

Security Bank - Loan details

CoolFinance.ph - Independent loan comparison Philippines | coolfinance.ph/loan/security-bank

Loan amount ₱25,000 - ₱2,000,000

Interest from 29.48%

Term 12 - 36 months

Approval 3-5 banking days

Security Bank personal loans up to ₱2,000,000

Pros

- High loan amounts up to ₱2,000,000 available
- Transparent processing with a clear approval timeline
- Fixed interest rate makes repayment planning straightforward
- BSP-regulated bank with strong consumer protection

Cons

- Interest rate is above average - compare all options first
- Approval takes several banking days - not suitable for urgent same-day needs
- Extensive documentation required compared to online lenders

Representative example

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|-------------------|------------|
| Loan amount | ₱262,500 |
| Term | 12 months |
| Monthly interest | 29.48% |
| Monthly repayment | ₱99,260 |
| Total interest | ₱928,620 |
| Total payable | ₱1,191,120 |

* 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

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| Website | https://securitybank.com |
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