

**Statement of Work № 1 to the Addendum №1 to Software Development and Services Agreement
dated 01.12.2020**

TBI Bank EAD registration UIC № 131134023, VAT No BG131134023 having its seat and registered address of management at Bulgaria, Sofia, 52-54 Dimitar Hadjikocev Str, represented jointly by its Executive directors Nikolay Spasov and Valentin Galabov,

TBI Money IFN S.A., with registered and head office address in Romania, Bucharest, 1st District, No. 8-12, Putul lui Zamfir Street, Groundfloor+1st Floor, registered with Trade Registry under No. J40/15329/2003, having VAT No RO15901855, subscribed and paid share capital 7,300,000 lei, registered as non-banking financial institution with the General Register kept by the National Bank of Romania under no. RG-PJR-41-110014/03.03.2017 and si within Special Register under no. RS-PJR-41-010001/25.09.2006, registered as payment institution with Payment Institutions Register held by National Bank of Romania under no. IP-RO-0005/28.04.2011, operator of personal data registered with National Authority for the Supervision of Personal Data Processing under no. 1711, duly represented by Gergana Staykova, as General Manager and Laura Vizir, as Head of Retail Product Development,

TBI Bank EAD Sofia–Bucharest Branch, with registered headquarters in Romania, Bucharest, 1st District, 8-12 Putul lui Zamfir Street, 4th floor, postal code 011683, incorporated under no.J40/11691/2012 with Trade Register, VAT No RO30771201, Fiscal attribute RO, registered with Credit Institutions Register kept by National Bank of Romania under no.RB-PJS-40-068 /30.08.2012, controller of personal data registered with National Authority for the Supervision of Personal Data Processing under no.26838, hereby represented by Florentina-Virginia Mircea, as Executive Branch Director,

hereinafter referred to as «Customers», on the one side, and

Limited Liability Company «KODE», registered and duly operating in accordance with laws of UAE, identification code 2218467, having its registered office and correspondence address at: Sharjah Media City, Sharjah, UAE, represented by Galina Kozak – General manager, hereinafter referred to as the «Contractor», on the other side,

hereinafter collectively referred to as the “Parties” have compiled this Statement of Work № 1 to the Addendum №1 which certifies that:

1. Contractor performed work related to the creating design and development of new TBI website and transferred the result of the Works to the Customer.

№	Features/Stages
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1	<p>Provided and approved design in all breakpoints (360, 768, 1024, 1440) for Greece:</p> <ul style="list-style-type: none"> ● Client solution ● Easy set up ● About TBI ● Contacts ● Online purchases ● Personal date update ● News
2	<p>Provided design for Romania (first iteration):</p> <ul style="list-style-type: none"> ● Standard loan ● Duo loan ● Cash Zero ● Auto loan ● Online purchases ● In store Credit ● Online Deposit ● Simple deposit ● Cash operation ● Current Account ● TBI Ambassador ● Online Business Credit ● Investment Loan ● Credit Line ● Unsecured Loan ● Deposits for legal entities ● Account ● For partners ● For investors ● TBI leasing services ● Online credit for companies ● Clients focused
3	<p>Provided functional requirements for:</p> <ul style="list-style-type: none"> ● TBI Pay ● Easy set up ● Career ● Q&A ● Contacts ● Merchants Solutions
4	<p>Frontend:</p> <ul style="list-style-type: none"> ● Mobile footer ● Hero banner ● Form layout - Increase your sales right now

	<ul style="list-style-type: none"> ● About TBI page layout ● Clients page layout ● Regulatory page layout ● Contacts page layout ● News (1 article) page layout ● Plugs (in progress) ● Bugs fixing
5	<p>Backend:</p> <ul style="list-style-type: none"> ● Online purchases page ● Merchants page ● Footer ● Multilanguage plugin ● Form ● Mobile menu ● News ● Layouts hardcoding ● Server ● Benefits of a loan (dynamic block) ● Hero banner (dynamic block) ● Bug fixing
6	<p>QA:</p> <ul style="list-style-type: none"> ● Testing of About TBI page ● Testing of Clients page ● Testing of Regulatory page ● Testing of Contacts page ● Testing of News page

2. The obligations of the Contractor to fulfill the Work Order are executed in full, efficiently, on time and without complains from the Customer. Based on this Statement of Work referred to in Paragraph 1 of Statement of Work are considered accepted by the Customer in accordance to the terms of the Agreement.

3. Contractor shall get paid for the performed Work of the Work Order by the Customer in amount of 69 172 (sixty-nine thousand one hundred seventy-two) EUR.

The amount is not subject to VAT (Value Added Tax) in accordance with UAE legislation.

4. The Parties agreed that payment will be divided within three entities of the Customer: «TBI Bank» EAD, TBI Money IFN S.A and TBI BANK EAD Sofia - Bucharest Branch. «KODE» LLC shall get paid by the «TBI Bank» EAD in amount 42 829.50 (forty two thousand eight hundred twenty-nine euro fifty cents) EUR, by TBI Money IFN S.A in amount 15 804.70 (fifteen thousand eight hundred four euro seventy cents) and by TBI BANK EAD Sofia - Bucharest Branch in amount 10 537.80 (ten thousand five hundred thirty-seven euro eighty cents).

This Statement of Work is an integral part of the Agreement.

SIGNATURES OF THE PARTIES

ON BEHALF OF THE CUSTOMER:

For TBI Bank EAD:

Менно
Гюрганов

For TBI Money INF S.A.

Менно
Гюрганов

For TBI Bank EAD Sofia – Bucharest Branch

Менно
Гюрганов

ON BEHALF OF THE CONTRACTOR:

“KODE” LLC



Galina Kozak

General manager