



# The Gold Coast Hindu Cultural Association

ABN: 14 153 639 953

72 The Peninsula, Helensvale QLD 4212

P: +61 7 5571 5808 E: [gchcan@gmail.com](mailto:gchcan@gmail.com)

W: [GoldCoastHindu.org](http://GoldCoastHindu.org)

## Certificate of Loan

Full Name:

Date of Birth:

Document No.

IFL2022-001

Address:

Commencement

01 Mar 2022

Identification Document No.

Document Type:

Maturity

28 Feb 2027

Mobile Number:

Amount Australian Dollars, 5,000/- (Five thousand only) for a period of 5 (five) years without interest

Nominee:

Nominee Address:

Relationship (Optional):

(Valid only with an official receipt and office bearer's signature)

Subject to the terms and conditions governing this loan at the reverse side of this certificate

Treasurer

President



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## Terms and Conditions of Loan

- The Loan will be effective after the fund transfer credit is received by the GCHCA in their nominated bank account.
- No interest is payable by the GCHCA on the amount under IFL-2022 for any period until the loan is paid off.
  - Minimum period for these Interest Free Loans will be 5 years from the date of deposit.
  - Minimum amount for an individual loan under IFL-2022 scheme will be \$5000.00.
  - Nominations accepted on the Interest Free Loans are used at the time of repayment, only if needed.
- Upon completion of the stipulated period, the loan amount becomes repayable by the GCHCA to the Supporter.
- The Supporter may advise in writing to [gchcan@gmail.com](mailto:gchcan@gmail.com) of their intention to withdraw the loan amount any time, commencing 30 days prior to the maturity date.
  - The GCHCA will continue to hold the loan until an appropriate notice is received from the Supporter.
- The GCHCA may refund the money to the Supporter on exceptional circumstances that arise either side anytime.
  - The GCHCA have the discretion to use the money lent as approved by its Board from time to time.
- This original certificate must be surrendered to the GCHCA at the time of refund along with a proof of identity for the purpose of refund.
- The supporter understands that the GCHCA is not a professional financial services provider and therefore excludes and/or disclaim the GCHCA from complying with all professional obligations arising out of this loan except that of repayment and adhering to the terms of this loan.
- The supporter hereby understands office bearers organizing this loan and signing this document are doing so in their respective capacity as the office bearers of the GCHCA and not in their own personal capacity.

Signature of the supporter