

PSBank - Loan details

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Loan amount **₱5,000 - ₱250,000**

Interest from **2.50%**

Term **24 - 36 months**

Approval **3-5 banking days**

PSBank personal loans up to ₱250,000

Pros

- Decent loan amounts up to ₱250,000
- Transparent processing with a clear approval timeline
- Fixed interest rate makes repayment planning straightforward
- BSP-regulated bank with strong consumer protection

Cons

- Approval takes several banking days - not suitable for urgent same-day needs
- Extensive documentation required compared to online lenders
- Late payment fees and penalties may apply if payment is missed

Representative example

Loan amount	₱127,500
Term	24 months
Monthly interest	2.50%
Monthly repayment	₱8,500
Total interest	₱76,500
Total payable	₱204,000

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

Requirements

- Valid government-issued ID (SSS, GSIS, PhilHealth, driver's license, or passport)
- Proof of income: payslips for the last 3 months or Certificate of Employment
- ITR (Income Tax Return) for the past 1-2 years
- Proof of billing address (utility bill or bank statement)

Company information

Website	https://psbank.com.ph
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