



₱250,000 maximum amount of loan

24 - 36 months Maturity

Interest 2.5 %

24 hours Loan processing time

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

PSBank

Quick overview

- **Amount:** ₱20 000 - ₱250 000
- **Term:** 24 - 36 months
- **Age:** 22 - 54 years old



The screenshot shows the PSBank website interface. At the top, the PSBank logo is displayed alongside the text 'PHILIPPINE SAVINGS BANK' and 'Metrobank Group'. A navigation bar includes links for Home, Personal Banking, Corporate, SME, OFW, Cards, Online Services, Best Deals, Find Us, and Join Us. The main content area features a sidebar with 'PSBank Online Personal' and 'BOB Business Online Banking' login options. The central banner promotes the 'PSBank Flexi Personal Loan with Prime Rebate' with an image of a laptop, a smartphone, and a credit card. Below the banner, a red button says 'APPLY ONLINE NOW'. A descriptive paragraph states: 'PSBank Flexi Personal Loan with Prime Rebate is the first and only collateral-free personal loan product with a revolving credit line and a fixed term loan. We give customers access to day and night banking from hundreds of ATM machines. Furthermore, we make paying your monthly dues more rewarding with our loan rebate program. Receive rebates or savings every time you make excess or advance payments on your Flexi loan.' The footer contains icons for Car-for-Sale, Properties for Sale, Rates, Find a Branch, Contact Us, PSBank UPIs, Online Loan Application, Loan Amortization Calculator, and Queue Anywhere.

A representative example

Loan amount 20 000 PHP borrowed and fully repaid after 24 months of using the loan. Total amount payable = 11 600 PHP. The fee would be 31 600 PHP.