

# BDO - Loan details

CoolFinance.ph - Independent loan comparison Philippines | [coolfinance.ph/loan/bdo](https://coolfinance.ph/loan/bdo)

Loan amount **₱10,000 - ₱1,000,000**

Interest from **25.58%**

Term **3 - 36 months**

Approval **5-7 banking days**

Personal loans from BDO up to ₱1,000,000

## Pros

- High loan amounts up to ₱1,000,000 available
- Transparent processing with a clear approval timeline
- Fixed interest rate makes repayment planning straightforward
- BSP-regulated bank with strong consumer protection

## Cons

- Interest rate is above average - compare all options first
- Approval takes several banking days - not suitable for urgent same-day needs
- Extensive documentation required compared to online lenders

## Representative example

Loan amount	₱255,000
Term	12 months
Monthly interest	25.58%
Monthly repayment	₱86,479
Total interest	₱782,748
Total payable	₱1,037,748

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

## Requirements

- Valid government-issued ID (SSS, GSIS, PhilHealth, driver's license, or passport)
- Proof of income: payslips for the last 3 months or Certificate of Employment
- ITR (Income Tax Return) for the past 1-2 years
- Proof of billing address (utility bill or bank statement)

## Company information

Website	<a href="https://bdo.com.ph">https://bdo.com.ph</a>
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