



# Pag-IBIG Fund

## CITIZEN'S CHARTER 2023 (1<sup>st</sup> Edition)

In compliance with the provisions of R.A. 11032, otherwise known as the  
“Ease of Doing Business and Efficient Government Service Delivery Act of 2018”



# **Pag-IBIG Fund**

**CITIZEN'S CHARTER**  
2023 (1<sup>st</sup> Edition)



## **I. Mandate**

Pag-IBIG is an acronym which stands for Pagtutulungan sa Kinabukasan: Ikaw, Bangko, Industriya at Gobyerno. To this day, the Pag-IBIG Fund continues to harness these four sectors of the society to work together towards providing Fund members with adequate housing through an effective savings scheme.

## **II. Vision**

For every Filipino worker to save with Pag-IBIG Fund and to have decent shelter.

## **III. Mission**

To generate more savings from more Filipino workers, to administer a sustainable Fund with integrity, sound financial principles, and with social responsibility, and to provide accessible funds for housing of every member.

## **IV. Service Pledge**

To improve the quality of life of every Filipino, we in the Pag-IBIG Fund, commit to provide member-focused quality service, through enhancement of the provident savings and home financing system.

To sustain quality service, we shall:

- Pursue the requirements of international standard and strictly comply with the appropriate rules and regulations to continually improve the effectiveness and efficiency of our Quality Management System;
- Assess all pertinent risks and perform appropriate mitigation action to minimize risks and maximize opportunities;
- Protect the confidentiality, privacy, integrity and availability of member's data and other related data;
- Develop and enhance services that are responsive to the growing needs of members and relevant interested parties;
- Maintain a productive and safe work environment that promotes employees' expertise, engagement, team work, and wellness; and
- Uphold transparency and accountability.

**“Lingkod Pag-IBIG: Tapat na Serbisyo, Mula sa Puso”**



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# **MEMBER SERVICES**

## **EXTERNAL SERVICES**



## 1. Application for Provident Benefits Claim

The application for provident benefits claim entitles the members to withdraw their Total Accumulated Value (TAV) anytime upon the occurrence of any of the following grounds for termination of fund membership as provided under the RA 9679 or the HDMF Law of 2009, and its IRR:

- ♦ Membership Term Maturity
- ♦ Retirement
- ♦ Permanent Total Disability or Insanity
- ♦ Termination from Service by Reason of Health
- ♦ Critical Illness of the Member or Any of his Immediate Family Member, as Certified by a Licensed Physician
- ♦ Death
- ♦ Optional Withdrawal of Pag-IBIG Savings
- ♦ Permanent Departure from the Country
- ♦ Expatriates
- ♦ Any other reason as may be approved by the Board

This service shall start from the submission of claim application up to the release of claim proceeds to the member/claimant.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Technical and Administrative Support (TAS)                             <ul style="list-style-type: none"> <li>♦ Members Contribution Accounting Division (MCAD)</li> <li>♦ Short-Term Loan Accounting Division (STLAD)</li> <li>♦ Cash and Administrative Services Division (CASD)</li> <li>♦ General Accounting and Budget Management Division (GABMD)</li> </ul> </li> </ul>
<b>Classification:</b>	Highly Technical Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The application for provident benefits claim may be availed by the member or his beneficiary upon the occurrence of the following:</p> <ul style="list-style-type: none"> <li>♦ Membership Term Maturity - shall be based on twenty (20) years of membership with the Fund, reckoned from the initial contribution that is recorded in the database; provided, the member has remitted a total of 240 monthly membership savings to the Fund at the time of maturity.</li> <li>♦ Retirement - a member shall be compulsorily retired with the Fund upon reaching the age of 65. A member may opt to retire earlier under the Fund anytime upon occurrence of any of the following events:</li> </ul>



- a. Actual retirement from the SSS, GSIS, or from government service by provision of law;
- b. Retirement under a private employer's provident/retirement plan, provided that the member is at least forty-five (45) years of age at the time of retirement;
- c. Reaching the age of sixty (60);
- ♦ Permanent Total Disability (PTD) or Insanity - PTD refers to the loss or impairment of a physical or mental function resulting from injury or sickness, which incapacitates said member to perform any work or engage in any business or occupation.
- ♦ Termination from Service by Reason of Health - a member who can no longer render service to an employer due to severe health conditions, as certified by his doctor.
- ♦ Critical illness of the member or any of his immediate family member, as certified by a licensed physician, under one of the following categories, subject to the approval of the Deputy Chief Executive Officer - Member Services Cluster:
  - a. Cancer
  - b. Organ Failure
  - c. Heart-Related Illness
  - d. Stroke
  - e. Neuromuscular-related illness
- ♦ Death
- ♦ Optional Withdrawal of Pag-IBIG Savings
  - Members of the Fund after the effectivity of the RA 9679 shall have the option to withdraw his TAV on the fifteenth (15<sup>th</sup>) year of continuous membership. This option may be exercised only once during the membership term;
  - A member eligible for optional withdrawal after completing 180 continuous monthly savings may opt to withdraw an amount less than the equivalent sum of said 180 monthly savings. The remaining TAV together with succeeding savings shall be released to the member upon the occurrence of any of the grounds for membership termination.
- ♦ Permanent Departure from the Country - a member has been permitted by his host country to remain there indefinitely or has permanently left the Philippines to reside in another country.
- ♦ Expatriates
- ♦ Any other reasons as may be approved by the Board.



CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>Member/Claimant</u></b> <b><u>Membership Term Maturity/Optional Withdrawal</u></b> <ol style="list-style-type: none"> <li>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</li> <li>2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photocopy)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>
<b><u>Compulsory Retirement</u></b> <ol style="list-style-type: none"> <li>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</li> <li>2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photocopy)</li> <li>3. Order of Retirement Voucher (For members of AFP, PNP, BJMP, BFP) (1 Photocopy)</li> <li>4. Statement of Service (For members of AFP) (1 Photocopy)</li> <li>5. Service Record (For members of PNP, BJMP, BFP) (1 Photocopy)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>AFP, PNP, BJMP, BFP</p> <p>AFP</p> <p>PNP, BJMP, BFP</p>
<b><u>Optional Retirement</u></b> <ol style="list-style-type: none"> <li>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>



2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
3. Certificate of Early Retirement (For private employees who are at least 45 years old) (1 Photocopy)	Employer
4. GSIS Retirement Voucher (For government employees) (1 Photocopy)	GSIS
<b><u>Permanent Total Disability (PTD) or Insanity</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
3. Physician's Certificate/Statement (With Clinical or Medical Abstract) (1 Original)	Medical Records Section of the Hospital/ Clinic
<b><u>Critical illness of the member or any of his immediate family member</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer



3. Marriage Certificate issued by PSA/NSO or LCRO and Advisory on Marriage issued by PSA/NSO (If the immediate family member is the claimant) (1 Photocopy)	PSA or LCRO
4. Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy)	PSA or LCRO/Parish or Church
5. Non-availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)	PSA and Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
6. Physician's Certificate/Statement (With Clinical or Medical Abstract) (1 Original)	Medical Records Section of the Hospital/ Clinic
7. To establish kinship with the member, the claimant shall submit any of the following: <ul style="list-style-type: none"> <li>▪ Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy); or</li> <li>▪ Non-Availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)</li> </ul>	PSA or LCRO/Parish or Church  PSA and Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
<b><u>Termination from Service by Reason of Health</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer



3. Physician's Certificate/Statement (With Clinical or Medical Abstract) (1 Original)	Medical Records Section of the Hospital/Clinic
<b><u>Death</u></b>	
<b><u>Death Claim - Married with Child/Children</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the claimant (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
3. Death Certificate of Member issued by PSA/NSO or LCRO (1 Photocopy)	PSA or LCRO
4. Proof of Surviving Legal Heirs (HQP-PFF-030) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
5. Marriage Certificate issued by PSA/NSO or LCRO and Advisory on Marriage issued by PSA/NSO (If the immediate family member is the claimant) (1 Photocopy)	PSA or LCRO
6. Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy)	PSA or LCRO/Parish or Church
7. Declaration of Guardianship (HQP-PFF-028) (if with child/children below 18 years old, or if child/children is/are physically or mentally incompetent) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch



<p>8. To establish kinship with the member, the claimant shall submit any of the following:</p> <ul style="list-style-type: none"> <li>▪ Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy); or</li> <li>▪ Non-Availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)</li> </ul>	<p>PSA or LCRO/Parish or Church</p> <p>PSA and Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><b><u>Death Claim - Married (Without Child/Children but with Surviving Parent/s)</u></b></p>	
<p>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the claimant (1 Photocopy)</p>	<p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>
<p>3. Death Certificate of Member issued by PSA/NSO or LCRO (1 Photocopy)</p>	<p>PSA or LCRO</p>
<p>4. Proof of Surviving Legal Heirs (HQP-PFF-030) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>5. Marriage Certificate issued by PSA/NSO or LCRO and Advisory on Marriage issued by PSA/NSO (If the immediate family member is the claimant) (1 Photocopy)</p>	<p>PSA or LCRO</p>
<p>6. To establish kinship with the member, the claimant shall submit any of the following:</p> <ul style="list-style-type: none"> <li>▪ Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy); or</li> </ul>	<p>PSA or LCRO/Parish or Church</p>



<ul style="list-style-type: none"> <li>▪ Non-Availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)</li> </ul>	<p>PSA and Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><b><u>Death Claim - Single with Child/Children</u></b></p>	
<p>1. Application for Provident Benefits (APB) Claim HQP-PFF-285) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the claimant (1 Photocopy)</p>	<p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>
<p>3. Death Certificate of Member issued by PSA/NSO or LCRO (1 Photocopy)</p>	<p>PSA or LCRO</p>
<p>4. Proof of Surviving Legal Heirs (HQP-PFF-030) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>5. Certificate of No Marriage (CENOMAR) issued by PSA/NSO (if the deceased member is single) (1 Photocopy)</p>	<p>PSA</p>
<p>6. Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy)</p>	<p>PSA or LCRO/Parish or Church</p>
<p>7. Declaration of Guardianship (HQP-PFF-028) (if with child/ children below 18 years old, or if child/children is/are physically or mentally incompetent) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>8. To establish kinship with the member, the claimant shall submit any of the following:</p> <ul style="list-style-type: none"> <li>▪ Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy); or</li> </ul>	<p>PSA or LCRO/Parish or Church</p>



<ul style="list-style-type: none"> <li>Non-Availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)</li> </ul>	<p>PSA and Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><b><u>Death Claim - Single (Without Child/Children) with Surviving Parent/s</u></b></p>	
<p>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the claimant (1 Photocopy)</p>	<p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>
<p>3. Death Certificate of Member issued by PSA/NSO or LCRO (1 Photocopy)</p>	<p>PSA or LCRO</p>
<p>4. Proof of Surviving Legal Heirs (HQP-PFF-030) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>5. Certificate of No Marriage (CENOMAR) issued by PSA/NSO (If deceased member is single) (1 Photocopy)</p>	<p>PSA</p>
<p>6. To establish kinship with the member, the claimant shall submit any of the following:</p> <ul style="list-style-type: none"> <li>Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy); or</li> <li>Non- Availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)</li> </ul>	<p>PSA or LCRO/Parish or Church</p> <p>PSA and Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>



<b><u>Permanent Departure from the Country</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
3. Passport with Immigrant Visa/Residence Visa/Settlement Visa (1 Photocopy)	DFA
4. Declaration of Intention to Depart from the Philippines Permanently (HQP-PFF-031) (No need to submit if already based abroad) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
<b><u>Expatriates</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Passport (1 Photocopy)	Issuing Country
3. Alien Employment Permit (AEP) issued by the Department of Labor and Employment (DOLE) (1 Photocopy)	DOLE
<b><u>Modified Pag-IBIG II (MP2) Maturity</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer



<p><b><u>Filing Through a Representative</u></b> <b><u>Membership Term Maturity/Optional Withdrawal</u></b></p> <ol style="list-style-type: none"> <li>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</li> <li>2. Authorization Letter (1 Original)</li> <li>3. Valid IDs of both parties (1 Photocopy)</li> </ol> <p><b><u>Compulsory Retirement</u></b></p> <ol style="list-style-type: none"> <li>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</li> <li>2. Authorization Letter (1 Original)</li> <li>3. Valid IDs of both parties (1 Photocopy)</li> <li>4. Order of Retirement Voucher (For members of AFP, PNP, BJMP, BFP) (1 Photocopy)</li> <li>5. Statement of Service (For members of AFP) (1 Photocopy)</li> <li>6. Service Record (For members of PNP, BJMP, BFP) (1 Photocopy)</li> </ol> <p><b><u>Optional Retirement</u></b></p> <ol style="list-style-type: none"> <li>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</li> <li>2. Authorization Letter (1 Original)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Member</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Member</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>AFP, PNP, BJMP, BFP</p> <p>AFP</p> <p>PNP, BJMP, BFP</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Member</p>
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3. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
4. Certificate of Early Retirement (For private employee who are at least 45 years old) (1 Photocopy)	Employer
5. GSIS Retirement Voucher (For government employees) (1 Photocopy)	GSIS
<b><u>Permanent Total Disability (PTD) or Insanity</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Authorization Letter (1 Original)	Member/Claimant
3. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
4. Physician's Certificate/Statement (With Clinical or Medical Abstract) (1 Original)	Medical Records Section of the Hospital/ Clinic
<b><u>Critical illness of the member or any of his immediate family member</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Authorization Letter (1 Original)	Member/Claimant
3. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer



4. Marriage Certificate issued by PSA/NSO or LCRO and Advisory on Marriage issued by PSA/NSO (If the immediate family member is the claimant) (1 Photocopy)	PSA or LCRO
5. Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy)	PSA or LCRO/Parish or Church
6. Non-availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)	PSA and Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
7. Physician's Certificate/Statement (With Clinical or Medical Abstract) (1 Original)	Medical Records Section of the Hospital/ Clinic
8. To establish kinship with the member, the claimant shall submit any of the following: <ul style="list-style-type: none"> <li>▪ Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy); or</li> <li>▪ Non-Availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)</li> </ul>	PSA or LCRO/Parish or Church  PSA and Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
<b><u>Termination from Service by Reason of Health</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Authorization Letter (1 Original)	Member/Claimant
3. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer



4. Physician's Certificate/Statement (With Clinical or Medical Abstract) (1 Original)	Medical Records Section of the Hospital/Clinic
<b><u>Death</u></b>	
<b><u>Death Claim - Married (with Child/Children)</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Authorization Letter (1 Original)	Claimant
3. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
4. Death Certificate of Member issued by PSA/NSO or LCRO (1 Photocopy)	PSA or LCRO
5. Proof of Surviving Legal Heirs (HQP-PFF-030) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
6. Marriage Certificate issued by PSA/NSO or LCRO and Advisory on Marriage issued by PSA/NSO (If the immediate family member is the claimant) (1 Photocopy)	PSA or LCRO
7. Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy)	PSA or LCRO/Parish or Church
8. Declaration of Guardianship (HQP-PFF-028) (if with child/ children below 18 years old, or if child/children is/are physically or mentally incompetent) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch



<p>9. To establish kinship with the member, the claimant shall submit any of the following:</p> <ul style="list-style-type: none"> <li>▪ Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy); or</li> <li>▪ Non-Availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)</li> </ul>	<p>PSA or LCRO/Parish or Church</p> <p>PSA and Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><b><u>Death Claim - Married (Without Child/Children but with Surviving Parents)</u></b></p>	
<p>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>2. Authorization Letter (1 Original)</p>	<p>Claimant</p>
<p>3. Valid IDs of both parties (1 Photocopy)</p>	<p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>
<p>4. Death Certificate of Member issued by PSA/NSO or LCRO (1 Photocopy)</p>	<p>PSA or LCRO</p>
<p>5. Proof of Surviving Legal Heirs (HQP-PFF-030) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>6. Marriage Certificate issued by PSA/NSO or LCRO and Advisory on Marriage issued by PSA/NSO (If the immediate family member is the claimant) (1 Photocopy)</p>	<p>PSA or LCRO</p>



<p>7. To establish kinship with the member, the claimant shall submit any of the following:</p> <ul style="list-style-type: none"> <li>▪ Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy); or</li> <li>▪ Non-Availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)</li> </ul>	<p>PSA or LCRO/Parish or Church</p> <p>PSA and Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><b><u>Death Claim - Single with Child/ Children</u></b></p>	
<p>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>2. Authorization Letter (1 Original)</p>	<p>Claimant</p>
<p>3. Valid IDs of both parties (1 Photocopy)</p>	<p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>
<p>4. Death Certificate of Member issued by PSA/NSO or LCRO (1 Photocopy)</p>	<p>PSA or LCRO</p>
<p>5. Proof of Surviving Legal Heirs (HQP-PFF-030) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>6. Certificate of No Marriage (CENOMAR) issued by PSA/NSO (if the deceased member is single) (1 Photocopy)</p>	<p>PSA</p>
<p>7. Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy)</p>	<p>PSA or LCRO/Parish or Church</p>
<p>8. Declaration of Guardianship (HQP-PFF-028) (if with child/ children below 18 years old, or if child/children is/are physically or mentally incompetent) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>



<p>9. To establish kinship with the member, the claimant shall submit any of the following:</p> <ul style="list-style-type: none"> <li>▪ Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy); or</li> <li>▪ Non-Availability of Birth Record issued by PSA/NSO (1 Photocopy) and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)</li> </ul>	<p>PSA or LCRO/Parish or Church</p> <p>PSA and Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><b><u>Death Claim - Single (Without Child/Children with Surviving Parent/s)</u></b></p>	
<p>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>2. Authorization Letter (1 Original)</p>	<p>Claimant</p>
<p>3. Valid IDs of both parties (1 Photocopy)</p>	<p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>
<p>4. Death Certificate of Member issued by PSA/NSO or LCRO (1 Photocopy)</p>	<p>PSA or LCRO</p>
<p>5. Proof of Surviving Legal Heirs (HQP-PFF-030) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>6. Certificate of No Marriage (CENOMAR) issued by PSA/NSO (If deceased member is single) (1 Photocopy)</p>	<p>PSA</p>
<p>7. To establish kinship with the member, the claimant shall submit any of the following:</p> <ul style="list-style-type: none"> <li>▪ Birth Certificate issued by PSA/NSO or LCRO or Baptismal Certificate (1 Photocopy); or</li> </ul>	<p>PSA or LCRO/Parish or Church</p>



<ul style="list-style-type: none"> <li>Non-Availability of Birth Record (1 Photocopy) issued by PSA/NSO and Joint Affidavit of Two Disinterested Persons (HQP-PFF-029) (1 Original)</li> </ul>	<p>PSA and Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><b><u>Permanent Departure from the Country</u></b></p>	
<p>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>2. Authorization Letter (1 Original)</p>	<p>Claimant</p>
<p>3. Valid IDs of both parties (1 Photocopy)</p>	<p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>
<p>4. Passport with Immigrant Visa/ Residence Visa/Settlement Visa (1 Photocopy)</p>	<p>DFA</p>
<p>5. Declaration of Intention to Depart from the Philippines Permanently (HQP-PFF-031) (No need to submit if already based abroad) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><b><u>Expatriates</u></b></p>	
<p>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p>2. Authorization Letter (1 Original)</p>	<p>Member</p>
<p>3. Valid IDs of both parties (1 Photocopy)</p>	<p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>
<p>4. Passport (1 Photocopy)</p>	<p>Issuing Country</p>

5. Alien Employment Permit (AEP) issued by the Department of Labor and Employment (DOLE) (1 Photocopy)	DOLE
<b><u>Modified Pag-IBIG II (MP2) Maturity</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Authorization Letter (1 Original)	Member
3. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b>IMPORTANT:</b>	
<ol style="list-style-type: none"> <li>For retirement purposes, the valid IDs must reflect the member's date of birth. If the valid IDs do not reflect the member's date of birth, submit any of the following: <ul style="list-style-type: none"> <li>Birth Certificate of the member issued by the Philippine Statistics Authority (PSA)/National Statistics Office (NSO) or Local Civil Registry Office (LCRO) or Baptismal Certificate.</li> <li>Non-availability of Birth Record issued by PSA/NSO and Joint Affidavit of Two Disinterested Persons.</li> </ul> </li> <li>In all instance, wherein: <ol style="list-style-type: none"> <li>Photocopies are submitted, the original document must be presented for authentication.</li> <li>Discrepancies are noted in public documents submitted; Joint Affidavit of Two Disinterested Persons is required for submission.</li> <li>Discrepancies in Pag-IBIG remittances, a certification that includes remittances by the respective employers is required.</li> <li>Gaps in membership contribution are noted (due to LWOP, suspension, dismissal, etc.), Statement of Service (For Members under AFP) or Service Record (For Members under PNP, BJMP, BFP) is required.</li> </ol> </li> <li>Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.</li> <li>For documents (e.g. Birth Certificate, Marriage Certificate, Death Certificate, etc.) issued abroad: <ol style="list-style-type: none"> <li>If the issuing country is a member of The Hague Apostille Convention, the documents must be apostillized by the concerned apostillization authority/officer.</li> <li>If not, the said document/s should be duly certified by the Philippine Consulate General/Philippine Embassy in the country where the document was issued.</li> </ol> </li> </ol>	

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5. In case one/any of the legal heir/s waived all the rights and interest on the Provident Benefits Claim proceeds in favor of another person, a notarized Waiver of Rights (HQP-PFF-032) shall be required.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number for the Provident Benefits Claim application and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit a duly accomplished Application for Provident Benefits (APB) Claim and supporting documents to the Member Services Officer.	2. Receive the accomplished Application for Provident Benefits (APB) Claim and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
2.1 Get the PBAR that will be issued by the Member Services Officer.	2.1 Check the following: <ul style="list-style-type: none"> <li>♦ If the member/claimant is eligible according to the grounds for APB claim</li> <li>♦ Completeness and correctness of the details in the application form and supporting documents</li> <li>♦ Authenticity of the supporting documents submitted</li> </ul>	None	30 Minutes	



	<p>2.2 Evaluate the application form and supporting documents submitted and check the following:</p> <ul style="list-style-type: none"> <li>♦ The member's information in the system against the data indicated in the application form</li> <li>♦ If member's record is subject for reconciliation</li> <li>♦ If with existing Short-Term Loan (STL) or Housing Loan (HL)</li> </ul> <p>NOTE: For disqualified applications, the Member Services Officer shall indicate the reason/s for disqualification in the application form and return the submitted documents to the member/claimant.</p>	None	2 Hours	<p>Member Services Officer Member Services II - Frontline Servicing - Branch</p>
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	<p>2.3 Prepare and issue the Provident Benefit Claim Acknowledgement Receipt (PBAR) reflecting the scheduled date of the release of claims proceeds to the member/claimant.</p>	None	30 Minutes	<p>Member Services Officer Member Services II - Frontline Servicing - Branch</p>
	<p>2.4 At the end of the day, perform the following, whichever is applicable:</p> <ul style="list-style-type: none"> <li>♦ Process the member's record reconciliation;</li> <li>♦ Update the List of Claims Application for Validation and endorse to the concerned unit; and/or</li> <li>♦ Request the verification of payment on the issued Pag-IBIG Loyalty Card.</li> </ul>	None	7 hours	
	<p>2.5 Process the account reconciliation, as applicable:</p> <p><u>For verification/reconciliation of member's</u></p>	None	12 Working Days	<p>MC Accounting Division - Technical and</p>



	<u>record:</u> <ul style="list-style-type: none"> <li>♦ For MS/SL adjustment</li> <li>♦ For dividend adjustment due to outstanding HL</li> <li>♦ For complex consolidation/merging</li> <li>♦ For MID integration</li> <li>♦ For reconciliation/data migration</li> <li>♦ For editing of information in the member's subsidiary ledger</li> <li>♦ With account for reclass due to erroneously paid remittances</li> <li>♦ With records under Legacy system</li> </ul>			<p>Administrative Support (MCAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p>
	<u>For verification/reconciliation of STL account:</u> <ul style="list-style-type: none"> <li>♦ If with gap in posted payment of loan amortization</li> <li>♦ If subject for TAV offsetting</li> <li>♦ If with in-transit payment</li> <li>♦ With account for reclass due to erroneously</li> </ul>			<p>STL Accounting Division - Technical and Administrative Support (STLAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p>



	<p>paid amortization</p> <ul style="list-style-type: none"> <li>♦ If for validation of Accounts Payable (AP)</li> <li>♦ If with STL account under Legacy System for TAV Offsetting</li> </ul>			
	<p>2.6 File the application in the system and encode the member's and/or claimant's details.</p> <p>2.7 Review the claims application and confirm the correctness of claims details.</p>	<p>None</p> <p>None</p>	<p>10 Minutes</p> <p>20 Minutes</p>	<p><i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch</p> <p><i>Supervising Member Services Officer (SMSO)</i> Member Services II - Frontline Servicing - Branch</p>
	<p>2.8 Approve/disapprove the claims application.</p> <p>2.9 Generate the List of Approved Claim Application and Certification for Disbursement.</p>	<p>None</p> <p>None</p>	<p>1 Working Day**</p> <p>1 Hour</p>	<p><i>Approving Authority</i></p> <p><i>Head/ Branch Head</i> Member Services II - Frontline Servicing - Branch</p>
	2.10 Endorse the List of Approved Claim Application and	None	30 Minutes	



	Certification for Disbursement to the Cash and Administrative Services Division - Technical and Administrative Support (CASD-TAS) to initiate disbursement.			
	2.11 Generate/prepare the necessary disbursement documents.	None	1 Hour	Cashier III CASD-TAS
	2.12 Sign the disbursement documents to indicate approval.	None	1 Working Day**	Approving Authority
	2.13 Review the disbursement transactions for funding.	None	30 Minutes	Financial Specialist GABMD-TAS
	2.14 Sign the DV/Check to certify the availability of funds for disbursement.	None	1 Working Day**	Approving Authority
	2.15 Process the signing of DV/Check and endorse the Check to the concerned branch for releasing.	None	3 Working Days**	Cashier III CASD-TAS  Signing Authorities

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	2.16 Upon receipt of DV/Check from CASD-TAS, facilitate the request for SMS blasting to inform the concerned member/claimant on the availability of the Check.	None	30 Minutes	Cashier (Disbursement) Branch Support - Branch
3. On the scheduled date, proceed to the Information Officer, get a queue number for the Check releasing transaction and wait for the number to be called.	3. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
4. Present the PBAR and the supporting documents to the Cashier.	4. Release the Check to the member/claimant.	None	30 Minutes	Cashier (Disbursement) Branch Support - Branch
4.1 Get the Check that will be issued by the Cashier.				
<b>TOTAL:</b>		None	20 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 2. Application for Provident Benefits Claim Through Virtual Pag-IBIG (Check Releasing)

The application for provident benefits claim entitles the members to withdraw their Total Accumulated Value (TAV) anytime upon the occurrence of any of the following grounds for termination of fund membership as provided under the RA 9679 or the HDMF Law of 2009, and its IRR.

