

SeaBank - Loan details

CoolFinance.ph - Independent loan comparison Philippines | coolfinance.ph/loan/seabank

Loan amount ₱1,000 - ₱25,000
Interest from 3.50%
Term 1 - 6 months
Approval Minutes

SeaBank online loans up to ₱25,000 for Shopee users, fast approval

Pros <ul style="list-style-type: none">• BSP-licensed digital bank — regulated and secure• Integrated with Shopee for seamless shopping credit• Fast digital application and approval• No collateral required	Cons <ul style="list-style-type: none">• Primarily for Sea ecosystem (Shopee/Garena) users• Maximum ₱25,000 — lower than traditional banks• Short maximum term of 6 months
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Representative example

Loan amount	₱13,000
Term	6 months
Monthly interest	3.50%
Monthly repayment	₱2,622
Total interest	₱2,730
Total payable	₱15,730

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

Requirements

- Active SeaBank account
- Regular Shopee or Garena activity helps approval
- Age 21-60 years old
- Valid government-issued ID

Company information

Company	SeaBank Philippines Inc.
Website	https://seabank.com.ph