

Credify - Loan details

CoolFinance.ph - Independent loan comparison Philippines | coolfinance.ph/loan/credify

Loan amount ₱1,000 -
₱25,000

Interest from 10.00%

Term 3 - 12 months

Approval 24 hours

Online loans up to ₱25,000 with simple requirements

Pros

- Small loan amounts starting from ₱1,000 - ideal for short-term needs
- Fast same-day approval (24 hours)
- Fixed interest rate makes repayment planning straightforward
- Fully digital application - no branch visit required

Cons

- Short loan terms may result in higher monthly payments
- Interest rates higher than traditional bank loans
- Late payment fees and penalties may apply if payment is missed

Representative example

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|-------------------|-----------|
| Loan amount | ₱13,000 |
| Term | 12 months |
| Monthly interest | 10.00% |
| Monthly repayment | ₱2,383 |
| Total interest | ₱15,600 |
| Total payable | ₱28,600 |

* 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

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| Website | https://credify.ph |
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