RCBC Bankcard – Loan details

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

Loan amount	₦5,000 – ₦500,000
Interest from	5.00%
Term	30 – 365 months
Approval	5-7 banking days

RCBC Bankcard with credit limit up to ₱500,000

Pros
- High loan amounts up to ₱500,000 available
- 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	₦252,500
Term	30 months
Monthly interest	5.00%
Monthly repayment	₦21,042
Total interest	₦378,750
Total payable	₦631,250

* 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://rcbc.com