

GoTyme Bank - Loan details

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Loan amount **₱5,000 - ₱250,000**

Interest from **1.50%**

Term **3 - 24 months**

Approval **1-3 banking days**

GoTyme Bank is a digital bank in the Philippines backed by Gokongwei Group and Tyme Group, offering personal loans, savings, and a free Visa debit card.

Pros

- No collateral required
- Fully digital application via app
- Fast approval 1-3 banking days
- Free Visa debit card
- BSP-regulated digital bank
- No hidden fees

Cons

- Available only via mobile app
- Maximum loan PHP 250,000
- Relatively new bank with limited track record

Representative example

Loan amount	₱127,500
Term	12 months
Monthly interest	1.50%
Monthly repayment	₱12,538
Total interest	₱22,950
Total payable	₱150,450

* Example is for illustration only. Actual terms confirmed upon approval.

Requirements

- At least 18 years old
- Filipino citizen or resident
- Valid government-issued ID
- Active GoTyme Bank account
- Proof of income (payslip or bank statement)

Company information

Company	GoTyme Bank Corporation
Address	43rd Floor, Robinsons Equitable Tower, ADB Avenue, Ortigas Center, Pasig City
Website	https://www.gotyme.com.ph