DEBT AGREEMENT

Location: ______________________________ Effective Date: ______________________________

Lender Information:

Full Name / Entity: ______________________________

Address: ______________________________

Contact Phone/Email: ______________________________

Borrower Information:

Full Name / Entity: ______________________________

Address: ______________________________

Contact Phone/Email: ______________________________

Debt Details:

Principal Amount: ______________________________ AUD

Interest Rate (% per annum): ______________________________

Repayment Schedule: ______________________________

Terms and Conditions:

1. Loan and Repayment

The Lender agrees to lend and the Borrower agrees to borrow the Principal Amount described above, subject to the terms set forth herein. Borrower shall repay the Loan together with applicable interest in accordance with the Repayment Schedule.

2. Interest

Interest shall accrue on the unpaid Principal Amount at the Interest Rate specified above, calculated daily and payable as set in the Repayment Schedule.

3. Prepayment

Borrower may prepay all or any part of the outstanding Principal and accrued interest at any time without penalty.

4. Default

If Borrower fails to make any payment when due, Lender may declare the entire unpaid balance immediately due and payable. Borrower shall be responsible for all costs of collection, including reasonable legal fees.

5. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of Australia, without regard to conflicts of law principles.

6. Security

If applicable, the Loan shall be secured by the Collateral described in the attached Schedule (if any). Borrower grants Lender a security interest in such Collateral.

7. Representations and Warranties

Each party represents and warrants that it has full power and authority to enter into this Agreement and perform its obligations hereunder.

8. Notices

All notices under this Agreement shall be in writing and delivered personally, by certified mail, or by nationally recognized overnight courier to the addresses set forth above or such other address as either party may designate by notice.

9. Entire Agreement

This Agreement constitutes the entire agreement between the parties concerning the Loan and supersedes all prior agreements and understandings.

10. Amendments

No amendment or modification of this Agreement shall be effective unless in writing and signed by both parties.

11. Waivers

No waiver of any provision of this Agreement shall be effective unless in writing and signed by the waiving party.

12. Severability

If any provision of this Agreement is held invalid or unenforceable, the remainder shall remain in full force and effect.

13. Counterparts

This Agreement may be executed in counterparts, each of which shall be deemed an original but all of which together constitute one instrument.

14. Confidentiality

The terms of this Agreement and any non-public information exchanged shall be kept confidential except as required by law or agreed in writing.

15. Assignment

Neither party may assign its rights or obligations under this Agreement without prior written consent of the other party.

16. Costs and Expenses

Each party shall bear its own costs and expenses related to the negotiation and execution of this Agreement.

17. Further Assurances

The parties agree to execute and deliver any further documents and take any further actions necessary to effectuate the purposes of this Agreement.

18. No Partnership

Nothing in this Agreement shall be construed to create a partnership, joint venture, or agency relationship between the parties.

19. Interest on Overdue Amounts

Any overdue payment shall bear interest at the rate of 2% per annum above the Interest Rate specified, calculated daily.

20. Execution

This Agreement shall be effective as of the Effective Date once signed by both parties.

LENDER'S SIGNATURE	BORROWER'S SIGNATURE
Signature: ___________________________	Signature: ___________________________