

RCBC Bankcard Cash Loan - Loan details

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

Loan amount **₱5,000 - ₱500,000**

Interest from **1.80%**

Term **3 - 60 months**

Approval **3-5 banking days**

RCBC cash loan up to ₱500,000 with flexible repayment

Pros

- High loan amounts up to ₱500,000 available
- Transparent processing with a clear approval timeline
- Competitive low interest rate compared to market average
- 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	₱252,500
Term	12 months
Monthly interest	1.80%
Monthly repayment	₱25,587
Total interest	₱54,540
Total payable	₱307,040

* 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: paylips 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://rcbc.com
---------	---