

# Credy - Loan details

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

Loan amount ₱1,000 - ₱25,000

Interest from 0.00%

Term 61 - 120 months

Approval 24 hours

Online loans up to ₱25,000 with 0% first loan

## Pros

- Small loan amounts starting from ₱1,000 - ideal for short-term needs
- Fast same-day approval (24 hours)
- 0% interest for first-time borrowers - try risk-free
- 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	₱13,000
Term	61 months
Monthly interest	0.00%
Monthly repayment	₱213
Total interest	₱0
Total payable	₱13,000

\* 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	<a href="https://credy.ph">https://credy.ph</a>
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