



# APPLICATION FOR MORATORIUM ON SHORT-TERM LOAN (STL) AMORTIZATION PAYMENTS

(Please accomplish in two (2) copies)

**PLEASE READ GUIDELINES AND INSTRUCTIONS AT THE BACK. TYPE OR PRINT ALL INFORMATION IN CAPITAL LETTERS.**

LAST NAME	FIRST NAME	NAME EXTENSION	MIDDLE NAME	DATE OF BIRTH <small>(mm/dd/yyyy)</small>	Pag-IBIG MID NO.
PERMANENT HOME ADDRESS <small>(HOUSE NO., STREET, SUBD., BARANGAY, CITY/MUNICIPALITY, PROVINCE)</small>				ZIP CODE	TEL NO.
PRESENT ADDRESS <small>(HOUSE NO., STREET, SUBD., BARANGAY, CITY/MUNICIPALITY, PROVINCE)</small>				ZIP CODE	CELLPHONE NO.
COMPANY/EMPLOYER/BUSINESS NAME <small>(IF SELF-EMPLOYED)</small>				TEL NO.	
COMPANY/EMPLOYER/BUSINESS ADDRESS				E-MAIL ADDRESS	
DESCRIPTION OF DAMAGE TO PROPERTY					

### CERTIFICATION

I hereby certify, under pain of perjury that;

1. I am a victim of typhoon "Ondoy"
2. That the information given and any or all statements made herein are true and correct to the best of my knowledge and belief; and
3. My signature appearing herein is genuine and authentic.

In case of falsification, misrepresentation or any similar acts committed by me, HDMF shall automatically disapprove my application and I shall pay HDMF the STL amortization due with corresponding penalties. I shall abide will all applicable rules and regulations governing this moratorium that HDMF may promulgate from time to time.

\_\_\_\_\_  
Signature of Applicant Over Printed Name

\_\_\_\_\_  
Date

### EMPLOYER/BARANGAY CERTIFICATION

This is to certify that \_\_\_\_\_ with residence address at \_\_\_\_\_ was affected by typhoon "Ondoy".

This Certification is being issued in relation to the application for moratorium of the above-mentioned Pag-IBIG member.

Issued this \_\_\_\_\_ day of \_\_\_\_\_ 2009 at \_\_\_\_\_.

\_\_\_\_\_  
**HEAD OF OFFICE OR AUTHORIZED REPRESENTATIVE/  
HEAD OF BARANGAY**

*(Signature Over Printed Name)*

\_\_\_\_\_  
**DESIGNATION/POSITION**

### THIS PORTION IS FOR HDMF USE ONLY

BILLING AND COLLECTION DIVISION/LOANS AND CONTRIBUTION MANAGEMENT AND RECOVERY DIVISION					
WITHIN CALAMITY AREA <input type="checkbox"/> YES <input type="checkbox"/> NO	STATUS OF ACCOUNT <input type="checkbox"/> UPDATED <input type="checkbox"/> IN ARREARS	REPAYMENT PERIOD/ LOAN TERM	MORATORIUM PERIOD	VERIFIED BY	DATE
APPROVED BY	DATE	DISAPPROVED BY	DATE	REMARKS	

## **GUIDELINES AND INSTRUCTIONS**

### **A. WHO MAY FILE**

To qualify for the moratorium, the member-borrower must meet the following eligibility requirements:

1. The address of the member-borrower shall be covered by the following areas directly affected by typhoon "Ondoy":
  - The whole of National Capital Region (NCR)
  - Cordillera Autonomous Region (CAR) (Mt. Province, Ifugao, Benguet)
  - Region I (Pangasinan, La Union, Ilocos Sur)
  - Region II (Isabela, Quirino, Nueva Vizcaya)
  - Region III (Aurora, Nueva Ecija, Zambales, Pampanga, Bulacan, Tarlac, Bataan)
  - Region IV-A (Cavite, Laguna, Batangas, Rizal, Quezon)
  - Region IV-B (Occidental Mindoro, Oriental Mindoro, Marinduque)
  - Region V (Catanduanes, Camarines Norte, Camarines Sur)
2. With updated STL amortization payments as of date of approval of application.

### **B. HOW TO FILE**

The applicant shall:

1. Accomplish two (2) copies of the Application for Moratorium on Short-Term Loan (STL) Amortization Payments.  
*Note: The application may be filed with the Pag-IBIG Fund Branch where the loan is being maintained within thirty (30) days from the issuance of the guidelines.*

### **C. DOCUMENTS TO BE SUBMITTED**

Any of the following:

1. Picture/s of damaged property
2. Employer/Barangay Certificate

### **D. TERMS AND CONDITIONS**

1. The three-month moratorium period shall cover the following:
  - 1.1 For borrowers paying thru salary deduction, for the months of October to December 2009;
  - 1.2 For borrowers paying directly to the Fund or through any of its accredited collecting agents, for the months of October to December 2009.
2. Said moratorium on the STL payments for the upgraded membership contributions, principal and interest shall be granted to a borrower should his/her application for such be approved.
3. The borrower's loan term shall be extended for another three (3) months but the STL amortization, interest rate, and other conditions of the loan shall remain the same.
4. STL payments shall be suspended for the period specified above at no additional cost to the borrower. Thus, no penalty and interest shall be charged during the moratorium period.
5. A borrower may pay his monthly STL amortization even during the moratorium period. Said payment, however, shall be applied to the month when member is slated to resume payment.
6. Resumption of STL amortization payments shall be in accordance with the following:
  - 6.1 Under salary deduction, shall resume on January 2010 and shall be remitted on February 2010.
  - 6.2 For borrowers paying directly to the Fund or through any of its accredited collecting agents and whose coverage of moratorium begins on October 2009 onwards shall resume payments three (3) months thereafter.

### **E. OTHER PROVISIONS**

1. STL amortizations deducted from salaries in September 2009 must be remitted by the employer in October 2009.
2. Approved applications for moratorium shall be effective retroactively starting on September 26, 2009.

### **F. LIMITATIONS**

1. A borrower whose STL account is still within its grace period during the moratorium period need not apply for moratorium on STL amortizations.
2. If the first and/or subsequent amortizations of an STL account coincide with any of the month/s during the moratorium period, the STL borrower may apply for moratorium for the covered month/s only.