

Date: [Current Date]

[Borrower Full Name]

[Borrower Address]

[City, State, Zip Code]

Subject: Approval of Personal Loan Application - Account No: [Account Number]

Dear [Borrower Name],

We are pleased to inform you that your application for a personal loan has been approved. Below are the finalized terms and conditions of your loan agreement:

- **Loan Amount:** \$[Amount]
- **Interest Rate:** [Percentage]% per annum
- **Loan Term:** [Number] months
- **Monthly Installment:** \$[Amount]
- **Repayment Start Date:** [Date]

The loan proceeds will be disbursed to your nominated bank account within [Number] business days, following the receipt of the signed loan agreement and any outstanding documentation.

Please review the attached Loan Agreement carefully. To accept this offer, sign and return the documents by [Deadline Date].

If you have any questions regarding your repayment schedule or the terms of this loan, please contact our customer service department at [Phone Number] or via email at [Email Address].

Congratulations on your approval. We look forward to assisting you with your financial needs.

Sincerely,

[Name of Loan Officer]

[Title]

[Financial Institution Name]