

BPI Personal Loan

₱2,000,000 maximum amount of loan

12 - 36 months Maturity

Interest 25.6 %

24 hours Loan processing time

<https://www.coolfinance.ph/loan/bpi>

BPI

Quick overview

- **Amount:** ₱20 000 - ₱1 000 000
- **Term:** 12 - 36 months
- **Age:** 18 + years old



The screenshot shows the BPI Personal Loan website. At the top, there's a navigation bar with links: Home, Product Information, Responsible Borrowing, Loan Readiness Test, Loan Calculator, Requirements, News & Press, and FAQs. Below this is a main banner featuring a smiling woman sitting at a desk with a laptop. To the right of the woman are four icons: a calculator for 'LOAN CALCULATOR', a gear for 'PROMOS', a document with 'APPLY NA!', and a checklist for 'REQUIREMENTS'. Below the banner is a 'Quick Links' section with links to 'Requirements', 'Apply Now', 'Self-Assessment Test', and 'Contact Us'. At the bottom, there's a disclaimer about the maximum annual interest rate (APR) of 25.6%, a note about documentary stamp tax, and an example calculation for a ₱20,000 loan over 12 months. The footer includes the BPI logo, a link to the Privacy Policy, and copyright information for 2018 Bank of the Philippine Islands.

A representative example

A loan amounting to P20,000 with a term of 12 months will pay P22,884, inclusive of interest. The estimated monthly amortization is P1,907 with ACR of 25.60%.