The online filing through Virtual Pag-IBIG through check releasing shall be applicable to the following grounds only:

- ♦ Membership Term Maturity
- ♦ Retirement
- ♦ Optional Withdrawal of Pag-IBIG Savings
- ♦ Modified Pag-IBIG II (MP2) Maturity

This service shall start from the receipt of claim application and supporting documents up to the release of claim proceeds through Check to the member.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Technical and Administrative Support (TAS)                             <ul style="list-style-type: none"> <li>♦ Members Contribution Accounting Division (MCAD)</li> <li>♦ Short-Term Loan Accounting Division (STLAD)</li> <li>♦ Cash and Administrative Services Division (CASD)</li> <li>♦ General Accounting and Budget Management Division (GABMD)</li> </ul> </li> </ul>
<b>Classification:</b>	Highly Technical Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The application for provident benefits claim through Virtual Pag-IBIG may be availed by the member upon the occurrence of the following:</p> <ul style="list-style-type: none"> <li>♦ Membership Term Maturity - shall be based on twenty (20) years of membership with the Fund, reckoned from the initial contribution that is recorded in the database; provided, the member has remitted a total of 240 monthly membership savings to the Fund at the time of maturity.</li> <li>♦ Retirement - a member shall be compulsorily retired with the Fund upon reaching the age of 65. A member may opt to retire earlier under the Fund anytime upon occurrence of any of the following events:                             <ul style="list-style-type: none"> <li>a. Actual retirement from the SSS, GSIS, or from government service by provision of law;</li> </ul> </li> </ul>



	<p>b. Retirement under a private employer's provident/retirement plan, provided that the member is at least forty-five (45) years of age at the time of retirement;</p> <p>c. Reaching the age of sixty (60).</p> <p>♦ Optional Withdrawal of Pag-IBIG Savings</p> <ul style="list-style-type: none"> <li>- Members of the Fund after the effectivity of the RA 9679 shall have the option to withdraw his TAV on the fifteenth (15<sup>th</sup>) year of continuous membership. This option may be exercised only once during the membership term;</li> <li>- A member eligible for optional withdrawal after completing 180 continuous monthly savings may opt to withdraw an amount less than the equivalent sum of said 180 monthly savings. The remaining TAV together with succeeding savings shall be released to the member upon the occurrence of any of the grounds for membership termination.</li> </ul> <p>♦ Modified Pag-IBIG II (MP2) Maturity</p>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b><u>Member</u></b></p> <p><b><u>Membership Term Maturity/Optional Withdrawal</u></b></p> <ol style="list-style-type: none"> <li>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Photo or scanned copy)</li> <li>2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photo or scanned copy)</li> <li>3. Selfie photo showing ID Card</li> </ol> <p><b><u>Compulsory Retirement</u></b></p> <ol style="list-style-type: none"> <li>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Photo or scanned copy)</li> <li>2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photo or scanned copy)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>

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3. Order of Retirement Voucher (For members of AFP, PNP, BJMP, BFP) (1 Photo or scanned copy)	AFP, PNP, BJMP, BFP
4. Statement of Service (For members of AFP) (1 Photo or scanned copy)	AFP
5. Service Record (For members of PNP, BJMP, BFP) (1 Photo or scanned copy)	PNP, BJMP, BFP
6. Selfie photo showing ID Card	Member
<b><u>Optional Retirement</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Photo or scanned copy)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photo or scanned copy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
3. Certificate of Early Retirement (For private employees who are at least 45 years old) (1 Photo or scanned copy)	Employer
4. GSIS Retirement Voucher (For government employees) (1 Photo or scanned copy)	GSIS
5. Selfie photo showing ID Card	Member
<b><u>Modified Pag-IBIG II (MP2) Maturity</u></b>	
1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Photo or scanned copy)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photo or scanned copy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer



3. Selfie photo showing ID Card	Member
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**IMPORTANT:**

1. For retirement purposes, the valid IDs must reflect the member's date of birth. If the valid IDs do not reflect the member's date of birth, submit any of the following:
  - Birth Certificate of the member issued by the Philippine Statistics Authority (PSA)/National Statistics Office (NSO) or Local Civil Registry Office (LCRO) or Baptismal Certificate.
  - Non-availability of Birth Record issued by PSA/NSO and Joint Affidavit of Two Disinterested Persons
2. In all instance, wherein:
  - a. Discrepancies are noted in public documents submitted; Joint Affidavit of Two Disinterested Persons is required for submission.
  - b. Discrepancies in Pag-IBIG remittances, a certification that includes remittances by the respective employers is required.
  - c. Gaps in membership contribution are noted (due to LWOP, suspension, dismissal, etc.), Statement of Service (For Members under AFP) or Service Record (For Members under PNP, BJMP, BFP) is required.
3. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.
4. For documents (e.g., Birth Certificate, Marriage Certificate, Death Certificate, etc.) issued abroad:
  - a. If the issuing country is a member of The Hague Apostille Convention, the documents must be apostillized by the concerned apostillization authority/officer.
  - b. If not, the said document/s should be duly certified by the Philippine Consulate General/Philippine Embassy in the country where the document was issued.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Access the Pag-IBIG Fund website and file the Provident Benefits Claim Application online through Virtual Pag-IBIG.	1. On scheduled date, access the system and view the Provident Benefits Claim application through Virtual Pag-IBIG.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch



<p>Note: Upon successful submission of the Provident Benefits Claim application, the member shall receive an SMS confirmation or pop-up message concerning the successful submission of the application.</p>	1.1 Select the application for processing.	None	30 Minutes	<p>Member Services Officer Member Services II - Frontline Servicing - Branch</p>
	1.2 Check the completeness and correctness of the documents submitted.	None	15 Minutes	
	1.3 Encode the member's Pag-IBIG MID No. and view the member's details.	None	15 Minutes	
	1.4 Verify the member's record.	None	2 Hours and 30 Minutes	
	1.5 At the end of the day, perform the following, whichever is applicable: <ul style="list-style-type: none"> <li>♦ Process the member's record reconciliation;</li> <li>♦ Update the List of Claims Application for Validation and endorse to the concerned unit; and/or</li> </ul>	None	7 Hours	



	<ul style="list-style-type: none"> <li>Request the verification of payment on the issued Pag-IBIG Loyalty Card.</li> </ul>			
	<p>1.6 Process the account reconciliation, as applicable:</p> <p><u>For verification/ reconciliation of member's record:</u></p> <ul style="list-style-type: none"> <li>For MS/SL adjustment</li> <li>For dividend adjustment due to outstanding HL</li> <li>For complex consolidation/merging</li> <li>For MID integration</li> <li>For reconciliation/ data migration</li> <li>For editing of information in the member's subsidiary ledger</li> <li>With account for reclass due to erroneously paid remittances</li> </ul>	None	12 Working Days	<p>MC Accounting Division - Technical and Administrative Support (MCAD-TAS)</p> <p>ISDD/DCD/ Service Desk Branch</p>



	<ul style="list-style-type: none"> <li>With records under Legacy system</li> </ul> <p><u>For verification/reconciliation of STL account:</u></p> <ul style="list-style-type: none"> <li>If with gap in posted payment of loan amortization</li> <li>If subject for TAV offsetting</li> <li>If with in-transit payment</li> <li>With account for reclass due to erroneously paid amortization</li> <li>If for validation of Accounts Payable (AP)</li> <li>If with STL account under Legacy System for TAV Offsetting</li> </ul>			<p>STL Accounting Division - Technical and Administrative Support (STLAD-TAS)</p> <p>ISDD/DCD/ Service Desk Branch</p>
	1.7 Select the "File" button to proceed with the processing.	None	10 Minutes	<p>Member Services Officer</p> <p>Member Services II - Frontline Servicing - Branch</p>

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	1.8 Review the claims application and confirm the correctness of the claims details.	None	20 Minutes	<i>Supervising Member Services Officer (SMSO)</i> Member Services II - Frontline Servicing - Branch
	1.9 Approve/disapprove the claims application.  Note: In case of disapproval, an SMS notification shall be sent to the concerned member regarding the disapproval of his claim application.	None	1 Working Day**	<i>Approving Authority</i>
	1.10 Generate the List of Approved Claim Application and Certification for Disbursement.	None	1 Hour	<i>Head/ Branch Head</i> Member Services II - Frontline Servicing - Branch
	1.11 Endorse the List of Approved Claim Application and Certification for Disbursement to the Cash and Administrative Services Division - Technical and	None	30 Minutes	

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	Administrative Support (CASD-TAS) to initiate disbursement.			
	1.12 Generate/prepare the necessary disbursement documents.	None	1 Hour	Cashier III CASD-TAS
	1.13 Sign the disbursement documents to indicate approval.	None	1 Working Day**	Approving Authority
	1.14 Review the disbursement transactions for funding.	None	30 Minutes	Financial Specialist GABMD-TAS
	1.15 Sign the DV/Check to certify the availability of funds for disbursement.	None	1 Working Day**	Approving Authority
	1.16 Process the signing of DV/Check and endorse the Check to the concerned branch for releasing.	None	3 Working Days**	Cashier III CASD-TAS  Signing Authorities
	1.17 Upon receipt of DV/Check from CASD-TAS, facilitate the request for SMS blasting	None	30 Minutes	Cashier (Disbursement) Branch Support - Branch

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	to inform the concerned member on the availability of the Check.			
2. On the scheduled date of release of claim proceeds, proceed to the Information Officer, get a queue number for Check releasing transaction and wait for the number to be called.	2. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2.1 Present any supporting documents of the claim application to the Cashier.	2.1 Release the Check to the member.	None	30 Minutes	Cashier (Disbursement) Branch Support - Branch
2.2 Get the Check that will be issued by the Cashier.				
<b>TOTAL:</b>		None	20 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



### 3. Application for Provident Benefits Claim Through Virtual Pag-IBIG (Disbursement Card)

The application for provident benefits claim entitles the members to withdraw their Total Accumulated Value (TAV) anytime upon the occurrence of any of the following grounds for termination of fund membership as provided under the RA 9679 or the HDMF Law of 2009, and its IRR.

The online filing through Virtual Pag-IBIG shall be applicable to the following grounds only:

- ♦ Membership Term Maturity
- ♦ Optional Withdrawal of Pag-IBIG Savings
- ♦ Modified Pag-IBIG II (MP2) Maturity

This service shall start from the receipt of claim application and supporting documents up to the release of claim proceeds through disbursement card to the member.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Technical and Administrative Support (TAS)                             <ul style="list-style-type: none"> <li>♦ Members Contribution Accounting Division (MCAD)</li> <li>♦ Short-Term Loan Accounting Division (STLAD)</li> </ul> </li> <li>▪ Cash Management Division - Treasury Department</li> <li>▪ Financial Control Division - Operations Accounting Department (OAD)</li> </ul>
<b>Classification:</b>	Highly Technical Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The online filing of application for provident benefits claim may be availed by the member upon the occurrence of the following:</p> <ul style="list-style-type: none"> <li>♦ Membership Term Maturity - shall be based on twenty (20) years of membership with the Fund, reckoned from the initial contribution that is recorded in the database; provided, the member has remitted a total of 240 monthly membership savings to the Fund at the time of maturity.</li> <li>♦ Optional Withdrawal of Pag-IBIG Savings                             <ul style="list-style-type: none"> <li>- Members of the Fund after the effectivity of the RA 9679 shall have the option to withdraw his TAV on the fifteenth (15<sup>th</sup>) year of continuous membership. This option may be exercised only once during the membership term;</li> <li>- A member eligible for optional withdrawal after completing 180 continuous monthly savings may opt to withdraw an amount less than the equivalent sum of said 180 monthly savings. The remaining TAV together with succeeding</li> </ul> </li> </ul>

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	<p>savings shall be released to the member upon the occurrence of any of the grounds for membership termination.</p> <p>★ Modified Pag-IBIG II (MP2) Maturity</p>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b><u>Member</u></b></p> <p><b><u>Membership Term Maturity/Optional Withdrawal</u></b></p> <ol style="list-style-type: none"> <li>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Photo or scanned copy)</li> <li>2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photo or scanned copy)</li> <li>3. Selfie photo showing ID Card</li> </ol> <p><b><u>Modified Pag-IBIG II (MP2) Maturity</u></b></p> <ol style="list-style-type: none"> <li>1. Application for Provident Benefits (APB) Claim (HQP-PFF-285) (1 Photo or scanned copy)</li> <li>2. Pag-IBIG Loyalty Card/Loyalty Card Plus or one (1) valid ID of the member (1 Photo or scanned copy)</li> <li>3. Selfie photo showing ID Card</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p>
<p><b>IMPORTANT:</b></p> <ol style="list-style-type: none"> <li>1. In all instance, wherein: <ol style="list-style-type: none"> <li>a. Discrepancies are noted in public documents submitted; Joint Affidavit of Two Disinterested Persons is required for submission.</li> <li>b. Discrepancies in Pag-IBIG remittances, a certification that includes remittances by the respective employers is required.</li> <li>c. Gaps in membership contribution are noted (due to LWOP, suspension, dismissal, etc.), Statement of Service (For Members under AFP) or Service Record (For Members under PNP, BJMP, BFP) is required.</li> </ol> </li> <li>2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.</li> </ol>	



3. For documents (e.g., Birth Certificate, Marriage Certificate, Death Certificate, etc.) issued abroad:
- If the issuing country is a member of The Hague Apostille Convention, the documents must be apostillized by the concerned apostillization authority/officer.
  - If not, the said document/s should be duly certified by the Philippine Consulate General/Philippine Embassy in the country where the document was issued.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<p>1. Access Pag-IBIG Fund website and file the Provident Benefits Claim application online through Virtual Pag-IBIG.</p> <p>Note: Upon successful submission of the Provident Benefits Claim application, the member shall receive an SMS confirmation or pop-up message concerning successful submission of the application.</p>	1. On scheduled date, access the system and view the Provident Benefits Claim application through Virtual Pag-IBIG.	None	30 Minutes	<p>Member Services Officer Member Services II - Frontline Servicing - Branch</p>
	1.1 Select the application for processing.	None	30 Minutes	
	1.2 Check the completeness and correctness of the documents submitted.	None	15 Minutes	
	1.3 Encode the member's Pag-IBIG MID No. and view the member's details.	None	15 Minutes	
	1.4 Verify the member's record.	None	2 Hours and 30 Minutes	

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	<p>1.5 At the end of the day, perform the following, whichever is applicable:</p> <ul style="list-style-type: none"> <li>♦ Process the member's record reconciliation;</li> <li>♦ Update the List of Claims Application for Validation and endorse to the concerned unit; and/or</li> <li>♦ Request the verification of payment on the issued Pag-IBIG Loyalty Card.</li> </ul>	None	7 Hours	<p>Member Services Officer</p> <p>Member Services II - Frontline Servicing - Branch</p>
	<p>1.6 Process the account reconciliation, as applicable:</p> <p><u>For verification/reconciliation of member's record:</u></p> <ul style="list-style-type: none"> <li>♦ For MS/SL adjustment</li> <li>♦ For dividend adjustment due to outstanding HL</li> <li>♦ For complex consolidation/merging</li> </ul>	None	12 Working Days	<p>MC Accounting Division - Technical and Administrative Support (MCAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p>



	<ul style="list-style-type: none"> <li>✦ For MID integration</li> <li>✦ For reconciliation/ data migration</li> <li>✦ For editing of information in the member's subsidiary ledger</li> <li>✦ With account for reclass due to erroneously paid remittances</li> <li>✦ With records under Legacy system</li> </ul> <p><u>For verification/ reconciliation of member's STL Account:</u></p> <ul style="list-style-type: none"> <li>✦ If with gap in posted payment of loan amortization</li> <li>✦ If subject for TAV offsetting</li> <li>✦ If with in-transit payment</li> <li>✦ With account for reclass due to erroneously paid amortization</li> <li>✦ If for validation of Accounts Payable (AP)</li> </ul>			<p>STL Accounting Division - Technical and Administrative Support (STLAD-TAS)</p> <p>ISDD/DCD/ Service Desk Branch</p>
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	<p>✦ If with STL account under Legacy system for TAV Offsetting</p>			
	1.7 Select the “File” button to proceed with the processing.	None	10 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	1.8 Review the claims application and confirm the correctness of claims details.	None	20 Minutes	Supervising Member Services Officer (SMSO) Member Services II - Frontline Servicing - Branch
	1.9 Approve/disapprove the claims application.	None	1 Working Day**	Approving Authority
	<p>Note: In case of disapproval, an SMS notification shall be sent to the concerned member regarding the disapproval of his claim application.</p>			
	1.10 Generate the List of Approved Claim Application and Certification for Disbursement.	None	1 Hour	Head/ Branch Head Member Services II - Frontline Servicing - Branch



	1.11 Endorse the Certification for Disbursement to the Cash Management Division (CMD) - Treasury Department to initiate disbursement.	None	30 Minutes	<i>Head/ Branch Head Member Services II - Frontline Servicing - Branch</i>
	1.12 Generate/prepare the necessary disbursement documents.	None	1 Hour	<i>Treasury Analyst CMD - Treasury Department</i>
	1.13 Sign the disbursement documents to indicate approval.	None	1 Working Day**	<i>Approving Authorities</i>
	1.14 Prepare and approve the Disbursement Voucher (DV).	None	30 Minutes	<i>Financial Analyst II FCD-OAD</i>
	1.15 Sign the DV to certify the availability of funds for disbursement.	None	1 Working Day**	<i>Approving Authorities</i>
	1.16 Process the release of claim proceeds and forward the Letter of Instruction (LOI) and email notification to the Partner-Bank for	None	3 Working Days**	<i>Treasury Analyst CMD-Treasury Department  Signing Authorities</i>

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	crediting of claim proceeds.			
	1.17 Inform the Data Center Department (DCD) on the availability of Feedback File Report for uploading in the system.	None	1 Hour and 30 Minutes	Treasury Analyst CMD-Treasury Department
	NOTE: After the uploading of Feedback File Report, the system shall automatically send an SMS notification to the member that the claim proceeds have been credited to his account.			
<b>TOTAL:</b>		None	20 Working Days	

\*\* The activity is being done in batch and may be done at the end of the day.



#### 4. **Application for Refund of the Excess/Overpayment of Short-Term Loan (STL) Amortization**

The refund of the excess/overpayment of Short-Term Loan (STL) amortization entitles the qualified member to reimburse the excess/overpayment of his STL amortization payment after the loan had been fully settled.

This service shall start from the receipt of Application for Refund Due to Excess/Overpayment of STL Amortization Payment up to the release of excess/overpayment proceeds.

<b>Office or Division:</b>	<ul style="list-style-type: none"><li>▪ Member Services II - Frontline Servicing - Branch</li><li>▪ Technical and Administrative Support (TAS)<ul style="list-style-type: none"><li>♦ Cash and Administrative Services Division (CASD)</li><li>♦ General Accounting and Budget Management Division (GABMD)</li></ul></li></ul>		
<b>Classification:</b>	Highly Technical Transaction		
<b>Type of Transaction:</b>	G2C – Government to Client		
<b>Who may avail:</b>	This transaction shall be availed by the concerned member with excess/overpayment on his Short-Term Loan (STL) amortization.		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
<b><u>Member</u></b>			
1. Application for Refund Due to Excess/ Overpayment of STL Amortization Payment (HQP-SLF-103) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
2. Valid ID acceptable to the Fund (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer	
<b><u>Filing Through a Representative</u></b>			
1. Application for Refund Due to of Excess/ Overpayment of STL Amortization Payment (HQP-SLF-103) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
2. Authorization Letter (1 Original)		Member	
3. Valid IDs of both parties (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI,	



		Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer		
<b>NOTES:</b>				
1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.				
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit a duly accomplished Application for Refund Due to Excess/ Overpayment of STL Amortization Payment and supporting documents to the Member Services Officer.	2. Receive the accomplished Application for Refund Due to Excess/ Overpayment of STL Amortization Payment and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
2.1 Get the acknowledged Application for Refund that will be issued by the Member Services Officer.	2.1 Access the system and verify if the concerned member is qualified for the application for refund.	None	2 Hours	



	<p><b>NOTE:</b> For disqualified application, a Notice of Disapproval of Request Slip (HQP-PFF-376) shall be issued to the concerned member.</p>			
	2.2 File the application for refund in the system.	None	30 Minutes	<i>Member Services Officer</i> <i>Member Services II - Frontline Servicing - Branch</i>
	2.3 Sign and indicate the date of release in the Application for Refund.	None	30 Minutes	
	2.4 Issue the acknowledged Application for Refund to the concerned member.	None	30 Minutes	
	2.5 At the end of the day, endorse the received application form and supporting documents to the SMSO for review.	None	7 Hours	
	2.6 Review the member's record and the amount of refund shown in the system against the application form and supporting documents.	None	6 Working Days**	<i>Supervising Member Services Officer (SMSO)</i> <i>Member Services II - Frontline Servicing - Branch</i>

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	2.7 Approve/disapprove the application for refund.	None	6 Working Days**	Head/Branch Head Member Services II - Frontline Servicing - Branch
	2.8 Generate the List of Approved Refund Application and Certification for Disbursement.	None	1 Hour	
	2.9 Endorse the List of Approved Refund Application and Certification for Disbursement to Cash and Administrative Services Division - Technical and Administrative Support (CASD-TAS) to initiate disbursement.	None	30 Minutes	
	2.10 Generate/prepare the necessary disbursement documents.	None	1 Hour	Cashier III CASD - TAS
	2.11 Sign the disbursement documents to indicate approval.	None	1 Working Day	Approving Authorities
	2.12 Review the disbursement transaction for funding.	None	1 Working Day**	Financial Specialist GABMD-TAS

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	.13 Sign the DV/Check to certify the availability of funds for disbursement.	None	1 Working Day**	<i>Approving Authorities</i>
	.14 Process the signing of DV/Check and endorse to the concerned Branch for releasing.	None	3 Working Days**	<i>Cashier III CASD-TAS Signing Authorities</i>
	.15 Upon receipt of the DV/Check from CASD-TAS, facilitate the request for SMS blasting to inform the concerned member on the availability of the Check.	None	1 Hour	<i>Cashier (Disbursement) Branch Support - Branch</i>
3. On the scheduled date, proceed to the Information Officer, get a queue number for Check releasing transaction and wait for the number to be called.	3. Provide a queue number for the desired transaction.	None	30 Minutes*	<i>Information Officer Branch</i>

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4. Present the acknowledged Application for Refund and supporting document to the Cashier to claim the refund.	4. Release the Check to the member.	None	30 Minutes	Cashier (Disbursement) Branch Support - Branch
4.1 Get the Check that will be issued by the Cashier.				
<b>TOTAL:</b>		None	20 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 5. Availment of Short-Term Loan (STL) Through Check (Complex)

The Short-Term Loan (STL) program aims to provide financial assistance to the Pag-IBIG Fund members.

- Multi-Purpose Loan (MPL) - to provide financial assistance for the following purposes:
  - ♦ Minor home improvement/home renovation/upgrades;
  - ♦ Livelihood/additional capital in small business;
  - ♦ Tuition/educational expenses;
  - ♦ Health and wellness;
  - ♦ Purchase of appliance and furniture/electronic gadgets;
  - ♦ Payment of utility/credit card bills;
  - ♦ Vacation/travel;
  - ♦ Special events;
  - ♦ Car repair; and
  - ♦ Other needs
- Calamity Loan - to provide immediate financial assistance to the Pag-IBIG members in calamity-stricken areas as declared by the Office of the President or Sangguniang Bayan.

