

# CASH LOAN POLICY AGREEMENT

CASH MANAGEMENT AND DISTRIBUTION OF LOAN

ADDRESS: QUEZON CITY

EMAIL: cashmdl2025@gmail.com | PHONE: 123-456-7890

POLICY EFFECTIVE DATE: JANUARY 2025

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## 1. PURPOSE

This document outlines the official policy regarding approved cash loans issued by Cash Management and Distribution of Loan. It serves to inform borrowers of the conditions and responsibilities tied to receiving and repaying a loan. Acceptance of a loan constitutes agreement to this policy.

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## 2. LOAN DISBURSEMENT

Once a loan is approved, funds will be released via one of the following methods:

- Bank Transfer
- Mobile Wallet Transfer
- Cash Disbursement (in-person)

A disbursement receipt will be provided to confirm the transaction.

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## 3. REPAYMENT TERMS

Repayment shall begin on the date specified in the loan agreement.

- Payments are to be made on a **\*\*monthly\*\*** basis, unless otherwise arranged.
- The borrower is responsible for ensuring timely payment via the agreed method (bank deposit, payroll deduction, etc.).
- The **\*\*total repayment amount\*\*** includes principal and interest.

## 4. INTEREST RATES AND FEES

A monthly interest rate of **\*\*[e.g., 5%]\*\*** applies to the outstanding loan balance.

- **\*\*Late payments\*\*** will incur a fee of **\*\*FJD [amount]\*\*** per day after a grace period of **\*\*[e.g., 3 days]\*\***.

- **\*\*Early full repayment\*\*** is permitted without penalty.

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## 5. BORROWER RESPONSIBILITIES

By accepting the loan, the borrower agrees to:

- Repay the loan in full, on time, and according to the repayment schedule.
- Notify the company immediately in the event of:
  - Job changes
  - Relocation
  - Financial hardship
- Use the loan only for lawful and intended purposes disclosed during application.

**By applying for a group loan, the co-borrowers are notified in the application, approval, and the reminders of payment, failure to be paid by the major loan user will be a responsibility of the co-borrowers listed by the major loan user.**

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## 6. LOAN DEFAULT AND ENFORCEMENT

Failure to fulfill repayment obligations may result in:

- Notification of default
- Legal recovery proceedings
- Deduction from salary (if applicable)
- Engagement of external debt collection services
- Negative credit reporting to financial agencies

All legal and collection costs incurred will be charged to the borrower.

## 7. CONFIDENTIALITY

The company respects the privacy of its borrowers. All loan details and borrower information shall be handled with strict confidentiality, shared only when required by law or necessary for enforcement.

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## 8. AMENDMENTS

This policy is subject to change. Borrowers will be informed in writing of any updates. It is the borrower's responsibility to stay informed on current loan terms.

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## ACKNOWLEDGEMENT

By accepting the approved loan, the borrower acknowledges and agrees to the conditions and responsibilities outlined in this policy.

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*For questions or concerns:*

*Phone: **123-456-7890***

*Email: **cashmdl2025@gmail.com***