Inquiry Regarding Employee Loan Policy

To: [HR Manager's Name]

Company Name: [Company Name]

From: [Your Name]

Date: [Insert Date]

Department: [Your Department]

Dear [HR Manager's Name],

I hope this message finds you well. I am writing to inquire about the company's employee loan policy, particularly concerning the penalties associated with loan repayment.

Specifically, I would like to ask the following questions:

- What are the penalties for late payments on the employee loan?
- Is there a grace period for repayment before penalties are applied?
- Are there any circumstances under which penalties may be waived?
- How are penalties calculated, and do they vary based on the loan amount?

Thank you for your attention to this matter. I look forward to your prompt response.

Best regards,

[Your Name]

[Your Job Title]

[Your Contact Information]