

Date: <<< P_CURRENT_DATE >>>

To

Mr. <<< P_EMP_NAME >>>

Dear <<< P_EMP_NAME >>>

LOAN AGREEMENT

You have applied for a loan of <<< P_CHAR_VALUE4 >>> in accordance with the Company's loan policy. I am writing to confirm that the Company has accepted your request and that you will be provided with electronic payment for the amount of <<< P_CHAR_VALUE5 >>> on <<< P_DATE_VALUE5 >>> . This will be repayable by deduction from your [monthly/bi-weekly/weekly] salary for the duration of <<< P_CHAR_VALUE5 >>> months.

On leaving the Company you will be required to repay any outstanding balance on the loan prior to your departure. This will normally be taken from your final salary. Please sign and return one copy of this agreement to Administration Manager and retain one copy for your own records.

For Oman Refreshment Company (S.A.O.G) <<< P_EMP_COMPANY_NAME >>>

Mohammed Masood Abdul Hafeez
General Manager