

## **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 are navigation tabs for "AUTO LOAN", "HOUSING LOAN", "BA-NEGOSYO BUSINESS LOANS", and "PERSONAL LOAN". Below the tabs is a navigation menu with links: 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 are four icons: "LOAN CALCULATOR", "PROMOS", "APPLY NA!", and "REQUIREMENTS". Below the image is a "Quick Links" section with links to "Requirements", "Apply Now", "Self-Assessment Tool", and "Contact Us". At the bottom, there is a disclaimer: "The maximum annual contract rate (ACR) 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 tags." An example is provided: "Example: A loan amounting to ₱20,000 with a term of 12 months will pay ₱22,880, inclusive of interest. The estimated monthly amortization is ₱1,907 with ACR of 25.6%. Compute for your loan tags." The footer includes "Bank of the Philippine Islands is supervised by the Bangko Sentral ng Pilipinas with telephone number (02) 786-7007 and email address: consumerservice@bpi.com.ph", "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%.