This service shall start from the receipt of STL application form and supporting documents up to the release of loan proceeds through Check to the member-borrower.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Technical and Administrative Support (TAS)                             <ul style="list-style-type: none"> <li>♦ Cash and Administrative Services Division (CASD)</li> <li>♦ General Accounting and Budget Management Division (GABMD)</li> </ul> </li> </ul>
<b>Classification:</b>	Complex Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to the Pag-IBIG member who satisfies the following requirements:</p> <ul style="list-style-type: none"> <li>♦ Has made at least twenty-four (24) monthly membership savings (MS);                             <ul style="list-style-type: none"> <li>- A member who has withdrawn his MS due to membership maturity, or who has optionally withdrawn his MS, shall be allowed to apply for an MPL/CL provided said member has subsequently accumulated 24 MS or at least its equivalent from the cut-off date of membership maturity or optional withdrawal;</li> <li>- A member who does not meet the required 24 MS, may nevertheless, be allowed to avail of an MPL/CL if his total savings</li> </ul> </li> </ul>



	<p>is at least equivalent to 24 MS, at the rate applicable to him.</p> <ul style="list-style-type: none"> <li>Has made at least one (1) MS within the last six (6) months prior to the date of loan application;</li> <li>If with existing Pag-IBIG housing loan, the account must not be in default as of the date of application;</li> <li>If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application;</li> <li>Has sufficient proof of income; and</li> <li>A resident of the area which is declared calamity-stricken or his place of work is declared under state of calamity, subject to the approval of the Management (For calamity loan only).</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b><u>MULTI-PURPOSE LOAN (MPL)</u></b> <b>Member</b></p> <ol style="list-style-type: none"> <li>Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</li> <li>Valid ID acceptable to the Fund (1 Photocopy)</li> <li>Proof of Income <u>For Formally employed:</u> The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.  <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p>



<p>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</p>	<p>Concerned company wherein member has engagement</p>
<p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p>	<p>Issuing Bank</p>
<p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p>	<p>LGU, LTFRB</p>
<p>e. Certificate of Engagement issued by the owner of business (1 Original)</p>	<p>Concerned company wherein member has engagement</p>
<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p>	
<p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	<p>Employer</p>
<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/ Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original) supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>



<p>c. ITR filed with the Host Country/ Government (1 Original) NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p><b><u>Filing Through a Representative</u></b></p> <p>1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</p> <p>2. Valid IDs of both parties (1 Photocopy)</p> <p>3. Authorization Letter (1 Original)</p> <p>4. Proof of Income <u>For Formally Employed:</u> The “Certificate of Net Pay” portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company’s authorized signatory.</p> <p><u>For Self Employed, any of the following:</u></p> <p>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor’s Permit/Business Permit (1 Photocopy)</p> <p>b. Commission Vouchers reflecting the issuer’s name and contact details (for the last 12 months) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p>



<p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p>	Issuing Bank
<p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p>	LGU, LTFRB
<p>e. Certificate of Engagement issued by the owner of business (1 Original)</p>	Concerned company wherein member has engagement
<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p>	
<p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	Employer
<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/ Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	Employer



<p>c. ITR filed with the Host Country/ Government (1 Original) NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p><b><u>CALAMITY LOAN</u></b> <b>Member</b></p> <ol style="list-style-type: none"> <li>1. Calamity Loan Application Form (CLAF, HQP-SLF-066) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Proof of Income <u>For Formally Employed:</u> The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.  <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> <li>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p>



<p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p>	Issuing Bank
<p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p>	LGU, LTFRB
<p>e. Certificate of Engagement issued by the owner of business (1 Original)</p>	Concerned company wherein member has engagement
<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p>	
<p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	Employer
<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/ Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original) supported by a photocopy of the employer's ID and passport</li> </ul>	Employer
<p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s, English translation is required.</p>	Employer

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## Filing Through a Representative



2. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
3. Authorization Letter (1 Original)	Member
4. Proof of Income <u>For Formally Employed:</u> The "Certificate of Net Pay" portion at the back portion of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.  <u>For Self Employed, any of the following:</u>	Employer
a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)	Bureau of Internal Revenue (BIR)/LGU
b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)	Concerned company wherein member has engagement
c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pensions, etc.) (1 Original)	Issuing Bank
d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)	LGU, LTFRB



<p>e. Certificate of Engagement issued by owner of business (1 Original)</p>	<p>Concerned company wherein member has engagement</p>
<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p>	
<p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	<p>Employer</p>
<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original) supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>
<p>c. ITR filed with the Host Country/ Government (1 Original) NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p>5. In case of El Niño Phenomenon, any of the following:</p>	
<p>a. For farmers, including landlords, fisher folks, and livestock farmers Certification from the Municipal Agricultural Office (MAO) that their products were damaged/killed due to the calamity (1 Original)</p>	<p>LGU</p>



<p>b. For business owners/market vendors</p> <ul style="list-style-type: none"> <li>▪ Certification from the Market Vendors Association or certification from the Municipal Mayor (if not a member of the association) attesting that he is engaged in the selling of farm products, vegetable, meat, fish, and that his source of livelihood was affected by the calamity (1 Original)</li> </ul>	<p>LGU</p>
<p>c. For Pag-IBIG Members or any of his immediate family members afflicted by diseases such as diarrhea, cholera, skin diseases, paralytic shellfish poisoning (red tide bloom), heat cramps, heat exhaustion, heat stroke, chickenpox, measles, and hypertension</p> <ul style="list-style-type: none"> <li>▪ A Medical Certificate from the Doctor stating that such diseases/illness brought by the onset of calamity (1 Original)</li> </ul>	<p>Medical Records Section of the Hospital/ Clinic</p>

## NOTES:

1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch

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2. Submit a duly accomplished MPLAF/CLAF and supporting documents to the Member Services Officer.	2. Receive the accomplished MPLAF/CLAF and supporting documents.	None	30 Minutes	<i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch
2.1 Get the STLAR that will be issued by the Member Services Officer.	<p>2.1 Evaluate the application form and supporting documents submitted and check the following:</p> <ul style="list-style-type: none"> <li>♦ If the member-applicant is eligible</li> <li>♦ If the member-applicant has Pag-IBIG MID No.</li> <li>♦ If the application form is completely and properly accomplished with the supporting documents</li> <li>♦ The member-applicant's information in the system against the data indicated in the application form</li> <li>♦ If the account is subject for reconciliation</li> </ul>	None	1 Hour and 30 Minutes	



	<ul style="list-style-type: none"> <li>♦ If with existing Short-Term Loan (STL)</li> <li>♦ If with existing Housing Loan (HL)</li> <li>♦ If with previous Claim application</li> </ul> <p>NOTE: For disqualified applications, the Member Services Officer shall indicate the reason/s for disqualification in the application form and return the submitted documents to the member-applicant.</p>			
	2.2 File the application in the system and encode the member-applicant's details.	None	10 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.3 Generate and issue the STL Acknowledgement Receipt (STLAR) reflecting the scheduled date of release of the STL proceeds to the member-applicant.	None	30 Minutes	
	2.4 At the end of the day, endorse the received applications and supporting	None	20 Minutes**	



	documents to the Head/Branch Head, for review and approval.			
	2.5 Review the loan details of the member-applicant against the application form and supporting documents and approve/disapprove the loan application.	None	1 Working Day**	<i>Head/ Branch Head Member Services II - Frontline Servicing - Branch</i>
	2.6 Generate the List of Approved STL Application and Certification for Disbursement.	None	1 Hour	
	2.7 Endorse the List of Approved STL Application and Certification for Disbursement to the Cash and Administrative Services Division - Technical and Administrative Support (CASD-TAS) to initiate disbursement.	None	30 Minutes	
	2.8 Generate/prepare the necessary disbursement documents.	None	1 Hour	<i>Cashier III CASD-TAS</i>
	2.9 Sign the disbursement documents to indicate approval.	None	1 Working Day**	<i>Approving Authorities</i>

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	2.10 Review the disbursement transaction for funding.	None	30 Minutes	<i>Financial Specialist</i> GABMD-TAS
	2.11 Sign the DV/Check to certify the availability of funds for disbursement.	None	1 Working Day**	<i>Approving Authorities</i>
	2.12 Process the signing of DV/Check and endorse to the concerned Branch for releasing.	None	3 Working Days**	<i>Cashier III</i> CASD-TAS  <i>Signing Authorities</i>
	2.13 Upon receipt of DV/Check from CASD-TAS, facilitate the request for SMS blasting to inform the concerned member-borrower on the availability of the Check.	None	30 Minutes	<i>Cashier (Disbursement)</i> Branch Support - Branch
3. On the scheduled date, proceed to the Information Officer, get a queue number for Check releasing transaction and wait for the number to be called.	3. Provide a queue number for the desired transaction.	None	30 Minutes*	<i>Information Officer</i> Branch

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4. Present the STLAR and supporting documents to the Cashier to claim the loan proceeds.	4. Release the Check to the member-borrower.	None	30 Minutes	Cashier (Disbursement) Branch Support - Branch
4.1 Get the Check that will be issued by the Cashier.				
<b>TOTAL:</b>		None	7 Working Days	
<b>NOTE:</b> Member-applicant may also submit their loan application and the supporting documents through the designated Drop Box located within Pag-IBIG Fund Branches.				

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 6. Availment of Short-Term Loan (STL) Through Check (Highly Technical)

The Short-Term Loan (STL) program aims to provide financial assistance to Pag-IBIG Fund members.

- Multi-Purpose Loan (MPL) - to provide financial assistance for the following purposes:
  - ♦ Minor home improvement/home renovation/upgrades;
  - ♦ Livelihood/additional capital in small business;
  - ♦ Tuition/educational expenses;
  - ♦ Health and wellness;
  - ♦ Purchase of appliance and furniture/electronic gadgets;
  - ♦ Payment of utility/credit card bills;
  - ♦ Vacation/travel;
  - ♦ Special events;
  - ♦ Car repair; and
  - ♦ Other needs
- Calamity Loan - to provide immediate financial assistance to Pag-IBIG members in calamity-stricken areas, as declared by the Office of the President or Sangguniang Bayan.

This service shall start from the receipt of STL application form and supporting documents up to the release of loan proceeds through Check to the member-borrower.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Technical and Administrative Support (TAS)                             <ul style="list-style-type: none"> <li>♦ Members Contribution Accounting Division (MCAD)</li> <li>♦ Short-Term Loan Accounting Division (STLAD)</li> <li>♦ Cash and Administrative Services Division (CASD)</li> <li>♦ General Accounting and Budget Management Division (GABMD)</li> </ul> </li> </ul>
<b>Classification:</b>	Highly Technical Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to Pag-IBIG member who satisfies the following requirements:</p> <ul style="list-style-type: none"> <li>♦ Has made at least twenty-four (24) monthly membership savings (MS);                             <ul style="list-style-type: none"> <li>- A member who has withdrawn his MS due to membership maturity, or who has optionally withdrawn his MS, shall be allowed to apply for an MPL/CL provided said member has subsequently accumulated 24 MS or at least its equivalent from the cut-off date of membership maturity or optional withdrawal;</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>- A member who does not meet the required 24 MS, may nevertheless, be allowed to avail of an MPL/CL if his total savings is at least equivalent to 24 MS, at the rate applicable to him.</li> <li>✦ Has made at least one (1) MS within the last six (6) months prior to the date of loan application;</li> <li>✦ If with existing Pag-IBIG housing loan, the account must not be in default as of the date of application;</li> <li>✦ If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application;</li> <li>✦ Has sufficient proof of income; and</li> <li>✦ A resident of the area which is declared calamity-stricken or his place of work is declared under state of calamity, subject to the approval of the Management (For calamity loan only).</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>MULTI-PURPOSE LOAN (MPL)</u></b> <b>Member</b> <ol style="list-style-type: none"> <li>1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Proof of Income  <u>For Formally employed:</u>  The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.   <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p>



<p>Mayor's Permit/Business Permit (1 Photocopy)</p> <p>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</p> <p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p> <p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p> <p>e. Certificate of Engagement issued by the owner of business (1 Original)</p> <p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p> <p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul> <p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees)</li> </ul>	<p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Employer</p> <p>Employer</p>
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<p>(1 Original) supported by a photocopy of the employer's ID and passport</p> <p>c. ITR filed with the Host Country/ Government (1 Original) NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p><b><u>Filing Through a Representative</u></b></p> <p>1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</p> <p>2. Valid IDs of both parties (1 Photocopy)</p> <p>3. Authorization Letter (1 Original)</p> <p>4. Proof of Income <u>For Formally Employed:</u> The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.</p> <p><u>For Self Employed, any of the following:</u></p> <p>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p>



<p>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</p> <p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p> <p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p> <p>e. Certificate of Engagement issued by the owner of business (1 Original)</p> <p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p>	
<p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	<p>Employer</p>
<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/ Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original) supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>

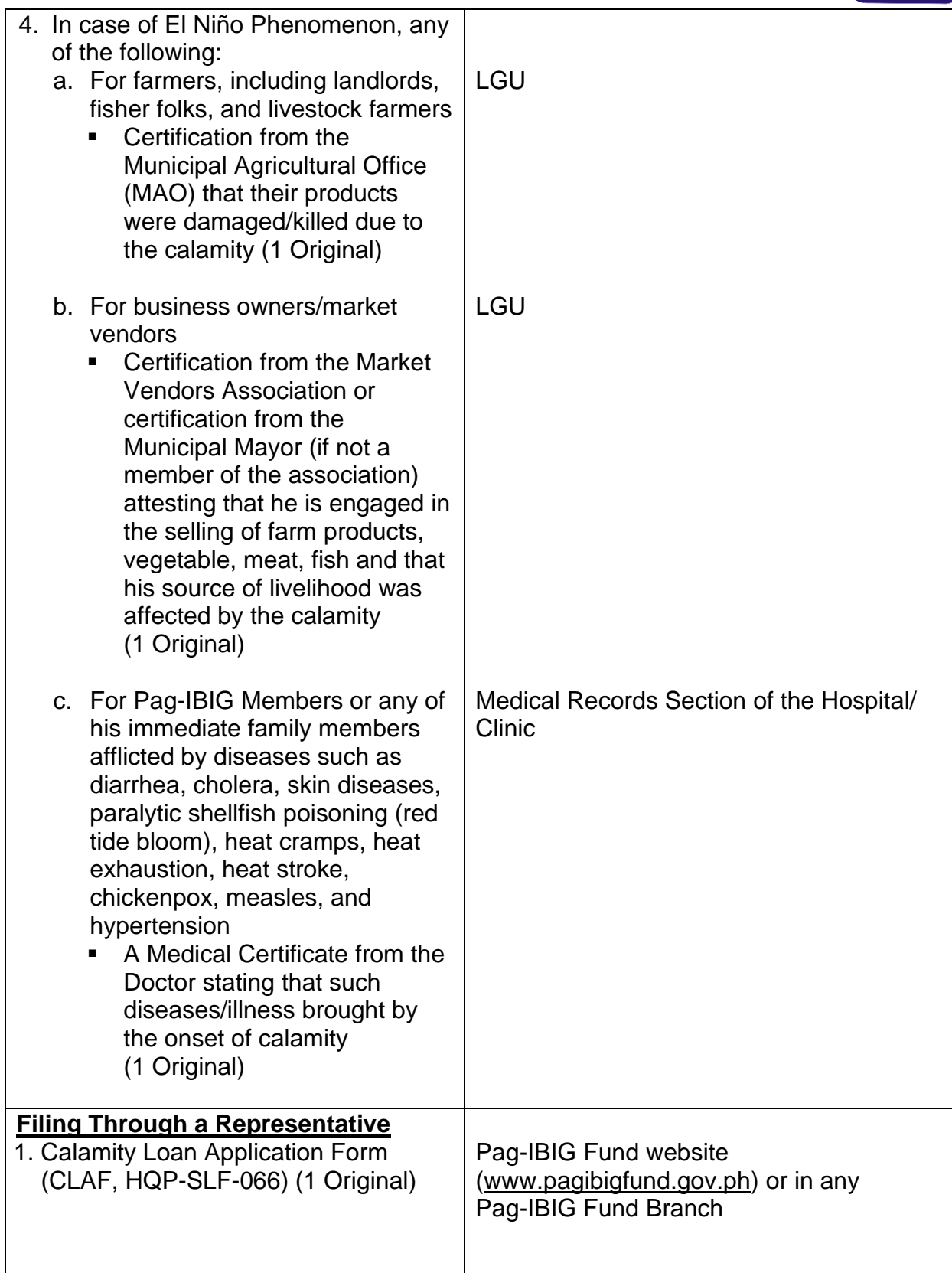


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<p><b><u>CALAMITY LOAN</u></b> <b>Member</b></p> <ol style="list-style-type: none"> <li>1. Calamity Loan Application Form (CLAF, HQP-SLF-066) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Proof of Income <u>For Formally Employed:</u> The “Certificate of Net Pay” portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company’s authorized signatory.  <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor’s Permit/Business Permit (1 Photocopy)</li> <li>b. Commission Vouchers reflecting the issuer’s name and contact details (for the last 12 months) (1 Original)</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p>



<p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p>	Issuing Bank
<p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p>	LGU, LTFRB
<p>e. Certificate of Engagement issued by the owner of business (1 Original)</p>	Concerned company wherein member has engagement
<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
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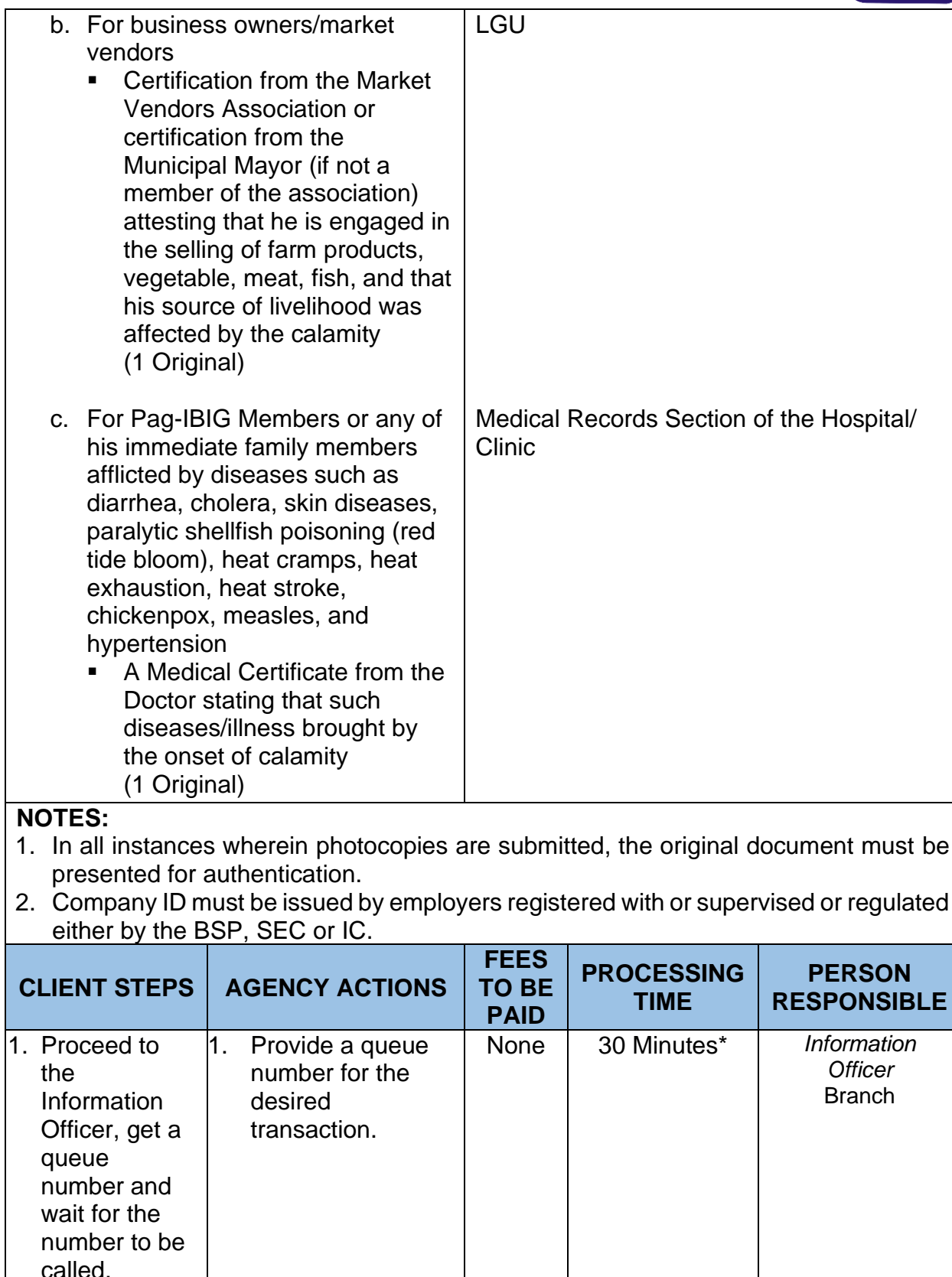


2. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
3. Authorization Letter (1 Original)	Member
4. Proof of Income <u>For Formally Employed:</u> The "Certificate of Net Pay" portion at the back portion of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.	Employer
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a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)	Bureau of Internal Revenue (BIR)/LGU
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<p>5. In case of El Niño Phenomenon, any of the following:</p>	
<p>a. For farmers, including landlords, fisher folks, and livestock farmers</p> <ul style="list-style-type: none"> <li>▪ Certification from the Municipal Agricultural Office (MAO) that their products were damaged/killed due to the calamity (1 Original)</li> </ul>	<p>LGU</p>

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# CITIZEN'S CHARTER

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2. Submit a duly accomplished MPLAF/CLAF and supporting documents to the Member Services Officer.	2. Receive the accomplished MPLAF/CLAF and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
2.1 Get the STLAR that will be issued by the Member Services Officer.	2.1 Evaluate the application form and supporting documents submitted, and check the following: <ul style="list-style-type: none"> <li>♦ If the member-applicant is eligible</li> <li>♦ If the member-applicant has Pag-IBIG MID No.</li> <li>♦ If the application form is completely and properly accomplished with supporting documents</li> <li>♦ The member-applicant's information in the system against the data indicated in the application form</li> <li>♦ If the account is subject for reconciliation</li> </ul>	None	1 Hour and 30 Minutes	



	<ul style="list-style-type: none"> <li>♦ If with existing Short-Term Loan (STL)</li> <li>♦ If with existing Housing Loan (HL)</li> <li>♦ If with previous Claim application</li> </ul> <p>NOTE: For disqualified applications, the Member Services Officer shall indicate the reason/s for disqualification in the application form and return the submitted documents to the member-applicant.</p>			
	2.2 File the application in the system and select the "Pending" button.	None	10 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.3 Prepare and issue the STL Acknowledgement Receipt (STLAR) reflecting the scheduling date of release of the STL proceeds to the member-applicant.	None	30 Minutes	
	2.4 At the end of the day, process the member-applicant's record reconciliation.	None	7 Hours	



	<p>2.5 Process the account reconciliation, as applicable:</p> <p><u>For verification/reconciliation of member-applicant's record:</u></p> <ul style="list-style-type: none"> <li>♦ For MS/SL adjustment</li> <li>♦ For complex consolidation/merging</li> <li>♦ For reconciliation/data migration</li> <li>♦ For editing of information in the member's subsidiary ledger</li> <li>♦ With account for reclass due to erroneously paid remittances</li> </ul> <p><u>For verification/reconciliation of member-applicant's STL account:</u></p> <ul style="list-style-type: none"> <li>♦ If with gap in posted payment of loan amortization</li> <li>♦ If subject for TAV offsetting</li> <li>♦ If with in-transit payment</li> <li>♦ With account for reclass due to erroneously paid amortization</li> </ul>	None	12 Working Days	<p>MC Accounting Division - Technical and Administrative Support (MCAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p> <p>STL Accounting Division - Technical and Administrative Support (STLAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p>
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	<ul style="list-style-type: none"> <li>♦ If for validation of Accounts Payable (AP)</li> <li>♦ If with STL Account under Legacy system</li> </ul>			
	2.6 Retrieve the filed application in the system and resume the processing of application and endorse to the Head/Branch Head for review and approval.	None	1 Hour 20 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.7 Review the loan details of the member-applicant against the application form and supporting documents and approve/disapprove the loan application.	None	1 Working Day**	Head/Branch Head Member Services II - Frontline Servicing - Branch
	2.8 Generate the List of Approved STL Application and Certification for Disbursement.	None	1 Hour	
	2.9 Endorse the List of Approved STL Application and Certification for Disbursement to the Cash and Administrative Services Division - Technical and Administrative	None	30 Minutes	



	Support (CASD-TAS) to initiate disbursement.			
	2.10 Generate/prepare the necessary disbursement documents.	None	1 Hour	Cashier III CASD-TAS
	2.11 Sign the disbursement documents to indicate approval.	None	1 Working Day**	Approving Authorities
	2.12 Review the disbursement transaction for funding.	None	30 Minutes	Financial Specialist GABMD-TAS
	2.13 Sign the DV/Check to certify the availability of funds for disbursement.	None	1 Working Day**	Approving Authorities
	2.14 Process the signing of DV/Check and endorse to the concerned Branch for releasing.	None	3 Working Days**	Cashier III CASD-TAS  Signing Authorities
	2.15 Upon receipt of DV/Check from the CASD-TAS, facilitate the request for SMS blasting to inform the concerned member-	None	30 Minutes	Cashier (Disbursement) Branch Support - Branch

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	borrower on the availability of the Check.			
3. On the scheduled date, proceed to the Information Officer, get a queue number for Check releasing transaction and wait for the number to be called.	3. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
4. Present the STLAR and supporting document to the Cashier to claim the loan proceeds.  4.1 Get the Check that will be issued by the Cashier.	4. Release the Check to the member-borrower.	None	30 Minutes	Cashier (Disbursement) Branch Support - Branch
<b>TOTAL:</b>		None	20 Working Days	
<b>NOTE:</b> Member-applicant may also submit their loan application and the supporting documents through the designated Drop Box located within Pag-IBIG Fund Branches.				

