

# BillEase - Loan details

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

Loan amount ₱500 - ₱40,000
Interest from 0.00%
Term 1 - 12 months
Approval Minutes

BillEase buy now pay later up to ₱40,000 with 0% at partner merchants

<b>Pros</b> <ul style="list-style-type: none"><li>• 0% interest at hundreds of partner merchants</li><li>• One of the largest BNPL networks in the Philippines</li><li>• Builds credit history — reports to credit bureaus</li><li>• Fast approval in minutes with minimal documents</li></ul>	<b>Cons</b> <ul style="list-style-type: none"><li>• Standard rates (1.5%-3.5%/month) for non-partner purchases</li><li>• Cash loan rates not as competitive as dedicated lenders</li><li>• Credit limit starts low for new users</li></ul>
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## Representative example

Loan amount	₱20,250
Term	12 months
Monthly interest	0.00%
Monthly repayment	₱1,688
Total interest	₱0
Total payable	₱20,250

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

## Requirements

- Valid government-issued ID
- Selfie for identity verification
- Age 18-65 years old
- Philippine mobile number for OTP verification

## Company information

Company	First Digital Finance Corporation
Website	<a href="https://billease.ph">https://billease.ph</a>