

# MoneyCat - Loan details

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

Loan amount **₱1,000 - ₱20,000**

Interest from **11.90%**

Term **14 - 28 months**

Approval **15 minutes**

Short-term online loans up to ₱20,000 with fast approval

## Pros

- Small loan amounts starting from ₱1,000 - 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

- 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

## Representative example

Loan amount	₱10,500
Term	14 months
Monthly interest	11.90%
Monthly repayment	₱2,000
Total interest	₱17,493
Total payable	₱27,993

\* 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: 22-60 years old

## Company information

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