

PNB - Loan details

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Loan amount **₱10,000 - ₱500,000**

Interest from **1.25%**

Term **12 - 36 months**

Approval **3-5 banking days**

PNB personal loans up to ₱500,000 with competitive bank rates

Pros

- BSP-regulated bank with 700+ branches nationwide
- Competitive rates from 1.25% per month
- Larger loan amounts up to ₱500,000
- Up to 36 months repayment term

Cons

- 3-5 banking days approval — not suitable for urgent needs
- Strict income and employment requirements
- Minimum gross income of ₱15,000/month required

Representative example

Loan amount	₱255,000
Term	12 months
Monthly interest	1.25%
Monthly repayment	₱24,438
Total interest	₱38,250
Total payable	₱293,250

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

Requirements

- Valid government-issued ID
- Certificate of Employment and 3 months payslips
- ITR (Income Tax Return) for the past year
- Proof of billing (utility bill or bank statement)
- Minimum gross income: ₱15,000/month

Company information

Company	Philippine National Bank
Website	https://www.pnb.com.ph