



LFJOY
Finance

Providing
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BANK HOME LOAN FEATURES

DETAILS	TERMS
Loanable Amount:	(1) Maximum loan amount of up to 80% of the appraised (2) Value or minimum loan amount of PHP 1,000,000.
Term:	Flexible payment terms of up to 10 years
Interest Rate:	5.50% for fixed 1year 6.00% for fixed 2year 6.30% for fixed 3year 6.80% for fixed 5year 7.50% for fixed 10year Noted: Subject for final approval
Term:	Auto Debit Arrangement (Principle + Interest)
Home Rate Protect:	(1) +0.25% on interest rate after the fixing period for home loan with excellent payment rating. (2) Interest rate cap of 9% on the all home loan.