



**₱2,000,000** maximum amount of loan

**1 - 25 years** Maturity

**Interest 5 %**

**24 hours** Loan processing time

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

## Chinabank

### Quick overview

- **Amount:** ₱100 000 - ₱2 000 000
- **Term:** 1 - 25 years
- **Age:** 18 + years old



**CHINABANK**  
Your success is our business

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Learn more about our ChinaBank App

**CHINABANK HomePlus**

Think of how much sweeter life can be if you have your own home. Act on this happy thought and you can be a homeowner soon with China Bank HomePlus, the right home loan for you.

China Bank HomePlus makes it easy and affordable to buy or build your very own home. Enjoy:

- High loan amount
- Flexible payment terms:
  - up to 25 years for a house and lot
  - up to 35 years for vacant lots
  - up to 30 years for condominium units
- Low interest rates. And to protect you from future rate increases, you can choose to have your interest rate fixed for one year, five years, or ten years.

Beyond rates and terms, we bring value to every home loan partnership by taking the time to understand your home financing needs. We assure you of:

- Transparent dealings. No hidden charges
- Prompt processing
- Low insurance premiums through China Bank's subsidiary, China Bank Insurance Broker, Inc.
- Easy and convenient loan payment via automatic debit arrangement
- Advisory services for acquiring a property. We have accredited reputable home developers and can help you own a home you can afford and enjoy

China Bank HomePlus is not just for the purchase of a lot / house & lot or for home construction, you can avail of it to:

**Related Link**

- Loan Calculator

**Requirements**

- HomePlus Checklist Requirement
- Purchase of Condominium Units
- Home Renovation/Home Improvement
- Purchase of House and Lot
- Inland Construction
- Lot Purchase
- Refinancing
- Reimbursement

**Download Forms**

- HomePlus Application Form (Individual)
- HomePlus Application Form (Corporate / Partnership)

### A representative example

A loan amounting to P200,000 with a term of 24 months will pay P39,881, inclusive of interest.