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 7. Availment of Short-Term Loan (STL) Through Disbursement Card (Complex)

The Short-Term Loan (STL) program aims to provide financial assistance to Pag-IBIG Fund members.

- Multi-Purpose Loan (MPL) - to provide financial assistance for the following purposes:
  - ♦ Minor home improvement/home renovation/upgrades;
  - ♦ Livelihood/additional capital in small business;
  - ♦ Tuition/educational expenses;
  - ♦ Health and wellness;
  - ♦ Purchase of appliance and furniture/electronic gadgets;
  - ♦ Payment of utility/credit card bills;
  - ♦ Vacation/travel;
  - ♦ Special events;
  - ♦ Car repair; and
  - ♦ Other needs
- Calamity Loan - to provide immediate financial assistance to Pag-IBIG members in calamity-stricken areas, as declared by the Office of the President or Sangguniang Bayan.

This service shall start from the receipt of STL application form and supporting documents up to the release of loan proceeds through disbursement card to the member-borrower.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Cash Management Division - Treasury Department</li> <li>▪ Financial Control Division - Operations Accounting Department (OAD)</li> </ul>
<b>Classification:</b>	Complex Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to Pag-IBIG member who satisfies the following requirements:</p> <ul style="list-style-type: none"> <li>♦ Has made at least twenty-four (24) monthly membership savings (MS);                             <ul style="list-style-type: none"> <li>- A member who has withdrawn his MS due to membership maturity, or who has optionally withdrawn his MS, shall be allowed to apply for an MPL/CL provided said member has subsequently accumulated 24 MS or at least its equivalent from the cut-off date of membership maturity or optional withdrawal;</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>- A member who does not meet the required 24 MS, may nevertheless, be allowed to avail of an MPL if his total savings is at least equivalent to 24 MS, at the rate applicable to him.</li> <li>♦ Has made at least one (1) MS within the last six (6) months prior to the date of loan application;</li> <li>♦ If with existing Pag-IBIG housing loan, the account must not be in default as of the date of application;</li> <li>♦ If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application;</li> <li>♦ Has sufficient proof of income; and</li> <li>♦ A resident of the area which is declared calamity-stricken or his place of work is declared under state of calamity, subject to the approval of the Management (For calamity loan only).</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>MULTI-PURPOSE LOAN (MPL)</u></b> <b>Member</b> 1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)  2. Valid ID acceptable to the Fund (1 Photocopy)  3. Proof of Income <u>For Formally employed:</u> The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.  <u>For Self Employed, any of the following:</u> a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer  Employer  Bureau of Internal Revenue (BIR)/LGU



b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)	Concerned company wherein member has engagement
c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)	Issuing Bank
d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)	LGU, LTFRB
e. Certificate of Engagement issued by the owner of business (1 Original)	Concerned company wherein member has engagement
f. Declaration of Income (HQP-SLF-136) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
<u>For Overseas Filipino Workers (OFW), any of the following:</u>	
a. Employment Contract <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	Employer
b. Certificate of Employment and Compensation (CEC) <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	Employer



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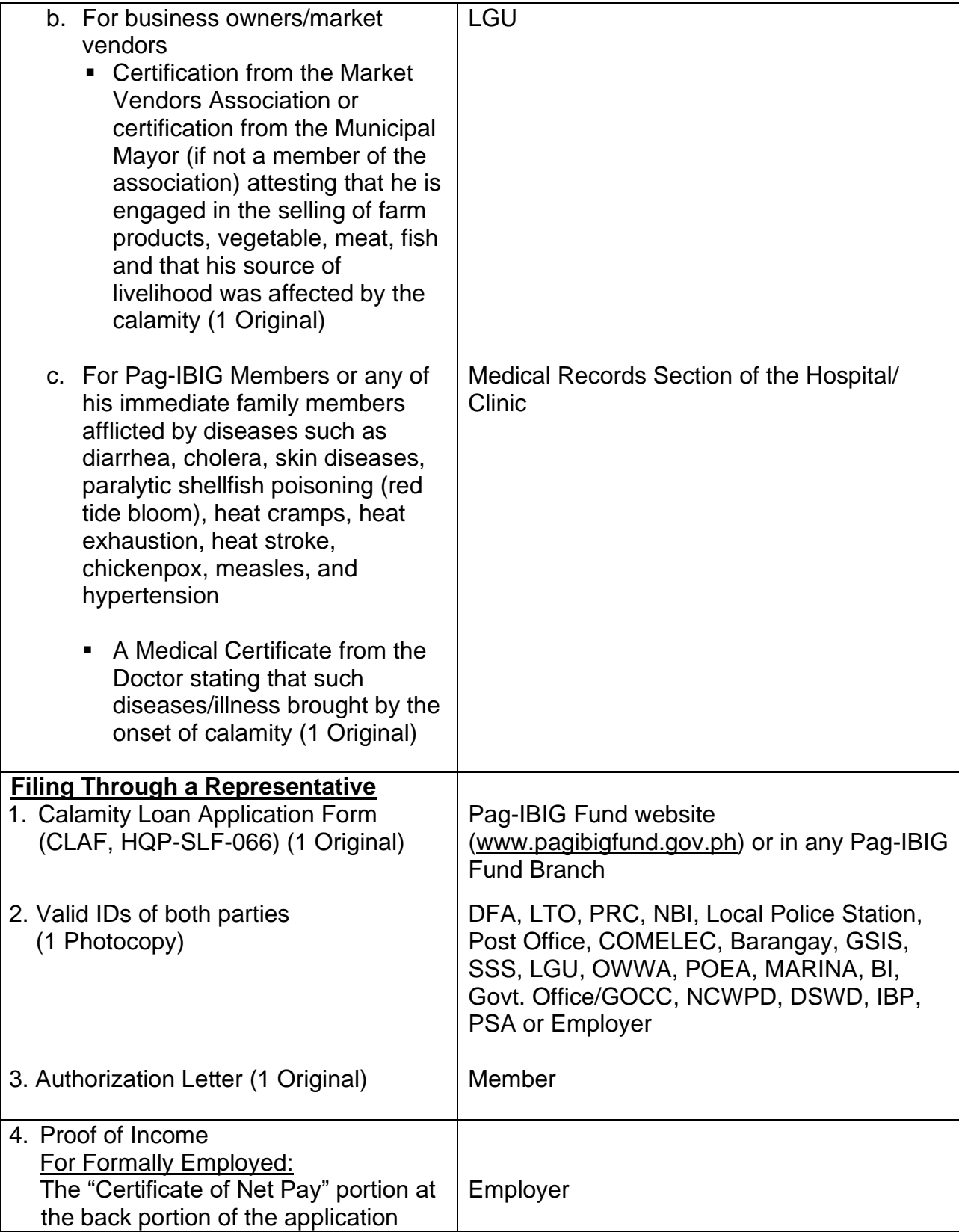


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<p>form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.</p>	
<p><u>For Self Employed, any of the following:</u></p> <ul style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> <li>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</li> <li>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pensions, etc.) (1 Original)</li> <li>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</li> <li>e. Certificate of Engagement issued by owner of business (1 Original)</li> </ul>	<p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p>
<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p> <p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <ul style="list-style-type: none"> <li>a. Employment Contract <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul> </li> </ul>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Employer</p>



<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>CEC signed by employer (for household staff and similarly situated employees (1 Original) supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>
<p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s English translation is required.</p>	<p>Employer</p>
<p>5. In case of El Niño Phenomenon, any of the following:</p> <p>a. For farmers, including landlords, fisher folks, and livestock farmers</p> <ul style="list-style-type: none"> <li>Certification from the Municipal Agricultural Office (MAO) that their products were damaged/killed due to the calamity (1 Original)</li> </ul>	<p>LGU</p>
<p>b. For business owners/market vendors</p> <ul style="list-style-type: none"> <li>Certification from the Market Vendors Association or certification from the Municipal Mayor (if not a member of the association) attesting that he is engaged in the selling of farm products, vegetable, meat, fish, and that his source of livelihood was affected by the calamity (1 Original)</li> </ul>	<p>LGU</p>
<p>c. For Pag-IBIG Members or any of his immediate family members afflicted by diseases such as diarrhea, cholera, skin diseases,</p>	<p>Medical Records Section of the Hospital/ Clinic</p>

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paralytic shellfish poisoning (red tide bloom), heat cramps, heat exhaustion, heat stroke, chickenpox, measles, and hypertension				
<ul style="list-style-type: none"><li>▪ A Medical Certificate from the Doctor stating that such diseases/illness brought by the onset of calamity (1 Original)</li></ul>				
<b>NOTES:</b> 1. In all instances wherein photocopies are submitted, the original document must be presented for authentication. 2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit a duly accomplished MPLAF/CLAF and supporting documents to the Member Services Officer.	2. Receive the accomplished MPLAF/CLAF and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
2.1 Get the STLAR that will be issued by the Member Services Officer.	2.1 Evaluate the application form and supporting documents submitted and check the following: ♦ If the member-applicant is eligible	None	1 Hour and 30 Minutes	

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	<ul style="list-style-type: none"> <li>♦ If the member-applicant has Pag-IBIG MID No.</li> <li>♦ If the application form is completely and properly accomplished with the supporting documents</li> <li>♦ The member-applicant's information in the system against the data indicated in the application form</li> <li>♦ If the account is subject for reconciliation</li> </ul>			
	<ul style="list-style-type: none"> <li>♦ If with existing Short-Term Loan (STL)</li> <li>♦ If with existing Housing Loan (HL)</li> <li>♦ If with previous Claim application</li> </ul> <p>NOTE: For disqualified applications, the Member Services Officer shall indicate the reason/s for disqualification in the application form</p>			



	and return the submitted documents to the member-applicant.			
	2.2 File the application in the system and encode the member-applicant's details.	None	10 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.3 Generate and issue the STL Acknowledgement Receipt (STLAR) reflecting the scheduled date of release of STL proceeds to the member-applicant.	None	30 Minutes	
	2.4 At the end of the day, endorse the received application forms and supporting documents to the Head/Branch Head for review and approval.	None	20 Minutes**	Head/Branch Head Member Services II - Frontline Servicing - Branch
	2.5 Review the loan details of the member-applicant against the application form and supporting documents and approve/disapprove the loan application.	None	1 Working Day**	



	2.6 Generate the List of Approved STL Application and Certification for Disbursement.	None	1 Hour	<i>Head/Branch Head Member Services II - Frontline Servicing - Branch</i>
	2.7 Endorse the Certification for Disbursement to the Cash Management Division (CMD) - Treasury Department to initiate disbursement.	None	30 Minutes	
	2.8 Generate/prepare the necessary disbursement documents.	None	1 Hour	<i>Treasury Analyst CMD-Treasury Department</i>
	2.9 Sign the disbursement documents to indicate approval.	None	1 Working Day**	<i>Approving Authorities</i>
	2.10 Prepare and approve the Disbursement Voucher (DV).	None	30 Minutes	<i>Financial Analyst II FCD-OAD</i>
	2.11 Sign the DV to certify the availability of funds for disbursement.	None	1 Working Day**	<i>Approving Authorities</i>
	2.12 Process the release of loan proceeds and forward the Letter of Instruction	None	3 Working Days**	<i>Treasury Analyst CMD-Treasury Department  Signing Authorities</i>

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	(LOI) and email notification to the Partner-Bank for crediting of loan proceeds.			
	2.13 Inform the Data Center Department (DCD) on the availability of Feedback File Report to initiate the SMS blasting on the crediting of loan proceeds to the member-borrower's disbursement card.	None	1 Hour and 30 Minutes	Treasury Analyst CMD-Treasury Department
<b>TOTAL:</b>		None	7 Working Days	
<b>NOTE:</b> Member-applicant may also submit their loan application and the supporting documents through the designated Drop Box located within Pag-IBIG Fund Branches.				

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 8. Availment of Short-Term Loan (STL) Through Disbursement Card (Highly Technical)

The Short-Term Loan (STL) program aims to provide financial assistance to Pag-IBIG Fund members.

- Multi-Purpose Loan (MPL) - to provide financial assistance for the following purposes:
  - ♦ Minor home improvement/home renovation/upgrades;
  - ♦ Livelihood/additional capital in small business;
  - ♦ Tuition/educational expenses;
  - ♦ Health and wellness;
  - ♦ Purchase of appliance and furniture/electronic gadgets;
  - ♦ Payment of utility/credit card bills;
  - ♦ Vacation/travel;
  - ♦ Special events;
  - ♦ Car repair; and
  - ♦ Other needs
- Calamity Loan - to provide immediate financial assistance to Pag-IBIG members in calamity-stricken areas, as declared by the Office of the President or Sangguniang Bayan.

This service shall start from the receipt of STL application form and supporting documents up to the release of loan proceeds through disbursement card to the member-borrower.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Technical and Administrative Support (TAS)                             <ul style="list-style-type: none"> <li>♦ Members Contribution Accounting Division (MCAD)</li> <li>♦ Short-Term Loan Accounting Division (STLAD)</li> </ul> </li> <li>▪ Cash Management Division - Treasury Department</li> <li>▪ Financial Control Division - Operations Accounting Department (OAD)</li> </ul>
<b>Classification:</b>	Highly Technical Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to Pag-IBIG member who satisfies the following requirements:</p> <ul style="list-style-type: none"> <li>♦ Has made at least twenty-four (24) monthly membership savings (MS);                             <ul style="list-style-type: none"> <li>- A member who has withdrawn his MS due to membership maturity, or who has optionally withdrawn his MS, shall be allowed to apply for an MPL/CL provided said member has subsequently accumulated 24 MS or at least its equivalent from the cut-off date of membership maturity or optional withdrawal;</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>- A member who does not meet the required 24 MS, may nevertheless, be allowed to avail of an MPL/CL if his total savings is at least equivalent to 24 MS, at the rate applicable to him.</li> <li>♦ Has made at least one (1) MS within the last six (6) months prior to the date of loan application;</li> <li>♦ If with existing Pag-IBIG housing loan, the account must not be in default as of the date of application;</li> <li>♦ If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application;</li> <li>♦ Has sufficient proof of income; and</li> <li>♦ A resident of the area which is declared calamity-stricken or his place of work is declared under state of calamity, subject to the approval of the Management (For calamity loan only).</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>MULTI-PURPOSE LOAN (MPL)</u></b> <b>Member</b> 1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)  2. Valid ID acceptable to the Fund (1 Photocopy)  3. Proof of Income <u>For Formally employed:</u> The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.  <u>For Self Employed, any of the following:</u> a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer  Employer  Bureau of Internal Revenue (BIR)/LGU



<p>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</p>	<p>Concerned company wherein member has engagement</p>
<p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p>	<p>Issuing Bank</p>
<p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p>	<p>LGU, LTFRB</p>
<p>e. Certificate of Engagement issued by the owner of business (1 Original)</p>	<p>Concerned company wherein member has engagement</p>
<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p>	
<p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	<p>Employer</p>
<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>



<p>c. ITR filed with the Host Country/ Government (1 Original) NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p><b><u>Filing Through a Representative</u></b></p> <p>1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</p> <p>2. Valid IDs of both parties (1 Photocopy)</p> <p>3. Authorization Letter (1 Original)</p> <p>4. Proof of Income <u>For Formally Employed:</u> The “Certificate of Net Pay” portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company’s authorized signatory. <u>For Self-Employed, any of the following:</u></p> <p>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor’s Permit/Business Permit (1 Photocopy)</p> <p>b. Commission Vouchers reflecting the issuer’s name and contact details (for the last 12 months) (1 Original)</p> <p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p>



<p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p> <p>e. Certificate of Engagement issued by the owner of business (1 Original)</p> <p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p> <p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul> <p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul> <p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s, English translation is required.</p> <p><b><u>CALAMITY LOAN</u></b></p> <p><b>Member</b></p> <p>1. Calamity Loan Application Form (CLAF, HQP-SLF-066) (1 Original)</p>	<p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Employer</p> <p>Employer</p> <p>Employer</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
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2. Valid ID acceptable to the Fund (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<p>3. Proof of Income</p> <p><u>For Formally Employed:</u> The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.</p> <p><u>For Self Employed, any of the following:</u></p> <p>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</p> <p>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</p> <p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p> <p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p> <p>e. Certificate of Engagement issued by the owner of business (1 Original)</p> <p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>



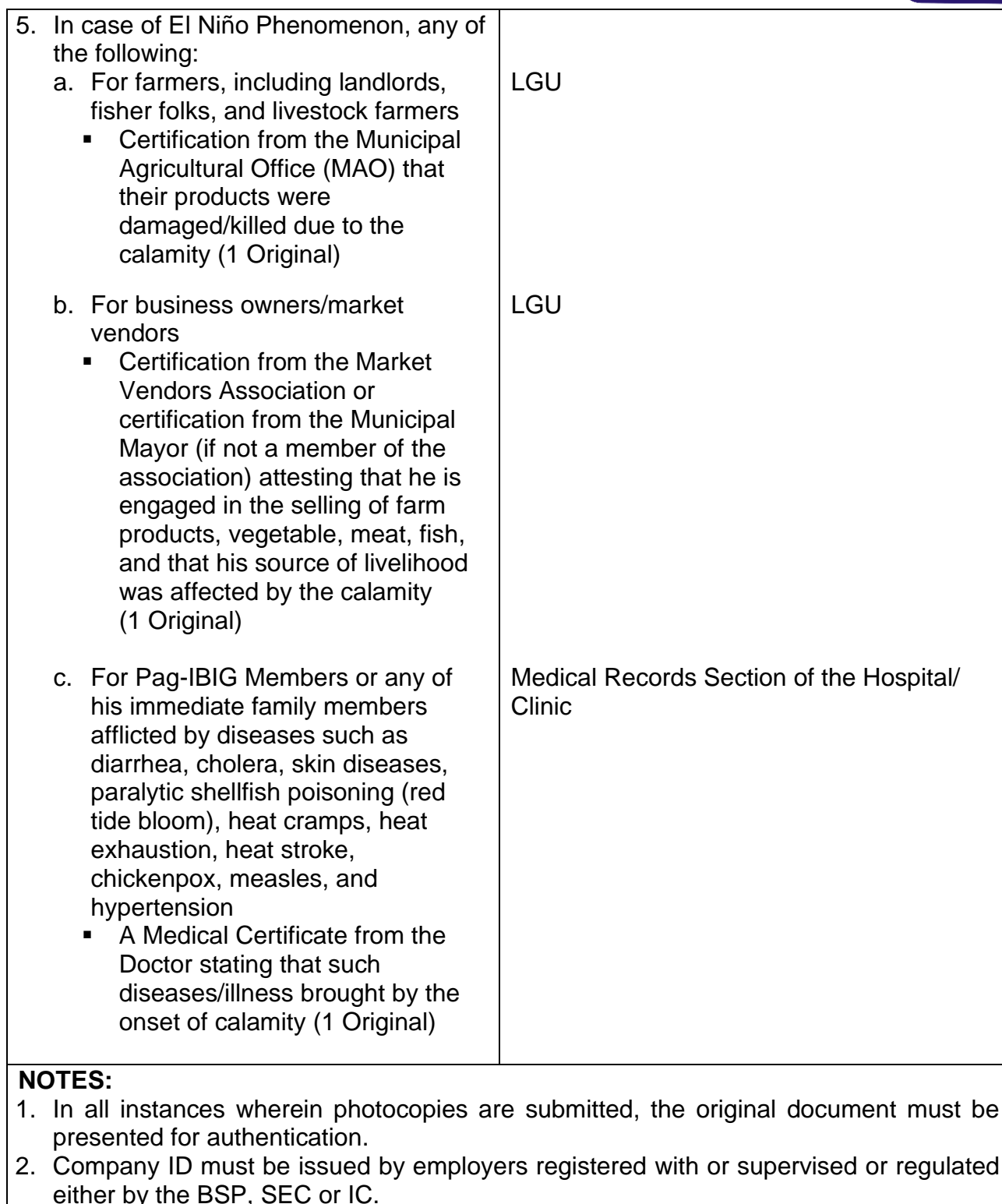
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul> <p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul> <p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s, English translation if required.</p>	<p>Employer</p> <p>Employer</p> <p>Employer</p>
<p>4. In case of El Niño Phenomenon, any of the following:</p> <p>a. For farmers, including landlords, fisher folks, and livestock farmers</p> <ul style="list-style-type: none"> <li>▪ Certification from the Municipal Agricultural Office (MAO) that their products were damaged/killed due to the calamity (1 Original)</li> </ul>	<p>LGU</p>
<p>b. For business owners/market vendors</p> <ul style="list-style-type: none"> <li>▪ Certification from the Market Vendors Association or certification from the Municipal Mayor (if not a member of the association) attesting that he is engaged in the selling of farm products, vegetable, meat, fish</li> </ul>	<p>LGU</p>



and that his source of livelihood was affected by the calamity (1 Original)	
<p>c. For Pag-IBIG Members or any of his immediate family members afflicted by diseases such as diarrhea, cholera, skin diseases, paralytic shellfish poisoning (red tide bloom), heat cramps, heat exhaustion, heat stroke, chickenpox, measles, and hypertension</p> <ul style="list-style-type: none"> <li>▪ A Medical Certificate from the Doctor stating that such diseases/illness brought by the onset of calamity (1 Original)</li> </ul>	Medical Records Section of the Hospital/ Clinic
<p><b><u>Filing Through a Representative</u></b></p> <p>1. Calamity Loan Application Form (CLAF, HQP-SLF-066) (1 Original)</p> <p>2. Valid IDs of both parties (1 Photocopy)</p> <p>3. Authorization Letter (1 Original)</p> <p>4. Proof of Income  <u>For Formally Employed:</u>  The “Certificate of Net Pay” portion at the back portion of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company’s authorized signatory.</p> <p><u>For Self Employed, any of the following:</u></p> <p>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor’s Permit/Business Permit (1 Photocopy)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p>



<p>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</p>	<p>Concerned company wherein member has engagement</p>
<p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pensions, etc.) (1 Original)</p>	<p>Issuing Bank</p>
<p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p>	<p>LGU, LTFRB</p>
<p>e. Certificate of Engagement issued by owner of business (1 Original)</p>	<p>Concerned company wherein member has engagement</p>
<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
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<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>
<p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit a duly accomplished MPLAF/CLAF and supporting documents to the Member Services Officer.	2. Receive the accomplished MPLAF/CLAF and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
2.1 Get the STLAR that will be issued by the Member Services Officer.	2.1 Evaluate the application form and supporting documents submitted and check the following: <ul style="list-style-type: none"> <li>▪ If the member-applicant is eligible</li> <li>▪ If the member-applicant has Pag-IBIG MID No.</li> <li>▪ The member-applicant's</li> </ul>	None	1 Hour and 30 Minutes	
	information in the system against the data indicated in the application form <ul style="list-style-type: none"> <li>▪ If the account is subject for reconciliation</li> <li>▪ If with existing Short-Term Loan (STL)</li> </ul>			



	<ul style="list-style-type: none"> <li>▪ If with existing Housing Loan (HL)</li> <li>▪ If with previous Claim application</li> </ul>			
	<p>NOTE: For disqualified applications, the Member Services Officer shall indicate the reason/s for disqualification in the application form and return the submitted documents to the member-applicant.</p> <p>2.2 File the application in the system and select the “Pending” button.</p> <p>2.3 Prepare and issue the STL Acknowledgement Receipt (STLAR) reflecting the scheduled date of release of the STL proceeds, to the member-applicant.</p>	<p>None</p> <p>None</p>	<p>10 Minutes</p> <p>30 Minutes</p>	<p><i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch</p>
	2.4 At the end of the day, process the member-applicant’s record reconciliation.	None	7 Hours	<p><i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch</p>



	<p>2.5 Process the account reconciliation, as applicable.</p> <p><u>For verification/reconciliation of member-applicant's record:</u></p> <ul style="list-style-type: none"> <li>♦ For MS/SL adjustment</li> <li>♦ For complex consolidation/merging</li> <li>♦ For reconciliation/data migration</li> <li>♦ For editing of information in the member's subsidiary ledger</li> <li>♦ With account for reclass due to erroneously paid remittances</li> </ul>	None	12 Working Days	<p>MC Accounting Division - Technical and Administrative Support (MCAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p>
	<p><u>For verification/reconciliation of member-applicant's STL account:</u></p> <ul style="list-style-type: none"> <li>♦ If with gap in posted payment of loan amortization</li> <li>♦ If subject for TAV offsetting</li> <li>♦ If with in-transit payment</li> <li>♦ With account for reclass due to erroneously</li> </ul>			<p>STL Accounting Division - Technical and Administrative Support (STLAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p>



	paid amortization			
	<ul style="list-style-type: none"> <li>♦ If for validation of Account Payable (AP)</li> <li>♦ If with STL Account under Legacy system.</li> </ul>			
	2.6 Retrieve the filed application in the system and resume the processing of application and endorse to the Head/Branch Head, for review and approval.	None	1 Hour and 20 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.7 Review the loan details of the member-applicant against the application and the supporting documents and approve/disapprove the loan application.	None	1 Working Day**	Head/Branch Head Member Services II - Frontline Servicing - Branch
	2.8 Generate the List of Approved STL Application and Certification for Disbursement.	None	1 Hour	
	2.9 Endorse the Certification for Disbursement to the Cash and Management Division (CMD) - Treasury	None	30 Minutes	Head/Branch Head Member Services II - Frontline Servicing - Branch



	Department to initiate disbursement.			
	2.10 Generate/prepare the necessary disbursement documents.	None	1 Hour	<i>Treasury Analyst CMD-Treasury Department</i>
	2.11 Sign the disbursement documents to indicate approval.	None	1 Working Day**	<i>Approving Authorities</i>
	2.12 Prepare and approve the Disbursement Voucher (DV).	None	30 Minutes	<i>Financial Analyst II FCD-OAD</i>
	2.13 Sign the DV to certify the availability of funds for disbursement.	None	1 Working Day ***	<i>Approving Authorities</i>
	2.14 Process the release of loan proceeds and forward the Letter of Instruction (LOI) and email notification to the Partner-Bank for crediting of loan proceeds.	None	3 Working Days**	<i>Treasury Analyst CMD-Treasury Department  Signing Authorities</i>
	2.15 Inform the Data Center Department (DCD) on the availability of Feedback File	None	1 Hour and 30 Minutes	<i>Treasury Analyst CMD-Treasury Department</i>

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	Report to initiate the SMS blasting on the crediting of loan proceeds to the member-borrower's disbursement card.			
<b>TOTAL:</b>		None	20 Working Days	
<b>NOTE:</b> Member-applicant may also submit their loan application and the supporting documents through the designated Drop Box located within Pag-IBIG Fund Branches.				

