

Sample Promissory Note (Redacted)

Issued: March 30, 2026 | Private Arrangement — Not a Public Offering | Governing Law: Wyoming

This is a sample document for informational purposes only. All identifying information, amounts, and signature blocks have been redacted. A custom promissory note will be prepared for each individual arrangement. You are encouraged to have any note reviewed by your own attorney before signing.

PROMISSORY NOTE

Date: [DATE]

Principal Amount: \$[AMOUNT]

Borrower: Abilities Finance (Czar, individually)

Lender: [LENDER FULL LEGAL NAME]

1. Promise to Pay

For value received, the Borrower promises to pay to the Lender the principal sum of \$[AMOUNT], together with profit distributions as described in Section 3 below, subject to the terms and conditions of this Note.

2. Use of Proceeds

The Borrower shall use the principal amount exclusively for cryptocurrency trading operations. The Lender acknowledges that the capital will be actively traded and is subject to market risk.

3. Profit-Sharing Terms

In lieu of a fixed interest rate, the Borrower agrees to distribute to the Lender 80% of the realized net trading profits generated from the principal amount during each

calendar month. The Borrower retains 20% of realized net trading profits. There is no guaranteed minimum return. In any month where trading results in a net loss, no distribution shall be made to the Lender for that period.

4. Reporting

The Borrower shall provide the Lender with a monthly performance report detailing realized P&L, trade count, and profit distribution calculations. The Lender shall have access to the trading track record upon request.

5. Withdrawal Right

The Lender may request a return of their principal at any time by providing written notice to the Borrower. The Borrower shall return the principal as soon as practicable, subject to the settlement of open trading positions and prevailing market conditions. The Borrower shall keep the Lender informed of the expected timeline for repayment.

6. Risk Acknowledgement

The Lender acknowledges and agrees that: (a) the principal is entirely at risk; (b) this Note is unsecured; (c) the funds are not insured by the FDIC, SIPC, or any other program; (d) cryptocurrency trading is highly volatile; and (e) the Lender is participating with funds they can afford to lose entirely.

7. Governing Law

This Note shall be governed by and construed in accordance with the laws of the State of Wyoming, without regard to its conflict of law provisions.

8. Entire Agreement

This Note constitutes the entire agreement between the parties with respect to the subject matter hereof and supersedes all prior discussions, representations, and agreements.

BORROWER:

Signature: _____ Date: _____

Printed Name: [REDACTED]

LENDER:

Signature: _____ Date: _____

Printed Name: [REDACTED]

Private Capital Arrangement – For People Who Know Czar Personally. Not a Public Offering. Principal at Risk. Not
FDIC or SIPC Insured. Not Investment Advice.