

Creditify - Loan details

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

Loan amount ₱1,000 - ₱25,000
Interest from 10.00%
Term 7 - 14 months
Approval 15 minutes

Short-term loans up to ₱25,000 with quick approval

Pros <ul style="list-style-type: none">• Small loan amounts starting from ₱1,000 - ideal for short-term needs• Ultra-fast approval in just 15 minutes• Fixed interest rate makes repayment planning straightforward• Fully digital application - no branch visit required	Cons <ul style="list-style-type: none">• 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

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

Website	https://creditify.ph
---------	---