

RCBC PERSONAL LOAN

1. Who are eligible to apply for a personal loan?

At least 21 years old at time of application

At most 65 years old at loan maturity

If employed, with minimum employment tenure of 2 years

If self-employed, with business operating for at least 3 years and profitable for the past 2 years

2. How much can I borrow?

You can loan for as low as Php 50,000 to as much as Php 1 million

3. How much should my monthly income be to get a personal loan?

Minimum gross monthly income must be Php 20,000.

4. What are the eligible purposes?

RCBC Personal Loan is available for your every personal need such as travel, tuition, home improvement, car repair and maintenance, medical, etc.

5. What are the documentary requirements I have to submit?

- Accomplished RCBC Personal Loan Application Form

- 2 valid government-issued IDs (if address is not indicated in the ID, proof of address is required)

Locally Employed	Self-Employed
- Original Certificate of Employment with Compensation or Payslip for the past 1 month or Latest BIR Form 2316 / ITR	- Business Papers (DTI / SEC, Mayor's Permit) - Latest Audited Financial Statements or Latest ITR or Latest 3-month bank statements

6. What are the loan payment terms available?

Your loan's term can be for a minimum of 6 months to as long as 36 months

7. How fast can you process my loan application?

Our approval process for personal loans is 5 to 7 working days

8. Will my interest rate change within the duration of the loan?

No, your interest rate at the time of booking is fixed and will remain unchanged until the end of your loan term

9. How can I pay for my loan?

You can pay via Post-Dated Checks (PDCs) and it can be a checking account from any bank.

10. Can I view my loan details online?

Yes, you can view your loan details online as long as you are enrolled in RCBC Online Banking and have also enrolled your loan account through the application's "Manage My Account" menu. Do take note that to be able to access RCBC Online Banking, you must have a savings or checking account with RCBC.

11. For any other inquiries and concerns, how can I reach you?

You may contact us via landline at **88-777-222** or email at customercare@rcbc.com