



Save more with Pag-IBIG and qualify for higher loan amounts and bigger dividend earnings.

- **Bigger dividends means bigger savings for you. Consider the following:**

Monthly Savings	Savings in 20 years	Total savings with 4%* annual dividends
P200.00	P48,000.00	P73,015.85
300.00	72,000.00	109,523.77
400.00	96,000.00	146,031.70
500.00	120,000.00	182,539.62
1,000.00	240,000.00	365,079.24
1,500.00	360,000.00	547,618.87
2,000.00	480,000.00	730,158.49

** This dividend rate is indicative only based on previous years' dividends.
Actual dividends will be based on the yearly income of the Fund.*

- **Bigger savings with Pag-IBIG means that your maximum loanable amount is higher.**
 - The Multi-Purpose Loan (MPL) Program aims to address the member's immediate financial needs. The loan amount is based on the member-borrower's total savings and length of membership with Pag-IBIG.*
 - The Calamity Loan Program is open to members whose place of residence has been placed under a state of calamity after a natural disaster. The loan amount is 80% of the member-borrower's total savings with Pag-IBIG.*
 - * While the loan amount of the MPL will not be deducted from the Calamity loan and vice versa, the combined loan amount under both programs should not exceed 80% of the member's total savings.*
 - The Housing Loan Program is a financial assistance for the purchase or construction of a residential unit. The maximum loan amount is P6 million. The member-borrower's monthly savings with Pag-IBIG, together with his gross monthly income, the appraised value of the property, and his actual need, shall be considered when computing his approved loan value.

Here's how to increase your monthly savings:

1. For employed members, just inform your HR officer that you want to pay more than the minimum savings of P100 per month. Your HR may require you to sign a form pertaining to the increased monthly savings.
2. For individual payors, like professionals, other OFW-members, businessmen, etc., just pay the higher monthly savings to Pag-IBIG. No need to fill out any form. Your increased savings will automatically be credited to your total savings.

Where to pay:

1. For employed members who pay their savings to Pag-IBIG thru salary deduction, their employers may remit their savings thru any of Pag-IBIG's accredited collecting banks or over-the-counter at the nearest Pag-IBIG branch office.

Employers may remit their employees membership savings at the following accredited collecting agents:

- Union Bank (Pag-IBIG Hub)
- BPI (BPI ExpressLink)
- LANDBANK (wePayAccess)
- BancNet (Pag-IBIG Net)**
- Security Bank (Pag-IBIG Real Time Facility)**

***By 3rd quarter 2013*

Note: Payment through these facilities requires enrollment.

2. Individual payors may pay their savings using the following facilities:
 - VISA or MasterCard credit cards <https://www.pagibigfundservices.com/ccpayment/>
 - Globe GCash http://www.pagibigfund.gov.ph/home_pdf/announcement/Pag-IBIG%20and%20GCASH.pdf
 - Bayad Center outlets http://www.pagibigfund.gov.ph/home_pdf/Bayad%20Center%20Outlet.pdf
 - SM Business Centers, Save More and SM Hypermart
 - Over-the-counter at the nearest Pag-IBIG branch office.

For more information, you may also call our 24/7 hotline number 724-4244 or email us at publicaffairs@pagibigfund.gov.ph.