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 9. Availment of Short-Term Loan (STL) Through Payroll Account Card (Complex)

The Short-Term Loan (STL) program aims to provide financial assistance to Pag-IBIG Fund members.

- Multi-Purpose Loan (MPL) - to provide financial assistance for the following purposes:
  - ♦ Minor home improvement/home renovation/upgrades;
  - ♦ Livelihood/additional capital in small business;
  - ♦ Tuition/educational expenses;
  - ♦ Health and wellness;
  - ♦ Purchase of appliance and furniture/electronic gadgets;
  - ♦ Payment of utility/credit card bills;
  - ♦ Vacation/travel;
  - ♦ Special events;
  - ♦ Car repair; and
  - ♦ Other needs
- Calamity Loan - to provide immediate financial assistance to Pag-IBIG members in calamity-stricken areas, as declared by the Office of the President or Sangguniang Bayan.

This service shall start from the receipt of STL application form and supporting documents up to the release of loan proceeds through Payroll Account to the member-borrower.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Technical and Administrative Support (TAS)                             <ul style="list-style-type: none"> <li>♦ Cash and Administrative Services Division (CASD)</li> <li>♦ General Accounting and Budget Management Division (GABMD)</li> </ul> </li> </ul>
<b>Classification:</b>	Complex Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to Pag-IBIG member who satisfies the following requirements:</p> <ul style="list-style-type: none"> <li>♦ Has made at least twenty-four (24) monthly membership savings (MS);                             <ul style="list-style-type: none"> <li>- A member who has withdrawn his MS due to membership maturity, or who has optionally withdrawn his MS, shall be allowed to apply for an MPL/CL provided said member has subsequently accumulated 24 MS or at least its equivalent from the cut-off date of membership maturity or optional withdrawal;</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>- A member who does not meet the required 24 MS, may nevertheless, be allowed to avail of an MPL/CL if his total savings is at least equivalent to 24 MS, at the rate applicable to him.</li> <li>♦ Has made at least one (1) MS within the last six (6) months prior to the date of loan application;</li> <li>♦ If with existing Pag-IBIG housing loan, the account must not be in default as of the date of application;</li> <li>♦ If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application;</li> <li>♦ Has sufficient proof of income; and</li> <li>♦ A resident of the area which is declared calamity-stricken or his place of work is declared under state of calamity, subject to the approval of the Management (For calamity loan only).</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b><u>MULTI-PURPOSE LOAN (MPL)</u></b></p> <p><b>Member</b></p> <ol style="list-style-type: none"> <li>1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Proof of Income  <u>For Formally employed:</u>                      The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.</li> </ol> <p><u>For Self Employed, any of the following:</u></p> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p>



<p>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</p> <p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p> <p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p> <p>e. Certificate of Engagement issued by the owner of business (1 Original)</p> <p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul> <p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p> <p>Employer</p>



<p>c. ITR filed with the Host Country/ Government (1 Original) NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p><b><u>Filing Through a Representative</u></b></p> <ol style="list-style-type: none"> <li>1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</li> <li>2. Valid IDs of both parties (1 Photocopy)</li> <li>3. Authorization Letter (1 Original)</li> <li>4. Proof of Income <u>For Formally Employed:</u> The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.  <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> <li>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p>



<p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p>	Issuing Bank
<p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p>	LGU, LTFRB
<p>e. Certificate of Engagement issued by the owner of business (1 Original)</p>	Concerned company wherein member has engagement
<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p>	
<p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	Employer
<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	Employer
<p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s, English translation is required.</p>	Employer



<p><b><u>CALAMITY LOAN</u></b> <b>Member</b></p> <ol style="list-style-type: none"> <li>1. Calamity Loan Application Form (CLAF, HQP-SLF-066) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Proof of Income  <u>For Formally Employed:</u>                      The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.   <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> <li>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</li> <li>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</li> <li>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</li> <li>e. Certificate of Engagement issued by the owner of business (1 Original)</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p>
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<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p> <p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul> <p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul> <p>c. ITR filed with the Host Country/ Government (1 Original) NOTE: If documents are in foreign language/s, English translation is required.</p> <p>4. In case of El Niño Phenomenon, any of the following:</p> <p>a. For farmers, including landlords, fisher folks, and livestock farmers</p> <ul style="list-style-type: none"> <li>▪ Certification from the Municipal Agricultural Office (MAO) that their products were damaged/killed due to the calamity (1 Original)</li> </ul>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Employer</p> <p>Employer</p> <p>Employer</p> <p>LGU</p>
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<p>b. For business owners/market vendors</p> <ul style="list-style-type: none"> <li>▪ Certification from the Market Vendors Association or certification from the Municipal Mayor (if not a member of the association) attesting that he is engaged in the selling of farm products, vegetable, meat, fish and that his source of livelihood was affected by the calamity (1 Original)</li> </ul>	<p>LGU</p>
<p>c. For Pag-IBIG Members or any of his immediate family members afflicted by diseases such as diarrhea, cholera, skin diseases, paralytic shellfish poisoning (red tide bloom), heat cramps, heat exhaustion, heat stroke, chickenpox, measles, and hypertension</p> <ul style="list-style-type: none"> <li>▪ A Medical Certificate from the Doctor stating that such diseases/illness brought by the onset of calamity (1 Original)</li> </ul>	<p>Medical Records Section of the Hospital/ Clinic</p>
<p><b><u>Filing Through a Representative</u></b></p> <ol style="list-style-type: none"> <li>1. Calamity Loan Application Form (CLAF, HQP-SLF-066) (1 Original)</li> <li>2. Valid IDs of both parties (1 Photocopy)</li> <li>3. Authorization Letter (1 Original)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p>

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<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>
<p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p>5. In case of El Niño Phenomenon, any of the following:</p> <p>a. For farmers, including landlords, fisher folks, and livestock farmers</p> <ul style="list-style-type: none"> <li>Certification from the Municipal Agricultural Office (MAO) that their products were damaged/killed due to the calamity (1 Original)</li> </ul>	<p>LGU</p>
<p>b. For business owners/market vendors</p> <ul style="list-style-type: none"> <li>Certification from the Market Vendors Association or certification from the Municipal Mayor (if not a member of the association) attesting that he is engaged in the selling of farm products, vegetable, meat, fish and that his source of livelihood was affected by the calamity (1 Original)</li> </ul>	<p>LGU</p>

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<p>c. For Pag-IBIG Members or any of his immediate family members afflicted by diseases such as diarrhea, cholera, skin diseases, paralytic shellfish poisoning (red tide bloom), heat cramps, heat exhaustion, heat stroke, chickenpox, measles, and hypertension</p> <ul style="list-style-type: none"> <li>▪ A Medical Certificate from the Doctor stating that such diseases/illness brought by the onset of calamity (1 Original)</li> </ul>	<p>Medical Records Section of the Hospital/ Clinic</p>
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## NOTES:

1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit a duly accomplished MPLAF/CLAF and supporting documents to the Member Services Officer.	2. Receive the accomplished MPLAF/CLAF and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
2.1 Get the STLAR that will be issued by the Member	2.1 Evaluate the application form and supporting documents submitted and	None	1 Hour and 30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch

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<p>Services Officer.</p>	<p>checks the following:</p> <ul style="list-style-type: none"> <li>♦ If the member-applicant is eligible</li> <li>♦ If the member-applicant has Pag-IBIG MID No.</li> <li>♦ The member-applicant's information in the in the system against the data indicated in the application form</li> <li>♦ If the account is subject for reconciliation</li> <li>♦ If with existing Short-Term Loan (STL)</li> <li>♦ If with existing Housing Loan (HL)</li> <li>♦ If with previous Claim application</li> </ul> <p>NOTE: For disqualified applications, the Member Services Officer shall indicate the reason/s for disqualification in the application form and return the submitted documents to the member-applicant.</p>			
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	2.2 File the application in the system and encode the member-applicant's details.	None	10 Minutes	<i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch
	2.3 Generate and issue the STL Acknowledgement Receipt (STLAR) reflecting the scheduled date of release of the STL proceeds, to the member-applicant.	None	30 Minutes	
	2.4 At the end of the day, endorse the received applications form and supporting documents to the Head/Branch Head, for review and approval.	None	20 Minutes**	
	2.5 Review the loan details of the member-applicant against the application form and supporting documents and approve/disapprove the loan application.	None	1 Working Day**	<i>Head/Branch Head</i> Member Services II - Frontline Servicing - Branch
	2.6 Generate the List of Approved STL Application and Certification for Disbursement.	None	1 Hour	



	2.7 Endorse the List of Approved STL Application and Certification for Disbursement to the Cash and Administrative Services Division - Technical and Administrative Support (CASD-TAS) to initiate disbursement.	None	30 Minutes	
	2.8 Generate/prepare the necessary disbursement documents.	None	1 Hour	Cashier III CASD-TAS
	2.9 Sign the disbursement documents to indicate approval.	None	1 Working Day**	Approving Authorities
	2.10 Review the disbursement transaction for funding.	None	30 Minutes	Financial Specialist GABMD-TAS
	2.11 Sign the manual DV to certify the availability of funds for disbursement.	None	1 Working Day**	Approving Authorities
	2.12 Facilitate the signing of manual DV and endorse the Letter of Instruction (LOI) to the concerned Partner-Bank for crediting of loan proceeds.	None	3 Working Days**	Cashier III CASD-TAS  Signing Authorities

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	2.13 Once credited, send the request to the Computer Operations (ComOps) Task Force for the SMS notification regarding the crediting of STL proceeds to the member-borrower's payroll account.	None	1 Hour and 30 Minutes	Cashier III CASD-TAS
<b>TOTAL:</b>		None	7 Working Days	
<b>NOTE:</b> Member-applicant may also submit their loan application and the supporting documents through the designated Drop Box located within Pag-IBIG Fund Branches.				

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 10. Availment of Short-Term Loan (STL) Through Payroll Account Card (Highly Technical)

The Short-Term Loan (STL) program aims to provide financial assistance to Pag-IBIG Fund members.

- Multi-Purpose Loan (MPL) - to provide financial assistance for the following purposes:
  - ♦ Minor home improvement/home renovation/upgrades;
  - ♦ Livelihood/additional capital in small business;
  - ♦ Tuition/educational expenses;
  - ♦ Health and wellness;
  - ♦ Purchase of appliance and furniture/electronic gadgets;
  - ♦ Payment of utility/credit card bills;
  - ♦ Vacation/travel;
  - ♦ Special events;
  - ♦ Car repair; and
  - ♦ Other needs
- Calamity Loan - to provide immediate financial assistance to Pag-IBIG members in calamity-stricken areas, as declared by the Office of the President or Sangguniang Bayan.

This service shall start from the receipt of STL application form and supporting documents up to the release of loan proceeds through Payroll Account to the member-borrower.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Technical and Administrative Support (TAS)                             <ul style="list-style-type: none"> <li>♦ Members Contribution Accounting Division (MCAD)</li> <li>♦ Short-Term Loan Accounting Division (STLAD)</li> <li>♦ Cash and Administrative Services Division (CASD)</li> <li>♦ General Accounting and Budget Management Division (GABMD)</li> </ul> </li> </ul>
<b>Classification:</b>	Highly Technical Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to Pag-IBIG member who satisfies the following requirements:</p> <ul style="list-style-type: none"> <li>♦ Has made at least twenty-four (24) monthly membership savings (MS);                             <ul style="list-style-type: none"> <li>- A member who has withdrawn his MS due to membership maturity, or who has optionally withdrawn his MS, shall be allowed to apply for an MPL/CL provided said member has subsequently accumulated 24 MS or at least its equivalent from the cut-off date of membership maturity or optional withdrawal;</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>- A member who does not meet the required 24 MS, may nevertheless, be allowed to avail of an MPL/CL if his total savings is at least equivalent to 24 MS, at the rate applicable to him.</li> <li>♦ Has made at least one (1) MS within the last six (6) months prior to the date of loan application;</li> <li>♦ If with existing Pag-IBIG housing loan, the account must not be in default as of the date of application;</li> <li>♦ If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application;</li> <li>♦ Has sufficient proof of income; and</li> <li>♦ A resident of the area which is declared calamity-stricken or his place of work is declared under state of calamity, subject to the approval of the Management (For calamity loan only).</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>MULTI-PURPOSE LOAN (MPL)</u></b> <b>Member</b> <ol style="list-style-type: none"> <li>1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Proof of Income  <u>For Formally employed:</u>  The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.   <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p>



<p>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</p>	<p>Concerned company wherein member has engagement</p>
<p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p>	<p>Issuing Bank</p>
<p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p>	<p>LGU, LTFRB</p>
<p>e. Certificate of Engagement issued by the owner of business (1 Original)</p>	<p>Concerned company wherein member has engagement</p>
<p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p>	
<p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	<p>Employer</p>
<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>



<p>c. ITR filed with the Host Country/ Government (1 Original) NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p><b><u>Filing Through a Representative</u></b></p> <p>1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</p> <p>2. Valid IDs of both parties (1 Photocopy)</p> <p>3. Authorization Letter (1 Original)</p> <p>4. Proof of Income <u>For Formally Employed:</u> The “Certificate of Net Pay” portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company’s authorized signatory.</p> <p><u>For Self Employed, any of the following:</u></p> <p>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor’s Permit/Business Permit (1 Photocopy)</p> <p>b. Commission Vouchers reflecting the issuer’s name and contact details (for the last 12 months) (1 Original)</p>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p>



<p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p> <p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p> <p>e. Certificate of Engagement issued by the owner of business (1 Original)</p> <p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p>	
<p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	<p>Employer</p>
<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>
<p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>

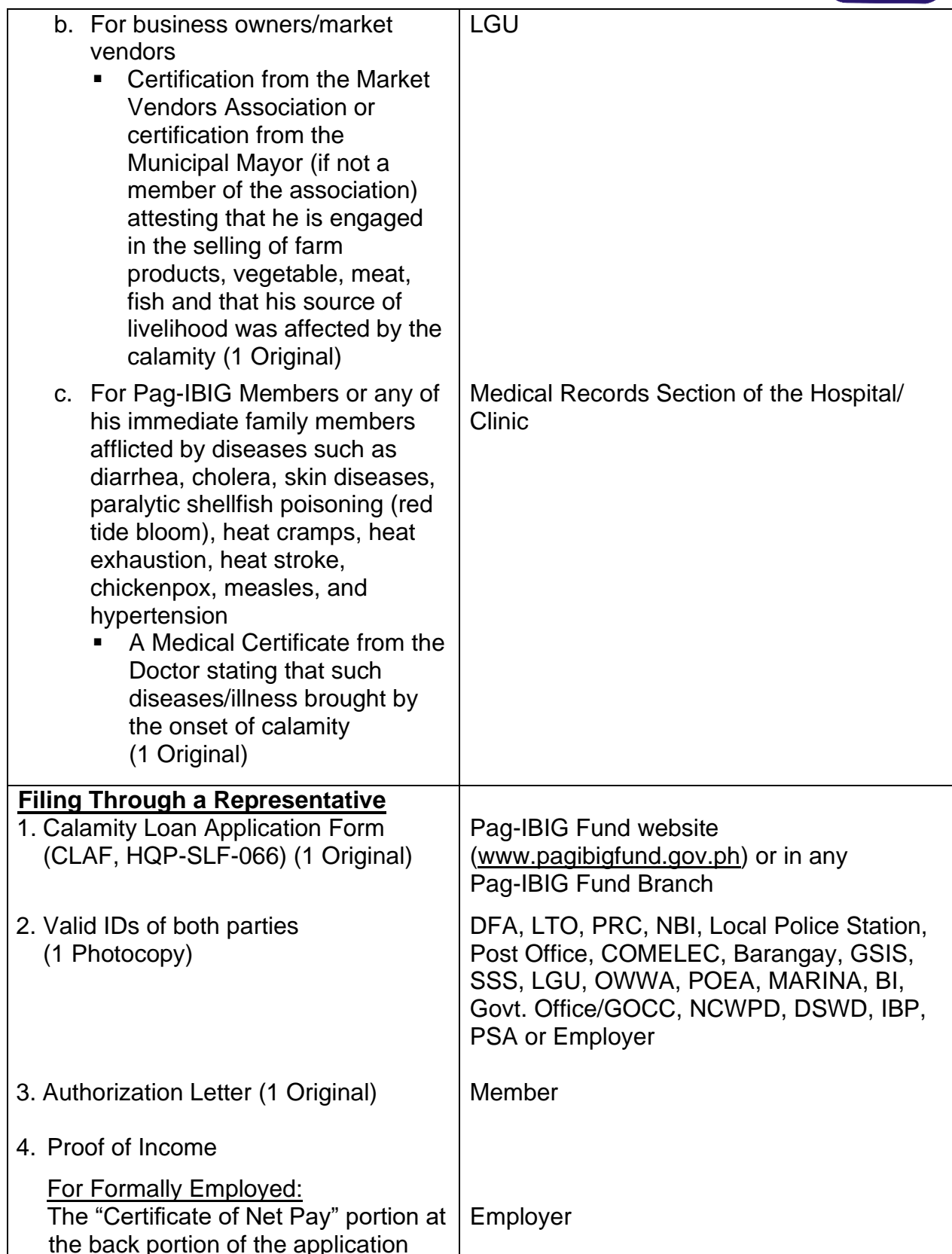


<p><b><u>CALAMITY LOAN</u></b> <b>Member</b></p> <ol style="list-style-type: none"> <li>1. Calamity Loan Application Form (CLAF, HQP-SLF-066) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Proof of Income <u>For Formally Employed:</u> The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.  <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> <li>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</li> <li>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</li> <li>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p>
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<p>e. Certificate of Engagement issued by the owner of business (1 Original)</p> <p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul> <p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul> <p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p> <p>Employer</p> <p>Employer</p>
<p>4. In case of El Niño Phenomenon, any of the following:</p> <p>a. For farmers, including landlords, fisher folks, and livestock farmers</p> <ul style="list-style-type: none"> <li>▪ Certification from the Municipal Agricultural Office (MAO) that their products were damaged/killed due to the calamity (1 Original)</li> </ul>	<p>LGU</p>

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<p>form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.</p> <p><u>For Self Employed, any of the following:</u></p> <ul style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> <li>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</li> <li>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pensions, etc.) (1 Original)</li> <li>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</li> <li>e. Certificate of Engagement issued by owner of business (1 Original)</li> <li>f. Declaration of Income (HQP-SLF-136) (1 Original)</li> </ul> <p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <ul style="list-style-type: none"> <li>a. Employment Contract <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul> </li> </ul>	<p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Employer</p>
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<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>
<p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p>5. In case of El Niño Phenomenon, any of the following:</p> <p>a. For farmers, including landlords, fisher folks, and livestock farmers</p> <ul style="list-style-type: none"> <li>▪ Certification from the Municipal Agricultural Office (MAO) that their products were damaged/killed due to the calamity (1 Original)</li> </ul>	<p>LGU</p>
<p>b. For business owners/market vendors</p> <ul style="list-style-type: none"> <li>▪ Certification from the Market Vendors Association or certification from the Municipal Mayor (if not a member of the association attesting that he is engaged in the selling of farm products, vegetable, meat, fish, and that his source of livelihood was affected by the calamity (1 Original)</li> </ul>	<p>LGU</p>



<p>c. For Pag-IBIG Members or any of his immediate family members afflicted by diseases such as diarrhea, cholera, skin diseases, paralytic shellfish poisoning (red tide bloom), heat cramps, heat exhaustion, heat stroke, chickenpox, measles, and hypertension</p> <ul style="list-style-type: none"> <li>▪ A Medical Certificate from the Doctor stating that such diseases/illness brought by the onset of calamity (1 Original)</li> </ul>	<p>Medical Records Section of the Hospital/ Clinic</p>
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## NOTES:

1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit a duly accomplished MPLAF/CLAF and supporting documents to the Member Services Officer.	2. Receive the accomplished MPLAF/CLAF and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch



	<p>2.1 Evaluate the application form and supporting documents submitted, and check the following:</p> <ul style="list-style-type: none"> <li>♦ If the member-applicant is eligible</li> <li>♦ If the member-applicant has Pag-IBIG MID No.</li> <li>♦ The member-applicant's information in the system against the data indicated in the application form</li> <li>♦ If the account is subject for reconciliation</li> <li>♦ If with existing Short-Term Loan (STL)</li> <li>♦ If with existing Housing Loan (HL)</li> <li>♦ If with previous Claim application</li> </ul> <p>NOTE: For disqualified applications, the Member Services Officer shall indicate the reason/s for disqualification in the application form and return the submitted documents to the member-applicant.</p>	None	1 Hour and 30 Minutes	
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	2.2 File the application in the system and select the “Pending” button.	None	10 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.3 Prepare and issue the STL Acknowledgement Receipt (STLAR) reflecting the scheduled date of release of the STL proceeds to the member-applicant.	None	30 Minutes	
	2.4 At the end of the day, process the member-applicant’s record reconciliation.	None	7 Hours	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.5 Process the account reconciliation, as applicable:  <u>For verification/ reconciliation of member-applicant’s record:</u> <ul style="list-style-type: none"> <li>♦ For MS/SL adjustment</li> <li>♦ For complex consolidation/ merging</li> <li>♦ For reconciliation/ data migration</li> <li>♦ For editing of information in the member’s subsidiary ledger</li> <li>♦ With account for reclass due to erroneously paid remittances</li> </ul>	None	12 Working Days	MC Accounting Division -Technical and Administrative Support (MCAD-TAS)  ISDD/DCD/Service Desk Branch



	<p>For verification/ <u>reconciliation of</u> <u>member-</u> <u>applicant's STL</u> <u>account:</u></p> <ul style="list-style-type: none"> <li>✦ If with gap in posted payment of loan amortization</li> <li>✦ If subject for TAV offsetting</li> <li>✦ If with in-transit payment</li> <li>✦ With account for reclass due to erroneously paid amortization</li> <li>✦ If for validation of Accounts Payable (AP)</li> <li>✦ If with STL Account under Legacy system</li> </ul>			<p>STL Accounting Division - Technical and Administrative Support (STLAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p>
	2.6 Retrieve the filed application in the system and resume the processing of application and endorse to the Head/Branch Head for review and approval.	None	1 Hour and 20 Minutes	<p><i>Member Services Officer</i></p> <p>Member Services II - Frontline Servicing - Branch</p>
	2.7 Review the loan details of the member-applicant against the application form and supporting documents and approve/disapprove the loan application.	None	1 Working Day**	<p><i>Head/Branch Head</i></p> <p>Member Services II - Frontline Servicing - Branch</p>



	2.8 Generate the List of Approved STL Application and Certification for Disbursement.	None	1 Hour	
	2.9 Endorse the List of Approved STL Application and Certification for Disbursement to the Cash and Administrative Services Division - Technical and Administrative Support (CASD-TAS) to initiate disbursement.	None	30 Minutes	<i>Head/Branch Head Member Services II - Frontline Servicing - Branch</i>
	2.10 Generate/prepare the necessary disbursement documents.	None	1 Hour	<i>Cashier III CASD-TAS</i>
	2.11 Sign the disbursement documents to indicate approval.	None	1 Working Day**	<i>Approving Authorities</i>
	2.12 Review the disbursement transaction for funding.	None	30 Minutes	<i>Financial Specialist GABMD-TAS</i>
	2.13 Sign the manual DV to certify the availability of funds for disbursement.	None	1 Working Day**	<i>Approving Authorities</i>

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	2.14 Facilitate the signing of manual DV and endorse the Letter of Instruction (LOI) to the concerned Partner-Bank for crediting of loan proceeds.	None	3 Working Days**	Cashier III CASD-TAS  Signing Authorities
	2.15 Once credited, send a request to the Computer Operations (ComOps) Task Force for the SMS notification regarding the crediting of STL proceeds to the member-borrower's payroll account.	None	1 Hour and 30 Minutes	Cashier III CASD-TAS
<b>TOTAL:</b>		None	20 Working Days	
<b>NOTE:</b> Member-applicant may also submit their loan application and the supporting documents through the designated Drop Box located within Pag-IBIG Fund Branches.				

