

LOAN AGREEMENT

Parties: _____

Lender Information:

Full Name: _____

NRIC / Passport No.: _____

Address: _____

Phone/Email: _____

Borrower Information:

Full Name: _____

NRIC / Passport No.: _____

Address: _____

Phone/Email: _____

Loan Details:

Principal Amount (SGD): _____

Interest Rate (per annum %): _____

Repayment Schedule: _____

Loan Term (Months): _____

Security / Collateral (if any): _____

Clause 1 – Loan Amount and Disbursement

The Lender agrees to loan the Borrower the principal sum specified above upon execution of this Agreement. The loan shall be disbursed by the Lender to the Borrower's designated bank account or as otherwise agreed in writing.

Clause 2 – Interest Rate

The principal sum shall bear interest at the rate specified above, calculated on a per annum basis and payable according to the repayment schedule.

Clause 3 – Repayment

The Borrower shall repay the loan in accordance with the repayment schedule set forth above. Payments shall be made in Singapore Dollars (SGD) and shall be applied first to accrued interest and then to principal.

Clause 4 – Prepayment

The Borrower may prepay the loan in whole or in part at any time without penalty, provided that any accrued interest up to the date of prepayment is paid in full.

Clause 5 – Default

If the Borrower fails to make any payment within the time specified, the Borrower shall be in default. Upon default, the Lender may declare the entire outstanding principal and accrued interest immediately due and payable.

Clause 6 – Security

If security or collateral is specified, the Borrower grants to the Lender a security interest in such collateral to secure the

performance of this Agreement. The Borrower agrees to execute all documents reasonably required to perfect such security interest.

Clause 7 – Governing Law and Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of the United States of America. The parties irrevocably submit to the exclusive jurisdiction of the courts located in the United States for any dispute arising out of or in connection with this Agreement.

Clause 8 – Representations and Warranties

Each party represents and warrants that it has the full power and authority to enter into this Agreement, that this Agreement constitutes a legal, valid, and binding obligation enforceable against such party in accordance with its terms.

Clause 9 – Notices

All notices under this Agreement shall be made in writing and delivered by hand, registered mail, nationally recognized overnight courier, or email to the addresses specified above or such other address as either party may designate by notice.

Clause 10 – Entire Agreement

This Agreement constitutes the entire agreement between the parties and supersedes any prior agreements or understandings relating to the subject matter hereof. Any amendments must be in writing and signed by both parties.

Clause 11 – Severability

If any provision of this Agreement is held to be invalid, illegal, or unenforceable, the remaining provisions shall continue in full force and effect as if such invalid, illegal, or unenforceable provision had never been contained herein.

Clause 12 – Waiver

No waiver of any breach or default under this Agreement shall be deemed a waiver of any subsequent breach or default. No delay or failure to exercise any right shall constitute a waiver of such right.

Clause 13 – Counterparts and Electronic Signatures

This Agreement may be executed in any number of counterparts, each of which shall be deemed an original. Electronic signatures shall be deemed to have the same legal effect as original signatures.

Clause 14 – Confidentiality

The parties agree to keep confidential all information relating to the terms of this Agreement and shall not disclose such information to any third party except as required by law or with prior written consent of the other party.

Clause 15 – Force Majeure

Neither party shall be liable for any failure or delay in performance due to causes beyond its reasonable control, including but not limited to acts of God, war, terrorism, labor disputes, or governmental actions.

Clause 16 – Assignment

Neither party may assign or transfer its rights or obligations under this Agreement without the prior written consent of the other party, except that the Lender may assign the loan to an affiliate or third party.

Clause 17 – Relationship of Parties

Nothing in this Agreement shall create or be deemed to create a partnership, joint venture, or agency relationship between the parties.

Clause 18 – Costs and Expenses

Each party shall bear its own costs and expenses incurred in connection with the negotiation, preparation, and execution of this Agreement.

Clause 19 – Remedies Cumulative

All rights and remedies under this Agreement are cumulative and in addition to any other rights or remedies available at law or in equity.

Clause 20 – Interpretation

Headings are for convenience only and shall not affect the interpretation of this Agreement. Words importing the singular shall include the plural and vice versa, and words importing any gender shall include all genders.

LENDER'S SIGNATURE

BORROWER'S SIGNATURE

Signature: _____

Signature: _____

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