

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 interface. At the top, there is a navigation bar with the BPI Personal Loan logo and links for About Us, Apply Now, BPI Express Online, and Contact Us. Below the navigation bar, there are four main categories: AUTO LOAN, HOUSING LOAN, SA-NEGOSYO BUSINESS LOANS, and PERSONAL LOAN. The PERSONAL LOAN category is selected, showing a sub-navigation menu with links for Home, Product Information, Responsible Lending, Loan Brothers Test, Loan Calculator, Requirements, News & Press, and FAQs. The main content area features a large image of a smiling woman sitting at a desk with a laptop. To the right of the image, there are four icons: a calculator for 'LOAN CALCULATOR', a gear with an exclamation mark for 'PROMOS', a large 'APPLY NA!' button, and a document icon for 'REQUIREMENTS'. Below the main image, there are four small promotional images with text: 'Remember always comparing the rates, before the money leaves your pocket.', 'Take the Loan-Readiness Test to know if you are ready to apply for a BPI Personal Loan.', 'Pay as you prefer, via Kaya or', and 'Make your best plan happen.'. On the right side, there is a 'Quick Links' section with icons and text for 'Requirements', 'Apply Now', 'Self-Assessment Test', and 'Contact Us'. At the bottom, there is a disclaimer: 'The maximum annual contract rate (ACE) is 25.6%. Flexible loan term options from 12 to 36 months. A minimal one-time processing fee of ₱1,500 will be deducted from the loan proceeds. Documentary Stamp Tax worth ₱5 for every ₱200 of loan amount will apply to loans above ₱20,000. To know more, click here.' Below the disclaimer, there is an example: 'Example: A loan amounting to ₱20,000 with a term of 12 months will pay ₱22,896, inclusive of interest. The estimated monthly amortization is ₱1,907 with APR of 25.6%. Compute for your loan tags.' At the very bottom, there is a footer with links for Privacy Policy, Legal, Terms and Conditions, and Copyright © 2018 Bank of the Philippine Islands. All Rights Reserved.

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%.