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 11. Availment of Short-Term Loan (STL) Through Virtual Pag-IBIG (Complex)

The Short-Term Loan (STL) program aims to provide financial assistance to Pag-IBIG Fund members.

- Multi-Purpose Loan (MPL) - to provide financial assistance for the following purposes:
  - ♦ Minor home improvement/home renovation/upgrades;
  - ♦ Livelihood/additional capital in small business;
  - ♦ Tuition/educational expenses;
  - ♦ Health and wellness;
  - ♦ Purchase of appliance and furniture/electronic gadgets;
  - ♦ Payment of utility/credit card bills;
  - ♦ Vacation/travel;
  - ♦ Special events;
  - ♦ Car repair; and
  - ♦ Other needs
- Calamity Loan - to provide immediate financial assistance to Pag-IBIG members in calamity-stricken areas, as declared by the Office of the President

This service shall start from the receipt of STL application form and supporting documents up to the release of loan proceeds through disbursement card to the member-borrower.

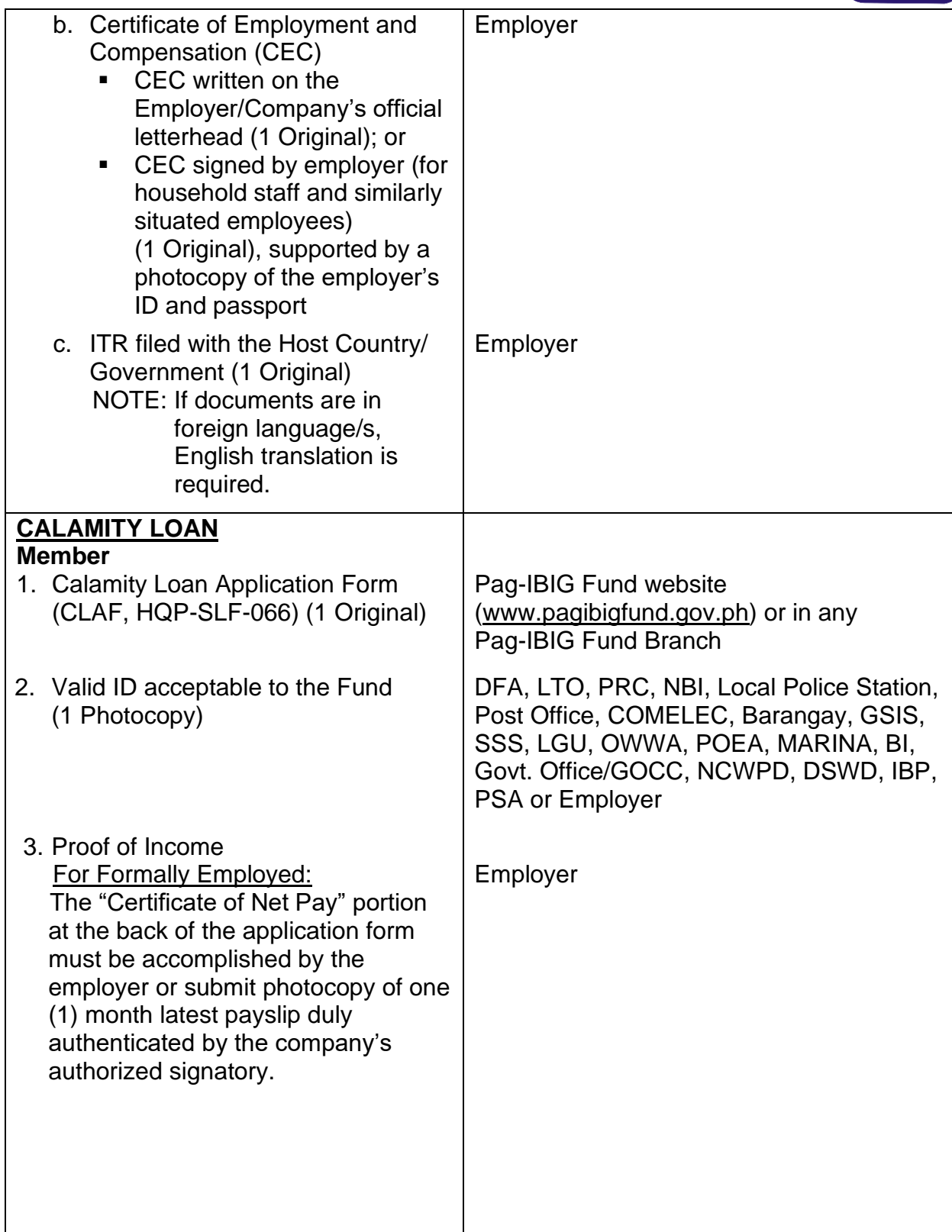
<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Cash Management Division - Treasury Department</li> <li>▪ Financial Control Division - Operations Accounting Department (OAD)</li> </ul>
<b>Classification:</b>	Complex Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to Pag-IBIG member who satisfies the following requirements:</p> <ul style="list-style-type: none"> <li>♦ Has made at least twenty-four (24) monthly membership savings (MS);                             <ul style="list-style-type: none"> <li>- A member who has withdrawn his MS due to membership maturity, or who has optionally withdrawn his MS, shall be allowed to apply for an MPL/CL provided said member has subsequently accumulated 24 MS or at least its equivalent from the cut-off date of membership maturity or optional withdrawal;</li> </ul> </li> </ul>



	<ul style="list-style-type: none"> <li>- A member who does not meet the required 24 MS, may nevertheless, be allowed to avail of an MPL/CL if his total savings is at least equivalent to 24 MS, at the rate applicable to him.</li> <li>♦ Has made at least one (1) MS within the last six (6) months prior to the date of loan application;</li> <li>♦ If with existing Pag-IBIG housing loan, the account must not be in default as of the date of application;</li> <li>♦ If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application;</li> <li>♦ Has sufficient proof of income; and</li> <li>♦ A resident of the area which is declared calamity-stricken or his place of work is declared under state of calamity, subject to the approval of the Management (For calamity loan only).</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>MULTI-PURPOSE LOAN (MPL)</u></b> <b>Member</b> <ol style="list-style-type: none"> <li>1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Proof of Income  <u>For Formally employed:</u>  The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.   <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p>



<p>Mayor's Permit/Business Permit (1 Photocopy)</p> <p>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</p> <p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p> <p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p> <p>e. Certificate of Engagement issued by the owner of business (1 Original)</p> <p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p> <p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	<p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Employer</p>
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<p><u>For Self Employed, any of the following:</u></p> <ul style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> <li>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</li> <li>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</li> <li>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</li> <li>e. Certificate of Engagement issued by the owner of business (1 Original)</li> <li>f. Declaration of Income (HQP-SLF-136) (1 Original)</li> </ul> <p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <ul style="list-style-type: none"> <li>a. Employment Contract <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul> </li> </ul>	<p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Employer</p>
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<p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p>
<p>c. ITR filed with the Host Country/ Government (1 Original)</p> <p>NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p>4. In case of El Niño Phenomenon, any of the following:</p> <p>a. For farmers, including landlords, fisher folks, and livestock farmers</p> <ul style="list-style-type: none"> <li>Certification from the Municipal Agricultural Office (MAO) that their products were damaged/killed due to the calamity (1 Original)</li> </ul>	<p>LGU</p>
<p>b. For business owners/market vendors</p> <ul style="list-style-type: none"> <li>Certification from the Market Vendors Association or certification from the Municipal Mayor (if not a member of the association) attesting that he is engaged in the selling of farm products, vegetable, meat, fish and that his source of livelihood was affected by the calamity (1 Original)</li> </ul>	<p>LGU</p>



<p>c. For Pag-IBIG Members or any of his immediate family members afflicted by diseases such as diarrhea, cholera, skin diseases, paralytic shellfish poisoning (red tide bloom), heat cramps, heat exhaustion, heat stroke, chickenpox, measles, and hypertension</p> <ul style="list-style-type: none"> <li>▪ A Medical Certificate from the Doctor stating that such diseases/illnesses brought by the onset of calamity (1 Original)</li> </ul>	<p>Medical Records Section of the Hospital/ Clinic</p>
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**NOTES:**

1. Upon online filing, prepare photo/scanned copy of the supporting documents and selfie photo showing ID card and cash card.
2. In all instances wherein photocopies are submitted, the original document must be presented for authentication.
3. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Access the Pag-IBIG Fund website and file the MPL/ Calamity Loan online through Virtual Pag-IBIG.	1. On scheduled date, access the system and view the online STL application through Virtual Pag-IBIG.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	1.1 Select the application for processing.	None	30 Minutes	
	1.2 Check the completeness and correctness of the documents submitted.	None	15 Minutes	



	1.3 Encode the member's Pag-IBIG MID No. and view the member-applicant's details.	None	15 Minutes	
	1.4 Verify the member-applicant's record.	None	1 Hour and 50 Minutes	
	1.5 Select the "File" button to proceed with the processing.	None	10 Minutes	
	1.6 Review the loan details of the member-applicant and approve/disapprove the loan application.  NOTE: In case of disapproval, an SMS notification shall be sent to the concerned member-applicant regarding the disapproval of his STL application.	None	1 Working Day**	Head/Branch Head Member Services II - Frontline Servicing - Branch
	1.7 Generate the List of Approved STL Application and Certification for Disbursement.	None	1 Hour	



	1.8 Endorse the Certification for Disbursement to the Cash and Management Division (CMD) - Treasury Department to initiate disbursement.	None	30 Minutes	<i>Head/Branch Head Member Services II - Frontline Servicing - Branch</i>
	1.9 Generate/prepare the necessary disbursement documents.	None	1 Hour	<i>Treasury Analyst CMD-Treasury Department</i>
	1.10 Sign the disbursement documents to indicate approval.	None	1 Working Day**	<i>Approving Authorities</i>
	1.11 Prepare and approve the Disbursement Voucher (DV).	None	30 Minutes	<i>Financial Analyst II FCD-OAD</i>
	1.12 Sign the DV to certify the availability of funds for disbursement.	None	1 Working Day**	<i>Approving Authorities</i>
	1.13 Process the release of loan proceeds and forward the Letter of Instruction (LOI) and email notification to the Partner-Bank for crediting of loan proceeds.	None	3 Working Days**	<i>Treasury Analyst CMD-Treasury Department  Signing Authorities</i>

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	1.14 Inform the Data Center Department (DCD) on the availability of Feedback File Report to initiate SMS blasting on the crediting of loan proceeds to the member-borrower's disbursement card.	None	1 Hour and 30 Minutes	Treasury Analyst CMD-Treasury Department
<b>TOTAL:</b>		None	7 Working Days	
<b>NOTE:</b> Member-applicant may also submit their loan application and the supporting documents through the designated Drop Box located within Pag-IBIG Fund Branches.				

\*\* The activity is being done in batch and may be done at the end of the day



## 12. Availment of Short-Term Loan (STL) Through Virtual Pag-IBIG (Highly Technical)

The Short-Term Loan (STL) program aims to provide financial assistance to Pag-IBIG Fund members.

- Multi-Purpose Loan (MPL) - to provide financial assistance for the following purposes:
  - ♦ Minor home improvement/home renovation/upgrades;
  - ♦ Livelihood/additional capital in small business;
  - ♦ Tuition/educational expenses;
  - ♦ Health and wellness;
  - ♦ Purchase of appliance and furniture/electronic gadgets;
  - ♦ Payment of utility/credit card bills;
  - ♦ Vacation/travel;
  - ♦ Special events;
  - ♦ Car repair; and
  - ♦ Other needs
- Calamity Loan - to provide immediate financial assistance to Pag-IBIG members in calamity-stricken areas, as declared by the Office of the President or Sangguniang Bayan.

This service shall start from the receipt of STL application form and supporting documents up to the release of loan proceeds through disbursement card to the member-borrower.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Technical and Administrative Support (TAS)                             <ul style="list-style-type: none"> <li>♦ Members Contribution Accounting Division (MCAD)</li> <li>♦ Short-Term Loan Accounting Division (STLAD)</li> </ul> </li> <li>▪ Cash Management Division - Treasury Department</li> <li>▪ Financial Control Division - Operations Accounting Department (OAD)</li> </ul>
<b>Classification:</b>	Highly Technical Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to Pag-IBIG member who satisfies the following requirements:</p> <ul style="list-style-type: none"> <li>♦ Has made at least twenty-four (24) monthly membership savings (MS);                             <ul style="list-style-type: none"> <li>- A member who has withdrawn his MS due to membership maturity, or who has optionally withdrawn his MS, shall be allowed to apply for an MPL/CL provided said member has subsequently accumulated 24 MS or at least its equivalent from the cut-off date</li> </ul> </li> </ul>



	<p>of membership maturity or optional withdrawal;</p> <ul style="list-style-type: none"> <li>- A member who does not meet the required 24 MS, may nevertheless, be allowed to avail of an MPL if his total savings is at least equivalent to 24 MS, at the rate applicable to him.</li> <li>♦ Has made at least one (1) MS within the last six (6) months prior to the date of loan application;</li> <li>♦ If with existing Pag-IBIG housing loan, the account must not be in default as of the date of application;</li> <li>♦ If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application;</li> <li>♦ Has sufficient proof of income; and</li> <li>♦ A resident of the area which is declared calamity-stricken (For calamity loan only)</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<p><b><u>MULTI-PURPOSE LOAN (MPL)</u></b></p> <p><b>Member</b></p> <ol style="list-style-type: none"> <li>1. Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Proof of Income  <u>For Formally employed:</u>                      The "Certificate of Net Pay" portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company's authorized signatory.   <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit (1 Photocopy)</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p>



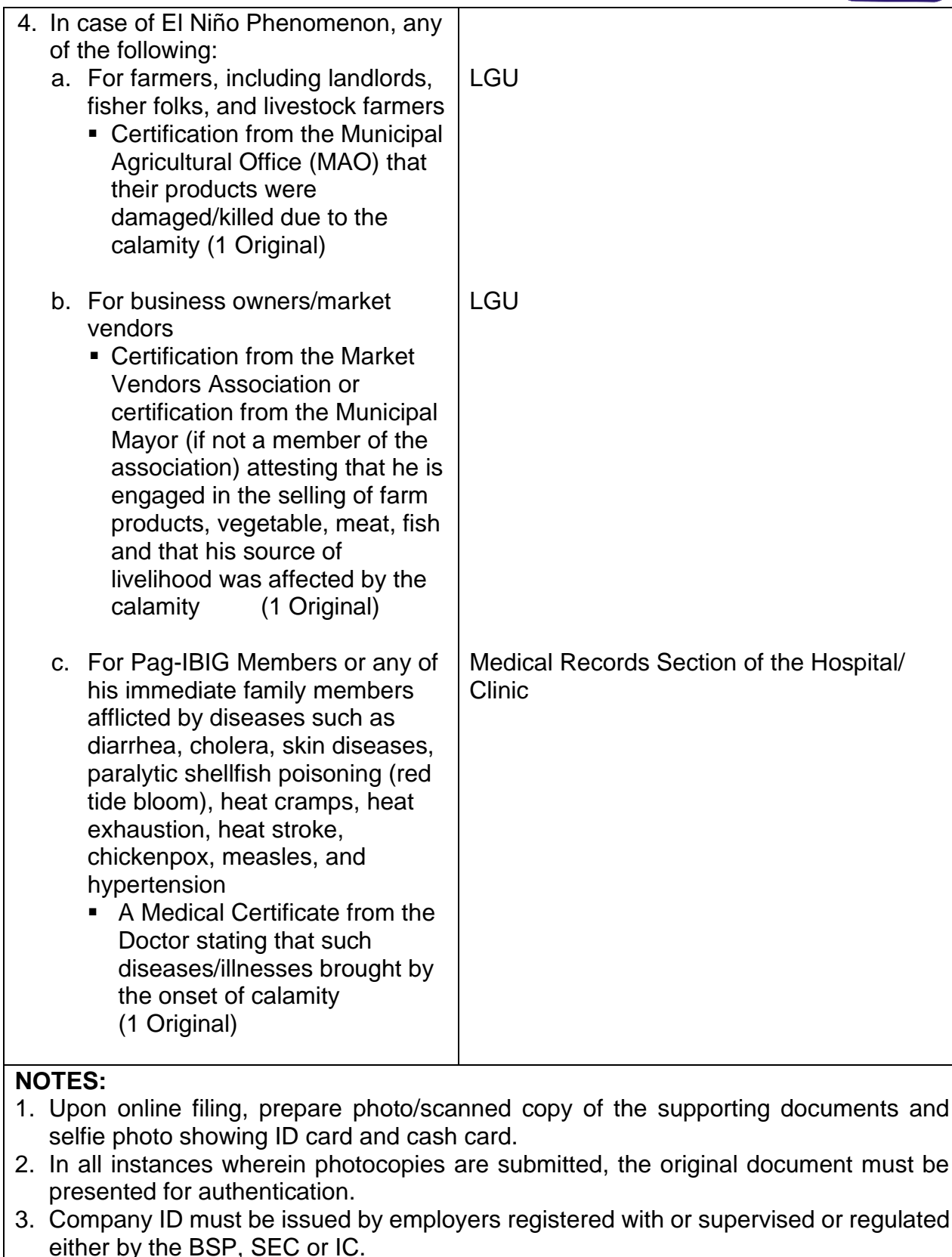
<p>b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months) (1 Original)</p> <p>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittance, pension, etc.) (1 Original)</p> <p>d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)</p> <p>e. Certificate of Engagement issued by the owner of business (1 Original)</p> <p>f. Declaration of Income (HQP-SLF-136) (1 Original)</p>	<p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p> <p>LGU, LTFRB</p> <p>Concerned company wherein member has engagement</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
<p><u>For Overseas Filipino Workers (OFW), any of the following:</u></p> <p>a. Employment Contract</p> <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul> <p>b. Certificate of Employment and Compensation (CEC)</p> <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/ Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	<p>Employer</p> <p>Employer</p>



<p>c. ITR filed with the Host Country/ Government (1 Original) NOTE: If documents are in foreign language/s, English translation is required.</p>	<p>Employer</p>
<p><b><u>CALAMITY LOAN</u></b> <b>Member</b></p> <ol style="list-style-type: none"> <li>1. Calamity Loan Application Form (CLAF, HQP-SLF-066) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Proof of Income <u>For Formally Employed:</u> The “Certificate of Net Pay” portion at the back of the application form must be accomplished by the employer or submit photocopy of one (1) month latest payslip duly authenticated by the company’s authorized signatory.  <u>For Self Employed, any of the following:</u> <ol style="list-style-type: none"> <li>a. Income Tax Return (ITR), Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor’s Permit/Business Permit (1 Photocopy)</li> <li>b. Commission Vouchers reflecting the issuer’s name and contact details (for the last 12 months) (1 Original)</li> <li>c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign</li> </ol> </li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Employer</p> <p>Bureau of Internal Revenue (BIR)/LGU</p> <p>Concerned company wherein member has engagement</p> <p>Issuing Bank</p>



remittance, pension, etc.) (1 Original)	
d. Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs) (1 Certified True Copy)	LGU, LTFRB
e. Certificate of Engagement issued by the owner of business (1 Original)	Concerned company wherein member has engagement
f. Declaration of Income (HQP-SLF-136) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
<u>For Overseas Filipino Workers (OFW), any of the following:</u>	
a. Employment Contract <ul style="list-style-type: none"> <li>▪ Employment Contract between employee and employer (1 Photocopy); or</li> <li>▪ POEA Standard Contract (1 Original)</li> </ul>	Employer
b. Certificate of Employment and Compensation (CEC) <ul style="list-style-type: none"> <li>▪ CEC written on the Employer/Company's official letterhead (1 Original); or</li> <li>▪ CEC signed by employer (for household staff and similarly situated employees) (1 Original), supported by a photocopy of the employer's ID and passport</li> </ul>	Employer
c. ITR filed with the Host Country/ Government (1 Original) NOTE: If documents are in foreign language/s, English translation is required.	Employer



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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Access the Pag-IBIG Fund website and file the MPL/ Calamity Loan online through Virtual Pag-IBIG.	1. On scheduled date, access the system and view the online STL application through Virtual Pag-IBIG.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	1.1 Select the application for processing.	None	30 Minutes	
	1.2 Check the completeness and correctness of the documents submitted.	None	15 Minutes	
	1.3 Encode the member-applicant's Pag-IBIG MID No. and view the member-applicant's details.	None	15 Minutes	
	1.4 Verify the member-applicant's record.	None	1 Hour and 50 Minutes	
	1.5 File the application in the system and select the "Pending" button.	None	10 Minutes	
	1.6 At the end of the day, process the member-	None	7 Hours	



	<p>applicant's record reconciliation.</p> <p>1.7 Process the account reconciliation, as applicable:</p> <p><u>For verification/ reconciliation of member-applicant's record:</u></p> <ul style="list-style-type: none"> <li>♦ For MS/SL adjustment</li> <li>♦ For complex consolidation/merging</li> <li>♦ For reconciliation/ data migration</li> <li>♦ For editing of information in the member subsidiary ledger</li> <li>♦ With account for reclass due to erroneously paid remittances</li> </ul> <p><u>For verification/ reconciliation of member-applicant's STL account:</u></p> <ul style="list-style-type: none"> <li>♦ If with gap in posted payment of loan amortization</li> <li>♦ If subject for TAV offsetting</li> <li>♦ If with in-transit payment</li> </ul>	None	12 Working Days	<p>MC Accounting Division -Technical and Administrative Support (MCAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p> <p>STL Accounting Division - Technical and Administrative Support (STLAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p>
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	<ul style="list-style-type: none"> <li>With account for reclass due to erroneously paid amortization</li> <li>If for validation of Accounts Payable (AP)</li> <li>If with STL Account under Legacy system.</li> </ul>			
	1.8 Retrieve the filed application in the system and resume the processing of application and endorse to the Head/Branch Head, for review and approval.	None	1 Hour	Member Services Officer Member Services II - Frontline Servicing - Branch
	1.9 Review the loan details of the member-applicant and approve/disapprove the loan application.	None	1 Working Day**	Head/Branch Head Member Services II - Frontline Servicing - Branch
	NOTE: In case of disapproval, an SMS notification shall be sent to the concerned member-applicant regarding the disapproval of his STL application.			
	1.10 Generate the List of Approved STL Application and Certification for Disbursement.	None	1 Hour	

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	1.11 Endorse the List of Approved STL Application and Certification for Disbursement to the Cash and Management Division (CMD) - Treasury Department to initiate disbursement	None	30 Minutes	Head/Branch Head Member Services II - Frontline Servicing - Branch
	1.12 Generate/prepare the necessary disbursement document.	None	1 Hour	Treasury Analyst CMD-Treasury Department
	1.13 Sign the disbursement documents to indicate approval.	None	1 Working Day**	Approving Authorities
	1.14 Prepare and approve the Disbursement Voucher (DV).	None	30 Minutes	Financial Analyst II FCD-OAD
	1.15 Sign the DV to certify the availability of funds for disbursement.	None	1 Working Day**	Approving Authorities
	1.16 Process the release of loan proceeds and forward the Letter of Instruction (LOI) and email notification to the Partner-Bank for	None	3 Working Days **	Treasury Analyst CMD-Treasury Department  Signing Authorities

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	crediting of loan proceeds.			
	1.17 Inform the Data Center Department (DCD) on the availability of Feedback File Report to initiate SMS blasting on the crediting of loan proceeds to the member-borrower's disbursement card.	None	1 Hour and 30 Minutes	Treasury Analyst CMD-Treasury Department
<b>TOTAL:</b>		None	20 Working Days	

\*\* The activity is being done in batch and may be done at the end of the day.



