

HOME LOAN RATE SHEET

As of February 1, 2025*

(Metro Manila, Metro Cebu, Metro Davao)	Rates	Fixing Year
**Home Loan or House Construction	10.00%	1 year
	10.00%	2 years
	12.00%	3 years
Home Equity	10.00%	1 year
	10.00%	2 years
	12.00%	3 years

* Subject to change without prior notice

**HL and Construction rates is not available under Non-Metro Cities

PBCOM is regulated by the Bangko Sentral ng Pilipinas (<https://www.bsp.gov.ph>). For inquiries and concerns, please call PBCOM Customer Care at (02) 8777-2266 (Metro Manila) or 1-800-10-777-2266 (Domestic Toll-Free) or BSP Financial Consumer Protection and Market Conduct Office at (02) 8708-7087.

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AUTO LOAN RATE SHEET

As of February 1, 2025*

CARS, LCVs, SUVs	
TERM (MONTHS)	ADD-ON RATE
BRAND NEW	
12	7.99%
18	11.37%
24	15.08%
36	23.61%
48	32.48%
60	42.35%
USED/2ND HAND	
12	10.26%
24	19.07%
36	28.91%
48	41.11%

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AUTO LOAN RATE SHEET

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BRAND NEW - LIGHT TRUCKS (4 and 6 wheelers)	
TERM (MONTHS)	ADD-ON RATE
12	9.12%
18	13.48%
24	18.50%
36	28.91%
48	41.11%
60	55.20%

BRAND NEW - HEAVY TRUCKS	
TERM (MONTHS)	ADD-ON RATE
12	11.98%
24	23.73%
36	36.18%
48	50.01%

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