**Business Contact Information  
  
Contact Name Email**

**Phone Number**

**Addrss Company Structure**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Company Name** | **Contact Name** | **Address** | **Phone   Number** | **E-Mail** |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

**Business /Trade References  
  
  
  
Signed By:**

**Manager Siganture Client Siganture**

**Admin Siganture**

**TERMS AND CONDITIONS**

1. **CORRECTNESS OF INFORMATION.**  
By submitting this form, you affirm that the information provided herein are true and correct. Any misrepresentation or incorrect information found by the bank shall be cause for denial or rejection of the loan.

2. **LOAN INTEREST.**  
The Borrower shall pay the loan in one year with the interest rate of twelve percent (12%) per annum in equal monthly installments to be paid on every fifteenth (15th) day of every month. The interest rate shall be paid on the final payment of the loan period.

3. **LATE PAYMENT**.  
Late payments made by the borrower every month shall incur late payment charges of three percent (3%) of the installment amount.

4. **ADVANCED PAYMENTS.**  
The Borrower may pay the installments in advance or pay the loan in full at any time.

5. **INSURANCE.**  
The Borrower shall pay for the insurance of the loaned amount

6. **PAYMENT OF LOAN METHOD**.  
The Borrower shall make payments under this loan either in cash, check, or any negotiable instrument to any branch of the bank.

7. **DISPUTES IN CASE OF BREACH.**  
In case of dispute, claim, or controversy arising due to breach of this agreement, the parties may submit to arbitration chosen by both parties. The parties shall divide the cost and expenses to the proceeding in equal shares. Further, the losing party shall pay the cost of attorney's fees of the prevailing party, other than the dispute award.

8. **CONFIDENTIALITY**.  
Any information that the bank may acquire through the course of this agreement shall be recognized as Confidential Information. The bank shall keep confidential the confidential information and shall exercise the same degree of care required by law.

9. **SEPARABILITY CLAUSE.**  
Should any provision of this Agreement be held invalid by any competent court, the same shall apply only to the provision involved and the remaining provisions hereto shall remain valid and enforceable.

10. **AGREEMENT MODIFICATION.**  
Any modifications or alterations to this agreement shall only be considered as agreed by the parties in the existence of a written document signed by both parties.

11. **COUNTERPARTS.**  
This agreement may be executed in two or more counterparts each of which shall be deemed an original and all of which together shall constitute one and the same agreement.

12. **GOVERNING LAW.**  
This agreement shall be governed by and construed in accordance with and only of the laws of the State of California.

13. **RELATIVITY.**  
This agreement inures to the benefit of, and is binding upon the successions and assigns of the parties hereto.

14. **NON-WAIVER.**  
The failure of any party to insist upon the strict compliance with and performance of any of the terms, conditions, and covenants shal not be deemed as a waiver of said party may have over such breach. Only by expressed written consent and duly signed by the parties may a proper waiver be considered as having been made.

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