

My Cash - Loan details

CoolFinance.ph - Independent loan comparison Philippines | coolfinance.ph/loan/my-cash

Loan amount **₱2,000 - ₱25,000**

Interest from **0.80%**

Term **7 - 30 months**

Approval **15 minutes**

Online loans up to ₱25,000 with easy application

Pros

- Small loan amounts starting from ₱2,000 - ideal for short-term needs
- Ultra-fast approval in just 15 minutes
- Competitive low interest rate compared to market average
- Fully digital application - no branch visit required

Cons

- Short loan terms may result in higher monthly payments
- Interest rates higher than traditional bank loans
- Late payment fees and penalties may apply if payment is missed

Representative example

Loan amount	₱13,500
Term	12 months
Monthly interest	0.80%
Monthly repayment	₱1,233
Total interest	₱1,296
Total payable	₱14,796

* 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 years old

Company information

Website	https://mycash.ph
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