

Asteria Bank - Loan details

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Loan amount ₱1,000 -
₱20,000

Interest from 0.80%

Term 61 - 90 months

Approval 24 hours

Online loans up to ₱20,000 with flexible terms

Pros

- Small loan amounts starting from ₱1,000 - ideal for short-term needs
- Fast same-day approval (24 hours)
- Competitive low interest rate compared to market average
- Fully digital application - no branch visit required

Cons

- Lower maximum loan amount may not cover larger expenses
- Short loan terms may result in higher monthly payments
- Interest rates higher than traditional bank loans

Representative example

Loan amount	₱10,500
Term	61 months
Monthly interest	0.80%
Monthly repayment	₱256
Total interest	₱5,124
Total payable	₱15,624

* Example is for illustration only. Actual terms confirmed upon approval.

Requirements

- Valid government-issued ID (SSS, GSIS, PhilHealth, driver's license, or passport)
- Active mobile phone number registered in your name
- Active bank account or e-wallet (GCash or Maya) for loan disbursement
- Age requirement: 21-60 years old

Company information

Website	https://asteriabank.com.ph
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