### 13. Availment of Short-Term Loan (STL) Through Virtual Pag-IBIG with Employer Interface (Complex)

The Short-Term Loan (STL) program aims to provide financial assistance to Pag-IBIG Fund members.

- Multi-Purpose Loan (MPL) - to provide financial assistance for the following purposes:
  - ♦ Minor home improvement/home renovation/upgrades;
  - ♦ Livelihood/additional capital in small business;
  - ♦ Tuition/educational expenses;
  - ♦ Health and wellness;
  - ♦ Purchase of appliance and furniture/electronic gadgets;
  - ♦ Payment of utility/credit card bills;
  - ♦ Vacation/travel;
  - ♦ Special events;
  - ♦ Car repair; and
  - ♦ Other needs
- Calamity Loan - to provide immediate financial assistance to Pag-IBIG members in calamity-stricken areas, as declared by the Office of the President or Sangguniang Bayan.

This service shall start from the confirmation of the employer's Authorized Approving Officer (AAO) of the member-applicant's MPL/Calamity loan application up to the release of loan proceeds through Loyalty Card Plus to the member-borrower.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Cash Management Division - Treasury Department</li> <li>▪ Financial Control Division - Operations Accounting Department (OAD)</li> </ul>
<b>Classification:</b>	Complex Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to Pag-IBIG member who satisfies the following requirements:</p> <ul style="list-style-type: none"> <li>♦ Has made at least twenty-four (24) monthly membership savings (MS);                             <ul style="list-style-type: none"> <li>- A member who has withdrawn his MS due to membership maturity, or who has optionally withdrawn his MS, shall be allowed to apply for an MPL/CL provided said member has subsequently accumulated 24 MS or at least its equivalent from the cut-off date of membership maturity or optional withdrawal.</li> <li>- A member who does not meet the required 24 MS, may</li> </ul> </li> </ul>

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	<p>nevertheless, be allowed to avail of an MPL/CL if his total savings is at least equivalent to 24 MS, at the rate applicable to him.</p> <ul style="list-style-type: none"> <li>♦ Has made at least one (1) MS within the last six (6) months prior to the date of loan application;</li> <li>♦ If with existing Pag-IBIG housing loan, the account must not be in default as of the date of application;</li> <li>♦ If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application;</li> <li>♦ Has sufficient proof of income; and</li> <li>♦ A resident of the area which is declared calamity-stricken or his place of work is declared under state of calamity, subject to the approval of the Management (For calamity loan only).</li> </ul> <p>The Online STL Application through Virtual Pag-IBIG with Employer Interface is available to formally employed members with Virtual Pag-IBIG account and with issued Loyalty Card Plus only.</p>			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<b><u>MULTI-PURPOSE LOAN (MPL)</u></b> <b>Member</b> None				
<b><u>CALAMITY LOAN</u></b> <b>Member</b> None				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<u>Member-Applicant:</u> 1. Access the Pag-IBIG Fund website and file the MPL/Calamity Loan online through Virtual Pag-IBIG.	1. On scheduled date, access the system and view the online STL application through Virtual Pag-IBIG.	None	30 Minutes	<i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch

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<p><b>Employer:</b></p> <p>1.1 On scheduled date, review and confirm/deny the loan application of the member-applicant.</p> <p><b>NOTES:</b></p> <p>a. All confirmed loan application shall automatically be submitted to the concerned Pag-IBIG Fund Branch.</p> <p>b. For disqualified loan application, the concerned member-applicant shall receive an SMS notification regarding the reason/s of the disqualification of his loan application.</p>	1.1 Select the loan application for processing.	None	30 Minutes	<p><i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch</p>
	1.2 Encode the member-applicant's Pag-IBIG MID No. and view the member-applicant's details.	None	15 Minutes	
	1.3 Check the correctness of member-applicant's details.	None	15 Minutes	
	1.4 Select the "File" button to proceed with the processing.	None	10 Minutes	
	1.5 Verify the member-applicant's record.	None	1 Hour and 50 Minutes	
	1.6 Review the loan details of the member-applicant and approve/disapprove the loan application.	None	1 Working Day**	<p><i>Head/ Branch Head</i> Member Services II - Frontline Servicing - Branch</p>



	NOTE: In case of disapproval, an SMS notification shall be sent to the concerned member-applicant regarding the disapproval of his loan application.			
	1.7 Generate the List of Approved STL Application and Certification for Disbursement.	None	1 Hour	<i>Head/Branch Head Member Services II - Frontline Servicing - Branch</i>
	1.8 Endorse the Certification for Disbursement to the Cash Management Division (CMD) - Treasury Department to initiate disbursement.	None	30 Minutes	
	1.9 Generate/prepare the necessary disbursement documents.	None	1 Hour	<i>Treasury Analyst CMD-Treasury Department</i>
	1.10 Sign the disbursement documents to indicate approval.	None	1 Working Day**	<i>Approving Authorities</i>
	1.11 Prepare and approve the Disbursement Voucher (DV).	None	30 Minutes	<i>Financial Analyst II FCD-OAD</i>

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	1.12 Sign the DV to certify the availability of funds for disbursement.	None	1 Working Day**	<i>Approving Authorities</i>
	1.13 Process the release of loan proceeds and forward the Letter of Instruction (LOI) and email notification to the Partner-Bank for crediting of loan proceeds.	None	3 Working Days**	<i>Treasury Analyst CMD-Treasury Department  Signing Authorities</i>
	1.14 Inform the Data Center Department (DCD) on the availability of Feedback File Report for uploading in the system.  NOTE: After the uploading of Feedback File Report, the system shall automatically send an SMS notification to the member-borrower that the loan proceeds have been credited to his account.	None	1 Hour and 30 Minutes	<i>Treasury Analyst CMD-Treasury Department</i>
<b>TOTAL:</b>		None	7 Working Days	

\*\* The activity is being done in batch and may be done at the end of the day.



#### 14. Availment of Short-Term Loan (STL) Through Virtual Pag-IBIG with Employer Interface (Highly Technical)

The Short-Term Loan (STL) program aims to provide financial assistance to Pag-IBIG Fund members.

- Multi-Purpose Loan (MPL) - to provide financial assistance for the following purposes:
  - ♦ Minor home improvement/home renovation/upgrades;
  - ♦ Livelihood/additional capital in small business;
  - ♦ Tuition/educational expenses;
  - ♦ Health and wellness;
  - ♦ Purchase of appliance and furniture/electronic gadgets;
  - ♦ Payment of utility/credit card bills;
  - ♦ Vacation/travel;
  - ♦ Special events;
  - ♦ Car repair; and
  - ♦ Other needs
- Calamity Loan - to provide immediate financial assistance to Pag-IBIG members in calamity-stricken areas, as declared by the Office of the President or Sangguniang Bayan.

This service shall start from the confirmation of the employer's Authorized Approving Officer (AAO) of the member-applicant's MPL/Calamity loan application up to the release of loan proceeds through Loyalty Card Plus to the member-borrower.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>▪ Member Services II - Frontline Servicing - Branch</li> <li>▪ Technical and Administrative Support (TAS)                             <ul style="list-style-type: none"> <li>♦ Members Contribution Accounting Division (MCAD)</li> <li>♦ Short-Term Loan Accounting Division (STLAD)</li> </ul> </li> <li>▪ Cash Management Division - Treasury Department</li> <li>▪ Financial Control Division - Operations Accounting Department (OAD)</li> </ul>
<b>Classification:</b>	Highly Technical Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to Pag-IBIG member who satisfies the following requirements:</p> <ul style="list-style-type: none"> <li>♦ Has made at least twenty-four (24) monthly membership savings (MS);                             <ul style="list-style-type: none"> <li>- A member who has withdrawn his MS due to membership maturity, or who has optionally withdrawn his MS, shall be allowed to apply for an MPL/CL provided said member has subsequently accumulated 24 MS or at least its equivalent from</li> </ul> </li> </ul>



	<p>the cut-off date of membership maturity or optional withdrawal;</p> <ul style="list-style-type: none"><li>- A member who does not meet the required 24 MS, may nevertheless, be allowed to avail of an MPL if his total savings is at least equivalent to 24 MS, at the rate applicable to him.</li><li>♦ Has made at least one (1) MS within the last six (6) months prior to the date of loan application;</li><li>♦ If with existing Pag-IBIG housing loan, the account must not be in default as of the date of application;</li><li>♦ If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application;</li><li>♦ Has sufficient proof of income; and</li><li>♦ A resident of the area which is declared calamity-stricken or his place of work is declared under state of calamity, subject to the approval of the Management (For calamity loan only).</li></ul> <p>The Online STL Application through Virtual Pag-IBIG with Employer Interface is available to formally employed members with Virtual Pag-IBIG account and with issued Loyalty Card Plus only.</p>			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
<b><u>MULTI-PURPOSE LOAN (MPL)</u></b> <b>Member</b> None				
<b><u>CALAMITY LOAN</u></b> <b>Member</b> None				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<u>Member-Applicant:</u> 1. Access the Pag-IBIG Fund website and file the MPL/Calamity Loan online through Virtual Pag-IBIG.	1. On scheduled date, access the system and view the online STL application through Virtual Pag-IBIG.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch

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<p><u>Employer:</u></p> <p>1.1 On scheduled date, review and confirm/deny the loan application of the member-applicant.</p> <p>NOTES:</p> <p>a. All confirmed loan application shall automatically be submitted to the concerned Pag-IBIG Fund Branch.</p> <p>b. For disqualified loan application, the concerned member-applicant shall receive an SMS notification regarding the reason/s of the disqualification of his loan application.</p>	1.1 Select the loan application for processing.	None	30 Minutes	<p>Member Services Officer</p> <p>Member Services II - Frontline Servicing - Branch</p>
	1.2 Encode the member-applicant's Pag-IBIG MID No. and view the member-applicant's details.	None	15 Minutes	
	1.3 Check the correctness of member-applicant's details.	None	15 Minutes	
	1.4 Verify the member-applicant's record.	None	1 Hour and 50 Minutes	
	1.5 File the application in the system and select the "Pending" button.	None	10 Minutes	
	1.6 At the end of the day, process the member-applicant's record reconciliation.	None	7 Hours	
	1.7 Process the account reconciliation, as applicable	None	12 Working Days	



	<p><u>For verification/reconciliation of member-applicant's record:</u></p> <ul style="list-style-type: none"> <li>♦ For MS/SL adjustment</li> <li>♦ For complex consolidation/merging</li> <li>♦ For reconciliation/data migration</li> <li>♦ For editing of information in the member's subsidiary ledger</li> <li>♦ With account for reclass due to erroneously paid remittances</li> </ul>			<p>MC Accounting Division -Technical and Administrative Support (MCAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p>
	<p><u>For verification/reconciliation of member-applicant's STL account:</u></p> <ul style="list-style-type: none"> <li>♦ If with gap in posted payment of loan amortization</li> <li>♦ If subject for TAV offsetting</li> <li>♦ If with in-transit payment</li> </ul>			<p>STL Accounting Division - Technical and Administrative Support (STLAD-TAS)</p> <p>ISDD/DCD/Service Desk Branch</p>



	<ul style="list-style-type: none"> <li>♦ With account for reclass due to erroneously paid amortization</li> <li>♦ If for validation of Accounts Payable (AP)</li> <li>♦ If with STL Account under Legacy system</li> </ul>			
	<p>1.8 Retrieve the filed application in the system and resume the processing of application and endorse to the Head/Branch Head, for review and approval.</p>	None	1 Hour	<p><i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch</p>
	<p>1.9 Review the loan details of the member-applicant and approve/disapprove the loan application.</p>	None	1 Working Day**	<p><i>Head/Branch Head</i> Member Services II - Frontline Servicing -Branch</p>
	<p>NOTE: In case of disapproval, an SMS notification shall be sent to the concerned member-applicant regarding the disapproval of his loan application.</p>			



	1.10 Generate the List of Approved STL Application and Certification for Disbursement.	None	1 Hour	<i>Head/Branch Head Member Services II - Frontline Servicing -Branch</i>
	1.11 Endorse the Certification of Disbursement to the Cash Management Division (CMD) - Treasury Department to initiate disbursement.	None	30 Minutes	
	1.12 Generate/ prepare the necessary disbursement document.	None	1 Hour	<i>Treasury Analyst CMD-Treasury Department</i>
	1.13 Sign the disbursement documents to indicate approval.	None	1 Working Day**	<i>Approving Authorities</i>
	1.14 Prepare and approve the Disbursement Voucher (DV).	None	30 Minutes	<i>Financial Analyst II FCD-OAD</i>
	1.15 Sign the DV to certify the availability of funds for disbursement.	None	1 Working Day**	<i>Approving Authorities</i>

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	1.16 Process the release of loan proceeds and forward the Letter of Instruction (LOI) and email notification to the Partner-Bank for crediting of loan proceeds.	None	3 Working Days**	Treasury Analyst CMD-Treasury Department  <i>Signing Authorities</i>
	1.17 Inform the Data Center Department (DCD) on the availability of Feedback File Report for uploading in the system.  NOTE: After the uploading of Feedback File Report, the system shall automatically send an SMS notification to the member-borrower that the loan proceeds have been credited to his account.	None	1 Hour and 30 Minutes	Treasury Analyst CMD-Treasury Department
<b>TOTAL:</b>		None	20 Working Days	

\*\* The activity is being done in batch and may be done at the end of the day.



## 15. Employer Registration at the Branch

Employer registration enables employers to register with the Fund and secure their Pag-IBIG Employer ID No.

This service shall start from the receipt of accomplished Employers Data Form (EDF) and the supporting documents up to the issuance of Pag-IBIG Employer ID No.

Office or Division:	<ul style="list-style-type: none"><li>▪ Member Services I - Marketing and Sales - Branch</li><li>▪ Data Center Department (DCD)</li></ul>		
Classification:	Simple Transaction		
Type of Transaction:	G2B – Government to Business Entity		
Who may avail:	<p>Coverage under the Fund shall be mandatory to the following:</p> <ul style="list-style-type: none"><li>▪ Employers of employees’ compulsory covered by the SSS. These shall include employers whose coverage is waived or suspended, upon expiration of said waiver or suspension.</li><li>▪ The Government, its national and local offices, political subdivisions, branches, agencies or instrumentalities, government-owned and controlled corporations (GOCCs), including the Armed Forces of the Philippines (AFP), Bureau of Fire Protection (BFP), the Bureau of Jail Management and Penology (BJMP), and the Philippine National Police (PNP).</li></ul>		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
1. Employer’s Data Form (HQP-PFF-002) (1 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
2. Present the following as proof of business existence:			
<u>For Sole Proprietorship</u>			
<ul style="list-style-type: none"><li>▪ Department of Trade and Industry (DTI) Certificate of Registration (1 Certified True Copy)</li></ul>		Department of Trade and Industry (DTI)	
<u>For Partnership/Corporation/Foreign-Owned Corporation</u>			
<ul style="list-style-type: none"><li>▪ Securities and Exchange Commission (SEC) Certificate of Partnership/Incorporation (1 Certified True Copy)</li></ul>		Securities and Exchange Commission (SEC)	



<ul style="list-style-type: none"> <li>Approved Articles of Partnership/ Incorporation and By-Laws (1 Certified True Copy)</li> </ul> <p><u>For Cooperative</u></p> <ul style="list-style-type: none"> <li>Cooperative Development Authority (CDA) Certificate (1 Certified True Copy)</li> <li>Approved Articles of Cooperation (1 Certified True Copy)</li> </ul> <p><u>For Trade Association</u></p> <ul style="list-style-type: none"> <li>Securities and Exchange Commission (SEC) Certificate of Incorporation (1 Certified True Copy)</li> <li>Approved Articles of Incorporation and By-Laws (1 Certified True Copy)</li> </ul>		SEC			
			Cooperative Development Authority (CDA)		
			CDA		
			SEC		
			SEC		
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE	
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch	
2. Submit a duly accomplished EDF and present the supporting documents to the Marketing Specialist.	2. Receive the EDF and supporting documents and encode the employer details in the system.	None	15 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch	
	2.1 At cut-off period, the system shall perform	None	2 Working Days	Data Center Department (DCD)	

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	dedupping process prior to the assignment of Pag-IBIG Employer's ID No.			
<b>TOTAL:</b>		None	2 Working Days and 45 Minutes	

## NOTES:

- Once the Pag-IBIG Employer ID No. is available, the employer shall receive a letter informing them on the assigned Pag-IBIG Employer ID No. and the submission of their Specimen Signature Form (HQP-PFF-003).
- Registrant may also inquire their Pag-IBIG Employer's ID No. through the Pag-IBIG Hotline or at any Pag-IBIG Fund Branch after three (3) working days upon successful registration.
  - The concerned employer may call telephone number 8724-4244 and request their Pag-IBIG Employer ID No.
  - The concerned employer/authorized representative may also visit any Pag-IBIG Fund Branch and present one (1) valid ID to request their Pag-IBIG Employer ID No.
- Corporations may also register through the Central Business Portal (CBP).

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



## 16. Enrollment of Modified Pag-IBIG II (MP2) Account (Over-the-Counter)

The Modified Pag-IBIG II (MP2) Program is a special savings facility with a 5-year maturity, designed for Pag-IBIG Fund members who wish to save more and earn even higher dividends, in addition to their Pag-IBIG regular savings. The program is also open to pensioners and retirees who were former Pag-IBIG members.

This service shall start from the receipt of Modified Pag-IBIG II Enrollment Form (MP2EF) up to the issuance of MP2 Account No. to the concerned member-saver.

<b>Office or Division:</b>	Member Services I - Marketing and Sales - Branch
<b>Classification:</b>	Simple Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to the following:</p> <ul style="list-style-type: none"> <li>▪ All Pag-IBIG I members regardless of their monthly income; and</li> <li>▪ Former Pag-IBIG I members with other source of monthly income and/or Pensioners, regardless of age, with at least 24 monthly savings prior to retirement</li> </ul> <p>*Pensioners shall refer to a person who has retired and are receiving pension under the following:</p> <ul style="list-style-type: none"> <li>- Republic Act (RA) 8282 (Social Security Act of 1997);</li> <li>- RA 8291 (The Government Service Insurance System Act of 1997);</li> <li>- RA 660 (Magic 87);</li> <li>- RA 1616 (Gratuity Benefit);</li> <li>- RA 7699 (Portability Law);</li> <li>- Presidential Decree (PD) 1146 (Pension or Cash Payment);</li> <li>- PD 1650 (Amending Sec. 3 and 5 of PD No. 1638 entitled "Establishing a New System of Retirement and Separation for Military Personnel of the Armed Forces of the Philippines and for Other Purposes);</li> <li>- RA 8551 (Philippine National Police Reform and Reorganization Act of 1998);</li> <li>- RA 9263 (Bureau of Fire Protection and Bureau of Jail Management and Penology Professionalization Act of 2004);</li> <li>- RA 9993 (Philippine Coast Guard Law of 2009); and</li> <li>- RA 9946 (An Act Granting Additional Retirement, Survivorship, and Other Benefits to Members of the Judiciary, Amending for the Purpose Republic Act No. 910. As Amended, Providing Funds Therefor and for other Purposes).</li> </ul>



	<ul style="list-style-type: none"> <li>Former natural-born Filipino must have at least 24 monthly savings prior to Membership Termination and has re-acquired Filipino citizenship pursuant to the provisions of Republic Act 9225 or The Citizenship Retention and Reacquisition Act of 2003.</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Modified Pag-IBIG II Enrollment Form (MP2EF, HQP-PFF-226) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Valid ID acceptable to the Fund (1 Original)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
3. Philippine Passport (1 Photocopy) (For former natural-born Filipino)	Department of Foreign Affairs (DFA)
4. Proof of Income/Source of Fund (as applicable)	
<ul style="list-style-type: none"> <li>Employment Income                             <ul style="list-style-type: none"> <li>One (1) month latest Payslip (1 Photocopy)</li> <li>Latest accounts or tax declaration, if self-employed (1 Photocopy)</li> </ul> </li> </ul>	Employer
<ul style="list-style-type: none"> <li>Savings Deposits                             <ul style="list-style-type: none"> <li>Bank Statements reflecting the balance (1 Photocopy)</li> </ul> </li> </ul>	Issuing Bank/Bureau of Internal Revenue (BIR)
<ul style="list-style-type: none"> <li>Property Sale                             <ul style="list-style-type: none"> <li>Contract of Sale (1 Photocopy)</li> <li>TCT/CCT (1 Photocopy)</li> </ul> </li> </ul>	Issuing Bank
<ul style="list-style-type: none"> <li>Property Sale                             <ul style="list-style-type: none"> <li>Contract of Sale (1 Photocopy)</li> <li>TCT/CCT (1 Photocopy)</li> </ul> </li> </ul>	Issuing Agent/Registry of Deeds/Land Registration Authority (LRA)
<ul style="list-style-type: none"> <li>Sale of Shares or Other Investment                             <ul style="list-style-type: none"> <li>Sales Contract or similar document (1 Photocopy)</li> <li>Statement of Account (1 Photocopy)</li> <li>Transaction Receipt/ Confirmation (1 Photocopy)</li> <li>Shareholder's Certificate (1 Photocopy)</li> </ul> </li> </ul>	Concerned entity wherein member has engagement



<ul style="list-style-type: none"> <li>▪ Loan <ul style="list-style-type: none"> <li>- Loan Agreement (1 Photocopy)</li> </ul> </li> <li>▪ Company Sale <ul style="list-style-type: none"> <li>- Contract of Sale (1 Photocopy)</li> </ul> </li> <li>▪ Company Profits/Dividends <ul style="list-style-type: none"> <li>- Latest Audited Financial Statements (1 Photocopy)</li> <li>- Latest Management Account (1 Photocopy)</li> <li>- Board Directors Approval (1 Photocopy)</li> <li>- Dividend Distribution (1 Photocopy)</li> <li>- Tax Declaration Form (1 Photocopy)</li> </ul> </li> <li>▪ Gift <ul style="list-style-type: none"> <li>- Letter from Donor (explaining the reason for the gift and the source of donor's wealth (1 Original)</li> <li>- Certified Identification Documents of the Donor (1 Photocopy)</li> <li>- Donor's source of wealth (1 Photocopy)</li> </ul> </li> <li>▪ Maturity/Surrender of Life Policy <ul style="list-style-type: none"> <li>- Policy (1 Photocopy)</li> </ul> </li> <li>▪ Other Income Sources <ul style="list-style-type: none"> <li>- Appropriate supporting documentation (1 Photocopy)</li> </ul> </li> </ul>	<p>Concerned entity wherein member has engagement</p> <p>Property/company owner</p> <p>Issuing Agent/Registry of Deeds/Land Registration Authority (LRA)</p> <p>Donor</p> <p>Concerned entity wherein member has engagement</p> <p>Member</p>
<p><b>NOTES:</b></p> <ol style="list-style-type: none"> <li>1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.</li> <li>2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.</li> </ol>	

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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the MP2 Enrollment Form and supporting documents to the Marketing Specialist.	2. Receive the MP2 Enrollment Form and supporting documents.	None	10 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.1 Evaluate the enrollment form and check the following: ♦ Ensure that the member-applicant has Pag-IBIG MID No. and with posted Pag-IBIG membership savings (MS) For pensioners, check the member's record and ensure that he had at least 24 monthly savings prior to his retirement.	None	6 Hours	

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	<p>➤ For former natural-born Filipino, must have re-acquired his Filipino citizenship pursuant to the provisions of R.A 9225 and with at least 24 monthly savings prior to membership termination due to permanent departure from the country.</p> <p>NOTE: For disqualified application, a Notice of Disapproval of Request Slip (HQP-PFF-376) shall be issued to the concerned member-applicant.</p>			
	2.2 Explain the terms and conditions of the program.	None	20 Minutes	<p><i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch</p>

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	2.3 Process the enrollment and encode the member-applicant's details in the system.	None	1 Working Day	
	2.4 Endorse the received enrollment form and supporting documents to the Head, for review and approval.	None	30 Minutes	
	2.5 Review the record of member-applicant against the enrollment form and supporting documents and approve/disapprove the enrollment.	None	1 Working Day	Head Member Services I - Marketing and Sales - Branch
	2.6 Once approved, the member-applicant will receive an SMS notification/email confirmation concerning the successful enrollment.	None	30 Minutes	
<b>TOTAL:</b>		None	3 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



## 17. Enrollment of Modified Pag-IBIG II (MP2) Account (Salary Deduction)

The Modified Pag-IBIG II (MP2) Program is a special savings facility with a 5-year maturity, designed for Pag-IBIG Fund members who wish to save more and earn even higher dividends, in addition to their Pag-IBIG regular savings. The program is also open to pensioners and retirees who were former Pag-IBIG members.

This service shall start from the receipt of Modified Pag-IBIG II Enrollment Form (MP2EF) up to the issuance of MP2 Account No. to the concerned member-saver.

