

**Pag-IBIG FUND**  
Corporate Headquarters  
Petron MegaPlaza  
358 Sen. Gil Puyat Avenue  
Makati City

**CIRCULAR NO. 330**

**TO : ALL CONCERNED**

**SUBJECT : ADOPTION OF FULL RISK-BASED PRICING FRAMEWORK TO ALL  
PAG-IBIG FUND WHOLESALE LOAN PROGRAMS**

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Pursuant to the authority given to the Senior Management Committee to amend, modify or revise provisions of previously issued Pag-IBIG Fund's Wholesale Loan Programs (WLPs), the specific provisions on interest rate thereon are hereby amended to adopt the prevailing Fund's Full Risk-Based Pricing Model.

The overarching goals of this amendment are to align the interest rate policies of all WLPs in accordance with the Fund's Full Risk-Based Pricing Framework and to further encourage wholesale loan borrowers to continue availing of the Fund's standing WLPs.

All other terms and conditions of the Fund's WLPs that are not inconsistent with the above provisions shall continue to be in full force and effect.

Please be guided accordingly.



**ATTY. DARLENE MARIE B. BERBERABE**

Makati City,  
September 27, 2013