

InstantPera - Loan details

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

Loan amount ₱500 - ₱15,000
Interest from 20.00%
Term 7 - 90 months
Approval 15 minutes

Instant cash loans up to ₱15,000 online

Pros <ul style="list-style-type: none">• Small loan amounts starting from ₱500 - 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">• Interest rate is above average - compare all options first• Lower maximum loan amount may not cover larger expenses• Short loan terms may result in higher monthly payments
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Representative example

Loan amount	₱7,750
Term	12 months
Monthly interest	20.00%
Monthly repayment	₱2,196
Total interest	₱18,600
Total payable	₱26,350

* 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://instantpera.ph
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