

# Maya Credit - Loan details

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Loan amount <b>₱500 - ₱30,000</b>
Interest from <b>1.00%</b>
Term <b>1 - 12 months</b>
Approval <b>Instant</b>

Maya Credit revolving credit line up to ₱30,000 with instant approval

<b>Pros</b> <ul style="list-style-type: none"><li>Instant credit line for eligible Maya users</li><li>No documents required — based on Maya Score</li><li>Flexible drawdown and repayment</li><li>Use anywhere Maya is accepted: QR, bills, transfers</li></ul>	<b>Cons</b> <ul style="list-style-type: none"><li>Only available to Maya app users</li><li>Maximum of ₱30,000 credit limit</li><li>Rate up to 3.50% per month for lower Maya Score</li></ul>
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## Representative example

Loan amount	₱15,250
Term	12 months
Monthly interest	1.00%
Monthly repayment	₱1,423
Total interest	₱1,830
Total payable	₱17,080

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

## Requirements

- Active Maya account with regular transaction history
- Age 18 and above
- Philippine mobile number registered to Maya
- Sufficient Maya Score as determined by Maya algorithm

## Company information

Company	PayMaya Philippines Inc.
Website	<a href="https://www.maya.ph">https://www.maya.ph</a>