

# Loan Terms Agreement

Date: [Insert Date]

To: [Borrower's Name]

[Borrower's Address]

## Subject: Working Capital Loan Terms

Dear [Borrower's Name],

We are pleased to inform you that your application for a working capital loan has been approved. Below are the terms and conditions of the loan:

- **Loan Amount:** \$[Loan Amount]
- **Interest Rate:** [Interest Rate]% per annum
- **Loan Term:** [Loan Term] months
- **Repayment Schedule:** Monthly payments starting on [Start Date]
- **Collateral:** [Describe any collateral required]
- **Fees:** [List any applicable fees]

Please review the terms carefully. If you agree to the above terms, please sign and return a copy of this letter by [Response Date].

If you have any questions, feel free to contact us at [Contact Information].

Thank you for choosing [Your Business Name]. We look forward to assisting you with your financial needs.

Sincerely,

[Your Name]

[Your Title]

[Your Business Name]

[Your Contact Information]