

# Home Credit - Loan details

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

Loan amount **₱2,000 - ₱50,000**

Interest from **0.00%**

Term **6 - 24 months**

Approval **1 hour**

Home Credit consumer loans up to ₱50,000 with 0% interest

## Pros

- Decent loan amounts up to ₱50,000
- Fast same-day approval (1 hour)
- 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	₱26,000
Term	12 months
Monthly interest	0.00%
Monthly repayment	₱2,167
Total interest	₱0
Total payable	₱26,000

\* 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: 18-65 years old

## Company information

Website	<a href="https://homecredit.ph">https://homecredit.ph</a>
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