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So there's this article talking about Shopee SLoan, a personal loan. Some people have tried it out and want to share their experience. One of the users, TSwatabakui, has already activated SLoan and got pre-approved for 10k. They think since most verification is done for SPay, their SLoan was approved quickly. However, they haven't applied for the loan yet, so they just wanted to know how others who have tried it out did it. The interest rate is quite high, 1.5% per month, which is equivalent to 18% per annum. This is similar to credit card interest rates. Some people are concerned about the high interest rate and think it's a high-risk option for borrowers. They also wonder if applying for personal loans from banks would be a better deal, with lower interest rates around 2.99% or lower.

- <http://hykylalumni.org/userfiles/5707adf7-a412-4293-a098-dde788de1720.pdf>
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