

Date: [Insert Date]

Primary Applicant: [Insert Name]

Co-Applicant: [Insert Name]

Address: [Insert Address]

Subject: Approval of Joint Personal Loan Application

Dear [Insert Primary Applicant Name] and [Insert Co-Applicant Name],

We are pleased to inform you that your joint application for a personal loan has been approved. Below are the details regarding your loan agreement:

- **Loan Account Number:** [Insert Account Number]
- **Approved Loan Amount:** \$[Insert Amount]
- **Interest Rate:** [Insert Percentage]% per annum
- **Loan Term:** [Insert Number] months
- **Monthly Installment:** \$[Insert Amount]
- **First Payment Due Date:** [Insert Date]

As joint borrowers, you are both equally and individually responsible for the full repayment of this loan. Please review the attached Loan Agreement carefully for all terms and conditions.

To finalize the process and receive the funds, please sign the enclosed documents and return them to us by [Insert Deadline Date]. The funds will be disbursed to your nominated bank account within [Insert Number] business days of receiving the signed documents.

If you have any questions, please contact your loan officer at [Insert Phone Number] or via email at [Insert Email Address].

Congratulations on your loan approval.

Sincerely,

[Insert Name/Signature]

[Insert Job Title]

[Insert Company Name]