

[Bank or Lender Name]
[Lender Address]
[City, State, Zip Code]

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Attn: [Contact Person Name]

RE: Commitment Letter for Term Unsecured Corporate Loan

Dear [Contact Person Name],

[Lender Name] ("Lender") is pleased to confirm its commitment to provide a term unsecured corporate loan facility to [Borrower Name] ("Borrower") under the following terms and conditions:

- 1. FACILITY TYPE:** Term Unsecured Corporate Loan.
- 2. LOAN AMOUNT:** [Insert Amount in Currency, e.g., \$1,000,000].
- 3. PURPOSE:** The proceeds of the loan shall be used for [Insert Purpose, e.g., working capital, corporate expansion, or debt refinancing].
- 4. TERM:** [Insert Number] months/years from the date of initial drawdown.
- 5. INTEREST RATE:** [Insert Rate, e.g., Fixed rate of X% per annum / LIBOR or SOFR + X% margin]. Interest shall be payable [Monthly/Quarterly] in arrears.
- 6. REPAYMENT:** The principal shall be repaid in [Insert Schedule, e.g., equal quarterly installments / a single bullet payment at maturity].
- 7. FEES:**
 - Commitment Fee: [Insert Amount/Percentage]
 - Arrangement Fee: [Insert Amount/Percentage]
- 8. NEGATIVE PLEDGE:** The Borrower agrees not to create or permit any lien, charge, or encumbrance on its assets to any other party without the prior written consent of the Lender, subject to customary exceptions.
- 9. COVENANTS:** The Borrower shall maintain the following financial ratios:
 - [Insert Ratio 1, e.g., Debt-to-Equity Ratio]
 - [Insert Ratio 2, e.g., Interest Coverage Ratio]

10. CONDITIONS PRECEDENT: This commitment is subject to the execution of definitive loan documentation, satisfactory legal due diligence, and [Insert any other conditions].

11. EXPIRATION: This offer will expire unless accepted by the Borrower in writing by [Insert Date/Time].

Please indicate your acceptance of these terms by signing and returning the enclosed copy of this letter.

Sincerely,

[Signature]

[Name of Authorized Officer]

[Title]

[Lender Name]

ACCEPTED AND AGREED:

For and on behalf of [Borrower Name]:

Signature: _____

Name: [Name of Authorized Signatory]

Title: [Title]

Date: [Date]