

# Interest-Free Loan Contract

This **interest-free loan contract** form sample template provides a clear and legally binding agreement between the lender and borrower, ensuring transparent terms without any interest charges. It helps protect both parties by outlining repayment schedules and responsibilities. Use this template to formalize your loan arrangements with ease and confidence.

## Loan Agreement Details

**Date:** \_\_\_\_\_

**Lender Name:** \_\_\_\_\_

**Lender Address:** \_\_\_\_\_

**Borrower Name:** \_\_\_\_\_

**Borrower Address:** \_\_\_\_\_

**Loan Amount:** \$ \_\_\_\_\_

**Loan Disbursement Date:** \_\_\_\_\_

## Terms and Conditions

- Interest-Free:** This loan is provided without any interest charges. The Borrower will only repay the principal amount specified above.
- Repayment Schedule:** The Borrower agrees to repay the loan in the following manner:  
(Describe the repayment plan, for example: monthly installments of \$ \_\_\_\_\_ each, with the first payment due on \_\_\_\_\_ and subsequent payments due on the same day of each month.)
- Early Repayment:** The Borrower may repay the loan in full or in part at any time without penalty.
- Default:** In the event the Borrower fails to make timely payments, the Lender may demand full repayment of the remaining balance.
- Amendments:** Any amendments to this contract must be made in writing and signed by both parties.
- Governing Law:** This agreement shall be governed by the laws of the State/Province of \_\_\_\_\_.

## Signatures

**Lender Signature:** \_\_\_\_\_ Date: \_\_\_\_\_

**Borrower Signature:** \_\_\_\_\_ Date: \_\_\_\_\_

*This template is a general reference and may not cover all legal requirements specific to your jurisdiction. Consider consulting a legal professional to ensure compliance with local laws.*