

Lonify - Loan details

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

Loan amount **₱1,000 - ₱20,000**

Interest from **65.00%**

Term **30 - 90 months**

Approval **24 hours**

Online loans up to ₱20,000 for urgent needs

Pros

- Small loan amounts starting from ₱1,000 - ideal for short-term needs
- Fast same-day approval (24 hours)
- Fixed interest rate makes repayment planning straightforward
- Fully digital application - no branch visit required

Cons

- High interest rate - best used for short-term emergencies only
- Lower maximum loan amount may not cover larger expenses
- Short loan terms may result in higher monthly payments

Representative example

Loan amount	₱10,500
Term	30 months
Monthly interest	65.00%
Monthly repayment	₱7,175
Total interest	₱204,750
Total payable	₱215,250

* 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://lonify.ph
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