

SB Finance - Loan details

CoolFinance.ph - Independent loan comparison Philippines | coolfinance.ph/loan/sb-finance

Loan amount **₱30,000 – ₱2,000,000**

Interest from **1.89%**

Term **6 – 36 months**

Approval **5-7 banking days**

SB Finance, a subsidiary of Security Bank, offers personal and auto loans to Filipinos with competitive interest rates and quick online approval.

Pros

- Backed by Security Bank (BSP-regulated)
- High loan amount up to PHP 2,000,000
- No collateral required
- Online application
- Accepts self-employed and salaried
- Competitive rates for bank-backed lender

Cons

- Minimum loan PHP 30,000
- Processing 5-7 banking days
- Stricter requirements than app lenders

Representative example

Loan amount	₱265,000
Term	12 months
Monthly interest	1.89%
Monthly repayment	₱27,092
Total interest	₱60,102
Total payable	₱325,102

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

Requirements

- At least 21 years old (max 65 at loan maturity)
- Filipino citizen
- Employed for at least 2 years (salaried) or 3 years in business (self-employed)
- Minimum monthly income PHP 15,000
- Valid government-issued ID
- Latest payslip or ITR
- Proof of billing address

Company information

Company	SB Finance Company, Inc.
Address	Security Bank Centre, 6776 Ayala Avenue, Makati City 1226
Website	https://www.sbfinance.com.ph