

Creditnice - Loan details

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

Loan amount **₱1,000 - ₱50,000**

Interest from **2.00%**

Term **1 - 12 months**

Approval **24 hours**

Flexible loans up to ₱50,000 with easy requirements

Pros

- Decent loan amounts up to ₱50,000
- Fast same-day approval (24 hours)
- Competitive low interest rate compared to market average
- 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

Loan amount	₱25,500
Term	12 months
Monthly interest	2.00%
Monthly repayment	₱2,635
Total interest	₱6,120
Total payable	₱31,620

* 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://creditnice.ph
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