

BPI - Loan details

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Loan amount **₱10,000 - ₱2,000,000**

Interest from **25.60%**

Term **12 - 36 months**

Approval **3-5 banking days**

BPI personal loans up to ₱2,000,000 with flexible terms

Pros

- High loan amounts up to ₱2,000,000 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	25.60%
Monthly repayment	₱86,530
Total interest	₱783,360
Total payable	₱1,038,360

* 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	https://bpi.com.ph
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