

# Business Loan Agreement

A written loan contract for money lent to or by a small business, covering the amount, interest, repayment, and who signs for the company.

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## 1. Parties and capacity

Identifies the lender and the borrowing business, and states the role of the person signing on the business's behalf.

## 2. Loan amount and purpose

Records the sum lent, the currency, and what the business will use it for — stock, equipment, or working capital.

## 3. Disbursement

States when and how the money is paid to the business, ideally by transfer into the company account.

## 4. Interest

Sets the rate and calculation method, or confirms the loan carries no interest.

## 5. Repayment schedule

Lays out each installment and the final date by which the loan must be repaid in full.

## 6. Personal guarantee (optional)

Records whether the owner or a director agrees to repay personally if the business cannot.

## 7. Late payment and default

Defines when a payment is late and when the lender may demand the full outstanding balance.

## 8. Governing law

Names the country whose law applies — worth stating clearly whenever a business is involved.

## 9. Signatures

Both parties sign; the business's signature should come from someone authorized, with a company stamp where that is customary.

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Signatures — A

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Signatures — B

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Witness signature

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

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PREVIEW