FINANCIAL AGREEMENT

Location: ______________________________ Date: ______________________________

Parties Information:

Lender Full Name: ______________________________

Lender Address: ______________________________

Borrower Full Name: ______________________________

Borrower Address: ______________________________

Loan Details:

Principal Amount (AUD): ______________________________

Interest Rate (% per annum): ______________________________

Repayment Schedule: ______________________________

Loan Term (Months): ______________________________

Security and Collateral:

Type of Security Provided: ______________________________

Description of Collateral: ______________________________

Terms and Conditions:

1. Loan Disbursement

   The Lender agrees to disburse the Principal Amount to the Borrower upon execution of this Agreement and satisfaction of all conditions precedent to disbursement.

2. Interest Calculation

   Interest on the outstanding Principal Amount shall accrue daily and be calculated on the basis of a 365-day year. Interest shall be payable monthly in arrears on the last day of each calendar month.

3. Repayment

   The Borrower shall repay the Principal Amount and accrued interest in accordance with the Repayment Schedule. Prepayment of the loan may be made at any time without penalty.

4. Default

   If the Borrower fails to make any payment by the due date, the Borrower shall be in default. On default, the Lender may declare the entire unpaid Principal Amount and accrued interest immediately due and payable and exercise any remedies available at law or equity.

5. Governing Law

   This Agreement shall be governed by and construed in accordance with the laws of the Commonwealth of Australia. The parties submit to the non-exclusive jurisdiction of the courts of Australia.

6. Notices

   All notices under this Agreement shall be in writing and deemed duly given when delivered by hand, email (with confirmed receipt), or registered post to the respective parties at their addresses as set forth herein.

7. Entire Agreement

This Agreement constitutes the entire agreement between the parties and supersedes all prior negotiations, understandings, and agreements, whether written or oral, relating to the subject matter herein.

8. Amendments

No amendment to this Agreement shall be effective unless made in writing and signed by both parties.

9. Severability

If any provision of this Agreement is held invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect.

10. Counterparts

This Agreement may be executed in counterparts, each of which shall be deemed an original and all of which together shall constitute one agreement.

LENDER'S SIGNATURE	**BORROWER'S SIGNATURE**
Signature: ___________________________	Signature: ___________________________