

Zaimoo - Loan details

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

Loan amount ₱1,000 -
₱25,000

Interest from 0.01%

Term 61 - 60 months

Approval 24 hours

Online loans up to ₱25,000 with low interest rate

Pros

- Small loan amounts starting from ₱1,000 - ideal for short-term needs
- Fast same-day approval (24 hours)
- Competitive low interest rate compared to market average
- Fully digital application - no branch visit required

Cons

- Short loan terms may result in higher monthly payments
- Interest rates higher than traditional bank loans
- Late payment fees and penalties may apply if payment is missed

Representative example

Loan amount	₱13,000
Term	61 months
Monthly interest	0.01%
Monthly repayment	₱214
Total interest	₱79
Total payable	₱13,079

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

Requirements

- Valid government-issued ID (SSS, GSIS, PhilHealth, driver's license, or passport)
- Active mobile phone number registered in your name
- Active bank account or e-wallet (GCash or Maya) for loan disbursement
- Age requirement: 21-60 years old

Company information

Website	https://zaimoo.ph
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