

Loan agreement

lend money, properly in writing

The dotted lines are blanks — fill in your own details.

between _____ (hereinafter «Lender») and _____
(hereinafter «Borrower»).

1. Loan amount

The Lender grants the Borrower a loan of CHF _____ (in words:
_____). Purpose: _____ .

2. Disbursement and receipt of payment

Disbursement: _____ . By signing, the Borrower confirms having
received the above amount in full.

3. Interest

Interest rate: _____ per year. Agreed interest is due at the end of
each year.

4. Repayment

Repayment: _____ . Due: _____ . Payments are
made provably (bank transfer, no cash).

5. Termination

Notice period: _____ . Termination shall be in writing (registered
mail recommended).

6. Default

_____ Otherwise, from default the Borrower owes default interest
of 5 % per year (Art. 104 CO).

7. Applicable law and limitation

Swiss law applies (Art. 312 et seq. CO). The claim lapses after 10 years (Art. 127
CO).

Lender's signature: _____

Borrower's signature (also serving as receipt of payment): _____