase of additional equity or shares.
  - SWIFTtrip affirms that the funds will be used solely for the stated purpose.
  - SWIFTtrip is not liable for any loss of fund rising from the subscriber's inability to provide correct beneficiary bank account details.
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#### 7. Duration and Termination

- This MOU shall become effective from the date the loan is received and shall remain valid until full repayment is made to the Subscriber.
- In the event that repayment exceeds the agreed 3-month period, the Company shall be entitled to a **60-day grace period** to complete repayment.
- In the case of unforeseen circumstances that may affect the repayment timeline, the Company shall promptly notify the Subscriber, providing full disclosure and updates regarding the delay. Thus the shareholder should patiently await the payment which is 100% assured.

## 8. Governing Law

- This Memorandum of Understanding (MOU) shall be governed by and construed in accordance with the laws of the Federal Republic of Nigeria. Nevertheless, **SWIFTtrip affirms its full capability to handle all financial settlements with its shareholders amicably, without the need for court intervention.**

**IN WITNESS WHEREOF, the parties hereto have executed this MOU as of the day and year first above written.**

### **SWIFTIFY TECHNOLOGIES LTD**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Position: \_\_\_\_\_

Date: \_\_\_\_\_

### **Subscriber**

Signature: \_\_\_\_\_

Full Name: \_\_\_\_\_

Shareholder Node ID: \_\_\_\_\_

Date: \_\_\_\_\_