

MoneyCat - Loan details

CoolFinance.ph - Independent loan comparison Philippines | 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 <ul style="list-style-type: none">• 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 <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	₱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	https://moneycat.ph
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