<b>Office or Division:</b>	Member Services I - Marketing and Sales - Branch
<b>Classification:</b>	Simple Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p>The program shall be open to the following:</p> <ul style="list-style-type: none"> <li>▪ All Pag-IBIG I members regardless of their monthly income; and</li> <li>▪ Former Pag-IBIG I members with other source of monthly income and/or Pensioners, regardless of age, with at least 24 monthly savings prior to retirement</li> </ul> <p>*Pensioners shall refer to a person who has retired and are receiving pension under the following:</p> <ul style="list-style-type: none"> <li>- Republic Act (RA) 8282 (Social Security Act of 1997);</li> <li>- RA 8291 (The Government Service Insurance System Act of 1997);</li> <li>- RA 660 (Magic 87);</li> <li>- RA 1616 (Gratuity Benefit);</li> <li>- RA 7699 (Portability Law);</li> <li>- Presidential Decree (PD) 1146 (Pension or Cash Payment);</li> <li>- PD 1650 (Amending Sec. 3 and 5 of PD No. 1638 entitled "Establishing a New System of Retirement and Separation for Military Personnel of the Armed Forces of the Philippines and for Other Purposes);</li> <li>- RA 8551 (Philippine National Police Reform and Reorganization Act of 1998);</li> <li>- RA 9263 (Bureau of Fire Protection and Bureau of Jail Management and Penology Professionalization Act of 2004);</li> <li>- RA 9993 (Philippine Coast Guard Law of 2009); and</li> <li>- RA 9946 (An Act Granting Additional Retirement, Survivorship, and Other Benefits to Members of the Judiciary, Amending for the Purpose Republic Act No. 910.</li> </ul>



	<p>As Amended, Providing Funds Therefor and for other Purposes).</p> <ul style="list-style-type: none"> <li>Former natural-born Filipino must have at least 24 monthly savings prior to Membership Termination and has re-acquired Filipino citizenship pursuant to the provisions of Republic Act 9225 or The Citizenship Retention and Reacquisition Act of 2003.</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
1. Modified Pag-IBIG II Enrollment Form (MP2EF, HQP-PFF-226) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Valid ID acceptable to the Fund (1 Original)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
3. Philippine Passport (1 Photocopy) (For former natural-born Filipino)	Department of Foreign Affairs (DFA)
4. Proof of Income/Source of Fund (as applicable)	
<ul style="list-style-type: none"> <li>Employment Income                             <ul style="list-style-type: none"> <li>One (1) month latest Payslip (1 Photocopy)</li> <li>Latest accounts or tax declaration, if self-employed (1 Photocopy)</li> </ul> </li> </ul>	Employer
<ul style="list-style-type: none"> <li>Savings Deposits                             <ul style="list-style-type: none"> <li>Bank Statements reflecting the balance (1 Photocopy)</li> </ul> </li> </ul>	Issuing Bank/Bureau of Internal Revenue (BIR)
<ul style="list-style-type: none"> <li>Property Sale                             <ul style="list-style-type: none"> <li>Contract of Sale (1 Photocopy)</li> <li>TCT/CCT (1 Photocopy)</li> </ul> </li> </ul>	Issuing Agent/Registry of Deeds/Land Registration Authority (LRA)
<ul style="list-style-type: none"> <li>Sale of Shares or Other Investment                             <ul style="list-style-type: none"> <li>Sales Contract or similar document (1 Photocopy)</li> </ul> </li> </ul>	Concerned entity wherein member has engagement



<ul style="list-style-type: none"> <li>- Statement of Account (1 Photocopy)</li> <li>- Transaction Receipt/Confirmation (1 Photocopy)</li> <li>- Shareholder's Certificate (1 Photocopy)</li> </ul>	
<ul style="list-style-type: none"> <li>▪ Loan                             <ul style="list-style-type: none"> <li>- Loan Agreement (1 Photocopy)</li> </ul> </li> </ul>	Concerned entity wherein member has engagement
<ul style="list-style-type: none"> <li>▪ Company Sale                             <ul style="list-style-type: none"> <li>- Contract of Sale (1 Photocopy)</li> </ul> </li> </ul>	Property/company owner
<ul style="list-style-type: none"> <li>▪ Company Profits/Dividends                             <ul style="list-style-type: none"> <li>- Latest Audited Financial Statements (1 Photocopy)</li> <li>- Latest Management Account (1 Photocopy)</li> <li>- Board Directors Approval (1 Photocopy)</li> <li>- Dividend Distribution (1 Photocopy)</li> <li>- Tax Declaration Form (1 Photocopy)</li> </ul> </li> </ul>	Issuing Agent/Registry of Deeds/Land Registration Authority (LRA)
<ul style="list-style-type: none"> <li>▪ Gift                             <ul style="list-style-type: none"> <li>- Letter from Donor (explaining the reason for the gift and the source of donor's wealth (1 Original))</li> <li>- Certified Identification Documents of the Donor (1 Photocopy)</li> <li>- Donor's source of wealth (1 Photocopy)</li> </ul> </li> </ul>	Donor
<ul style="list-style-type: none"> <li>▪ Maturity/Surrender of Life Policy                             <ul style="list-style-type: none"> <li>- Policy (1 Photocopy)</li> </ul> </li> </ul>	Concerned entity wherein member has engagement
<ul style="list-style-type: none"> <li>▪ Other Income Sources                             <ul style="list-style-type: none"> <li>- Appropriate supporting documentation (1 Photocopy)</li> </ul> </li> </ul>	Member



**NOTES:**

1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the MP2 Enrollment Form and supporting documents to the Marketing Specialist.	2. Receive the MP2 Enrollment Form and supporting documents.	None	10 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.1 Evaluate the enrollment form and check the following: <ul style="list-style-type: none"> <li>♦ Ensure that the applicant has Pag-IBIG MID No. and with posted Pag-IBIG membership savings (MS)</li> <li>♦ For pensioners, check the member-applicant's record and ensure that he/she had at least 24 monthly savings prior</li> </ul>	None	6 Hours	



	<p>to his retirement</p> <ul style="list-style-type: none"> <li>For former natural-born Filipino, must have re-acquired his Filipino citizenship pursuant to the provisions of R.A 9225 and with at least 24 monthly savings prior to membership termination due to permanent departure from the country.</li> </ul> <p>NOTE: For disqualified application, a Notice of Disapproval of Request Slip (HQP-PFF-376) shall be issued to the concerned member-applicant.</p>			
	2.2 Explain the terms and conditions of the program.	None	20 Minutes	<p><i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch</p>

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	2.3 Process the enrollment and encode the member-applicant's details in the system.	None	1 Working Day	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.4 Endorse the received enrollment form and supporting documents to the Head, for review and approval.	None	30 Minutes	
	2.5 Review the record of the member-applicant against the enrollment form and supporting documents and approve/disapprove the enrollment.	None	1 Working Day	Head Member Services I - Marketing and Sales - Branch
	2.6 Once approved, the member-applicant will receive an SMS notification/email confirmation concerning the successful enrollment.	None	30 Minutes	
<b>TOTAL:</b>		None	3 Working days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



## 18. Issuance of Disbursement Cards to Qualified Member-Applicant

This refers to the issuance of Disbursement Cards Partner-Bank's Card to qualified Pag-IBIG member-applicant who opt to release his loan proceeds through the said mode.

This service shall start from the receipt of enrollment form, as applicable, up to the issuance of Disbursement Cards to the qualified Pag-IBIG member-applicant.

Office or Division:	Member Services II - Frontline Servicing - Branch			
Classification:	Simple Transaction			
Type of Transaction:	G2C – Government to Client			
Who may avail:	Qualified Pag-IBIG Member-Applicant			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Disbursement Card Application/ Enrollment Form (1 Original)		Pag-IBIG Fund Branch		
2. One (1) valid ID acceptable to the Fund (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer		
NOTES:				
1. In all instances wherein photocopies are submitted, the original documents must be presented for authentication.				
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number for the disbursement card enrollment transaction and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch

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2. Apply for the disbursement card as mode of release of the approved loan proceeds.	2. Explain the terms and conditions of issuance of disbursement card to the member-applicant.	None	5 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.1 Inform the member-applicant that the cost of disbursement card shall be deducted from his loan proceeds.	None	5 Minutes	
	2.2 Issue the Disbursement Card Application/ Enrollment Form to the member-applicant.	None	5 Minutes	
3. Submit the supporting documents.	3. Receive and check the completeness of supporting documents.	None	45 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	3.1 Issue the Disbursement Card to the member-applicant.	None	5 Minutes	



	<p>3.2 For member-applicant with existing disbursement card, encode the disbursement card number in the system and verify the expiration date of disbursement card.</p> <p>NOTE: If expired, member-applicant may opt to replace/avail a new disbursement card from different partner bank. Processing shall go to Process Step 1 to 2.2</p>	None	15 Minutes	<p><i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch</p>
	3.3 Ensure the correctness of the encoded disbursement card number against the photocopy of the card.	None	30 Minutes	
	3.4 Request the member-applicant to submit a photocopy of the disbursement card.	None	30 Minutes	

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4. Provide the photocopy of disbursement card.	4. Upon receipt of the photocopy of disbursement card, indicate the disbursement card number in the STL application.  NOTE: On scheduled date, the Member Services Officer (Frontliner) shall transmit the Disbursement Card Application/ Enrollment Form to the partner banks, as applicable.	None	5 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
<b>TOTAL:</b>		None	2 Hours and 55 Minutes	

## NOTES:

1. For member-applicant with existing disbursement card, encode the disbursement card number in the system to verify its expiration date. The system shall automatically determine if the disbursement card is expired or not.
2. The member-applicant may opt to replace/avail a new disbursement card from different Partner Bank or change the mode of release.
3. For some Partner Banks who do not require the Disbursement Card Application/Enrollment Form, the mandatory information from the qualified member-applicant were already incorporated in the Multi-Purpose Loan Application Form (MPLAF, HQP-SLF-065)/Calamity Loan Application Form (CLAF, HQP-SLF-066).

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



## 19. Issuance of Pag-IBIG Loyalty Card Plus

The Pag-IBIG Fund Loyalty Card Program provides the eligible Pag-IBIG Fund member an added benefits and savings in the form of discounts and rewards points through the purchase of their priority needs from the accredited partner-merchants. The said Program also provides convenience to the members availing of loans, provident benefits claim, and/or MP2 annual dividend payout by handling the proceeds of their loans/claims/dividends credited directly to their Pag-IBIG Fund Loyalty Card Plus thus, making it a Loyalty Card and Disbursement Card at the same time. Further, the Program serves as a tool in updating the members' database at no extra cost to the Fund.

This service shall start from the receipt of Pag-IBIG Loyalty Card Plus Application Form up to the issuance of Pag-IBIG Loyalty Card Plus to the member.

up to the issuance of Pag-IBIG Loyalty Card Plus to the member.

Office or Division:	<ul style="list-style-type: none"><li>Member Services I - Marketing and Sales - Branch</li><li>Accredited Partner-Bank</li></ul>			
Classification:	Simple Transaction			
Type of Transaction:	G2C – Government to Client			
Who may avail:	The Program is open to all Pag-IBIG member who satisfy the following: <ul style="list-style-type: none"><li>With Pag-IBIG MID No.</li><li>Membership status is active or MP2 retiree member</li><li>Membership record is updated</li></ul>			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. Pag-IBIG Loyalty Card Plus Application Form (HQP-PFF-108) (1 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch		
2. Valid ID acceptable to the Fund (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer		
NOTES:				
1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.				
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait	1. Provide a queue number for Pag-IBIG Loyalty	None	30 Minutes*	Information Officer Branch

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for the number to be called.	Card Plus enrollment.			
2. Submit a duly accomplished Pag-IBIG Loyalty Card Plus Application Form and supporting document to the Marketing Specialist.	2. Receive the Pag-IBIG Loyalty Card Plus Application Form and supporting documents.	None	10 Minutes	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
	2.1 Evaluate the application form and check the following: <ul style="list-style-type: none"> <li>♦ If the form is completely filled-out</li> <li>♦ If the member is registered and with Pag-IBIG MID No.</li> <li>♦ If the membership status is active</li> <li>♦ If the member's record is updated</li> </ul>	None	10 Minutes	
	2.2 Advise the member to proceed to the Partner-Bank Operator for the enrollment.	None	30 Minutes*	



3. Present the Pag-IBIG Loyalty Card Plus Application Form and supporting document to the Partner-Bank Operator for data capturing and card printing.	3. Receive the Pag-IBIG Loyalty Card Plus Application Form and supporting document.	None	5 Minutes	Partner-Bank Operator Accredited Partner-Bank
	3.1 Verify the member's details in the system and request the member to pay the corresponding card fee.	None	10 Minutes	
4. Pay the amount due for the card fee to the Partner-Bank Operator.  4.1 Get the Pag-IBIG Loyalty Card Plus that will be issued by the Partner-Bank Operator.	4. Prepare and issue an Official Receipt to the concerned member.	PHP125.00	3 Minutes	Partner-Bank Operator Accredited Partner-Bank
	4.1 Encode/ capture the member's information, photo and biometrics.	None	10 Minutes	
	4.2 Prior to printing, ensure the correctness of the member's information to be printed on the card.	None	2 Minutes	
	4.3 Print the Pag-IBIG Loyalty Card Plus.	None	5 Minutes	

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	4.4 Issue the Pag-IBIG Loyalty Card Plus together with the PIN Mailer and envelope kit to the member.	None	5 Minutes	Partner-Bank Operator Accredited Partner-Bank
	4.5 Require the member to sign in a log sheet as acknowledgment receipt of the card.	None	2 Minutes	
<b>TOTAL:</b>		Php125.00	2 Hours and 2 Minutes	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



## **20. Issuance of Payment Order Form (POF) and Acceptance of Remittance for Membership Savings (MS)/Payment of Loan Amortization and Other Amounts due to the Fund Through Over-The-Counter (OTC)**

This service allows the Payor to remit/pay various amounts due or voluntary savings to the Fund through over-the-counter (OTC). This covers various provident and housing-related payment transactions, which shall not be limited to the following:

1. Savings-related
  - Membership Savings (MS)
  - Modified Pag-IBIG II (MP2)
2. Short-Term Loan (STL)-related
  - Multi-Purpose Loan (MPL)
  - Calamity Loan
3. Housing-related
  - Housing Loan (HL) amortization
  - Full payment of HL obligation
  - HL processing fee
  - Appraisal fee
  - Conversion cost
4. Disposal of Pag-IBIG Fund Acquired Assets
  - Full payment of selling price
  - Reservation fee
  - Down payment/Bidder's Bond
  - Equity
  - Processing Fee (for sale through long-term installment to be paid upon submission of requirements)
  - Advance Sales/Redemption Insurance (MRI/SRI) premiums
  - Advance Fire and Allied Perils Insurance (FAPI) premiums
  - Interim interest
  - Monthly installment (for short-term installment)
  - Advance monthly installment
  - Monthly rental
  - Advance rent (for lease with option to purchase, upon signing of contract of lease)
  - Security deposit (for lease with option to purchase, upon signing of contract of lease)
  - Cash bond (for negotiated sale-bulk sale)



5. Other Amounts due

- Corresponding penalties due to remittance beyond due date
- Re-filing or re-evaluation of HL application
- Inspection in excess of four (4) inspections for accounts with staggered releases (e.g., home improvement and house construction)
- Handling fee per additional Check issued for split payment of HL proceeds
- Accounts Receivable from Member due to over payment
- Loyalty Card Fee

This service shall start from the receipt of the supporting documents from the Payor for the issuance of Payment Order Form (POF) up to the issuance of Pag-IBIG Fund Official Receipt (PFOR) to the Payor.

Office or Division:	<ul style="list-style-type: none"><li>▪ Member Services I - Marketing and Sales - Branch</li><li>▪ Member Services II - Frontline Servicing - Branch</li><li>▪ Branch Support - Branch</li></ul>		
Classification:	Simple Transaction		
Type of Transaction:	G2C – Government to Client		
Who may avail:	Pag-IBIG Fund members/member-borrowers and non-Pag-IBIG members (only for sale of Acquired Assets through cash or short-term installment [12 months])		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
A. REQUIREMENTS FOR ISSUANCE OF PAYMENT ORDER FORM (POF)			
<b>For Individual Payor, any of the following:</b> 1. Latest Pag-IBIG Fund Official Receipt (PFOR, 1 Photocopy)  2. Monthly Short-Term Loan (STL)/ Housing Loan (HL) Billing Statement (MSBS/MHBS) (1 Photocopy)  3. Statement of Accounts Receivable from Member (1 Photocopy)  <b>For Employer, submit the following documents depending on the type of payment, in soft copy:</b> 1. For MS, Membership Savings Remittance Form (MSRF, HQP-TMF-381)		Pag-IBIG Fund member/member-borrowers/ Non-Pag-IBIG Fund members  Pag-IBIG Fund  Pag-IBIG Fund  Pag-IBIG Fund website ( <a href="http://www.pagbigfund.gov.ph">www.pagbigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	



2. For STL, Short Term-Loan Remittance Form (STLRF, HQP-TMF-382)				
3. For HL, Statement of Payroll Deduction/Housing Loan Amortization Remittance Form (HLARF, HQP-TMF-383)/Housing-Related Fees Remittance Form (HRFRF, HQP-TMF-384)				
<b>B. REQUIREMENTS FOR REMITTANCE OF MS/PAYMENT OF LOAN AMORTIZATION AND OTHER AMOUNTS DUE TO THE FUND</b>				
Payment Order Form (POF, HQP-TMF-024) (1 Original)		Pag-IBIG Fund Branch		
<b>NOTE:</b> In all instances wherein photocopies are submitted, the original documents must be presented for authentication.				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
<b>A. ISSUANCE OF PAYMENT ORDER FORM (POF)</b>				
1. Proceed to the Information Officer, get a queue number for the issuance of Payment Order Form (POF) and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Proceed to the Member Services II - Frontline Servicing to request for POF.	2. Determine the type of transaction the payment is intended.	None	15 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch

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	<p>2.1 Request the Payor to present and/or submit any of the following, per type of transaction:</p> <p><u>For Individual Payor (IP), whichever is applicable</u></p> <ul style="list-style-type: none"> <li>▪ Latest PFOR</li> <li>▪ MSBS/MHBS</li> <li>▪ Statement of Accounts Receivable from Member</li> </ul> <p><u>For Employer</u></p> <ul style="list-style-type: none"> <li>▪ For MS, MSRF</li> <li>▪ For STL, STLRF</li> <li>▪ For HL, Statement of Payroll Deduction/ HLARF/ HRFRF</li> </ul>	None	5 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	<p>2.2 Check the uploaded file submitted by the employer and ensure the correctness of the Pag-IBIG MID No. and amount to be paid.</p>	None	30 Minutes	

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	<p><b>NOTE:</b> If payment is thru Check, the amount reflected in the remittance file should match with the amount indicated in the Check.</p> <p>2.3 Generate and issue the POF to the Payor or Employer.</p>	None	5 Minutes	<p>Member Services Officer</p> <p>Member Services II - Frontline Servicing - Branch</p>
3. Receive the POF from the Member Services Officer.	3. Advise the Payor or Employer to proceed to the payment counter and present the POF/other supporting documents, as applicable, for remittance/ payment.	None	5 Minutes	<p>Member Services Officer</p> <p>Member Services II - Frontline Servicing - Branch</p>
<b>TOTAL:</b>		None	1 Hour and 30 Minutes	



<b>B. ACCEPTANCE OF MS REMITTANCE/LOAN AMORTIZATION PAYMENT AND OTHER AMOUNTS DUE TO THE FUND</b>				
4. Submit the POF to Cashier.	4. Upon receipt of the POF and/or supporting documents (as applicable), access the system and encode the POF No./ Borrower's Name.	None	5 Minutes	Cashier Branch Support - Branch
	4.1 Ensure that the details reflected in the system are matched with the POF.	None	5 Minutes	Cashier Branch Support - Branch
5. Remit the MS/ pay loan amortization and other amounts due to the Fund	5. Receive the actual Cash/ Check from the Payor or Employer.	Depends on the amount due per type of transaction	5 Minutes	Cashier Branch Support - Branch
	5.1 Ensure that the Cash/ Check received is matched with the amount being paid.	None	20 Minutes (Cash and dated Check)	

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	NOTE: For Check payment, the information indicated in the Check such as Check No. and Bank's Name must be encoded.		25 Minutes (Postdated Check)	
6. Receive the PFOR.	6. Generate, sign, and issue the Pag-IBIG Fund Official Receipt (PFOR, HQP-TMF-015) to the Payor/ Employer	None	10 Minutes	Cashier Branch Support - Branch
TOTAL:		Depends on the amount due per type of transaction		
Cash and Dated Check			45 Minutes	
Postdated Check			50 Minutes	
NOTES:				
1. For Payor with invalid Pag-IBIG MID No., the Payment Screener may use the member's name with date of birth to get the member's details.				
2. Once the Payor's details have been encoded, the system shall automatically:				
▪ Verify the validity of Payor's Pag-IBIG MID No.				
▪ Determine the Branch the payment is due.				
3. If the employer has employees without assigned Pag-IBIG MID No., advise the employer that the member's payment shall not be posted in the employee's subsidiary ledger (SL).				
4. Employer must submit a revised MSRF/STLRF/HLARF/HRFRF reflecting a complete Pag-IBIG MID Nos. and/or Housing Account Nos. (HAN) of its concerned employees.				
5. The system will automatically capture the "period covered" and "amount due" reflected in the uploaded file.				
6. The uploaded remittance file shall appear in the Payment Order Form Screening Window.				
7. The system will automatically match the amount encoded in the system against the amount reflected in remittance file. If the amount encoded does not match, the remittance file shall not be served.				



8. The uploading of remittance file shall proceed once the information of the member is updated.
9. The system will automatically compute the total amount due for HL amortization.
10. For payment of HL amortization, the borrower shall be advised that for his succeeding payment, he/she may pay his HL amortization to the Fund's Accredited Collecting Partners such as Bayad Center, SM Business Center, etc.
11. For remittance/payment using Post-dated Check (PDC), an Acknowledgement Receipt (AR, HQP-TMF-165) shall be issued to the Payor upon receipt of remittance/payment.

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



## 21. Membership Registration at the Branch (Employee-Assisted)

The membership registration enables the employed and/or self-employed individuals to register with the Fund and secure their Pag-IBIG Membership ID (MID) No. The membership registration with the Fund may either be mandatory or voluntary.

This service shall start from the registration at the Pag-IBIG Fund Branch kiosk up to the issuance of Pag-IBIG MID No.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>Member Services I - Marketing and Sales - Branch</li> <li>Data Center Department (DCD)</li> </ul>
<b>Classification:</b>	Simple Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p><b>Mandatory Coverage:</b></p> <p>Coverage under the Fund shall be mandatory to the following:</p> <ul style="list-style-type: none"> <li>All employees who are or ought to be covered by the Social Security System (SSS), provided that actual membership in the SSS shall not be a condition precedent to the mandatory coverage in the Fund. It shall include, but are not limited to: <ul style="list-style-type: none"> <li>A private employee, whether permanent, temporary, or provisional who is not over sixty (60) years old;</li> <li>A household helper earning at least P1,000.00 a month. A household helper is any person who renders domestic services exclusively to a household such as a driver, gardener, cook, governess, and other similar occupations;</li> <li>A Filipino seafarer upon the signing of the standard contract of employment between the seafarer and the manning agency, which together with the foreign ship owner, acts as the employer;</li> <li>A self-employed person regardless of trade, business or occupation, with an income of at least P1,000.00 a month and not over sixty (60) years old;</li> </ul> </li> <li>All employees who are subject to mandatory coverage by the Government Service Insurance System (GSIS), regardless of their status of appointment, including members of the judiciary and constitutional commissions;</li> <li>Uniformed members of the Armed Forces of the Philippines, the Bureau of Fire Protection, the Bureau of Jail Management and Penology, and the Philippine National Police;</li> <li>Filipinos employed by foreign-based employers, whether they are deployed here or abroad or a combination thereof.</li> </ul>



	<p><b>Voluntary Coverage:</b></p> <p>An individual at least 18 years old but not more than 65 years old may register with the Fund under voluntary membership. However, said individual shall be required to comply with the set of rules and regulations for Pag-IBIG members including the amount of contribution and schedule of payment. In addition, they shall be subject to the eligibility requirements in the event of availment of loans and other programs/benefits offered by the Fund.</p> <p>The following shall be allowed to apply for voluntary membership:</p> <ul style="list-style-type: none"> <li>▪ Non-working spouses who devote full time to managing the household and family affairs, unless they also engage in another vocation or employment which is subject to mandatory coverage, provided the employed spouse is a registered Pag-IBIG member and consents to the Fund membership of the non-working spouse;</li> <li>▪ Filipino employees of foreign government or international organization, or their wholly owned instrumentality based in the Philippines, in the absence of an administrative agreement with the Fund;</li> <li>▪ Employees of an employer who is granted a waiver or suspension of coverage by the Fund under RA 9679;</li> <li>▪ Leaders and members of religious groups;</li> <li>▪ A member separated from employment, local or abroad, or ceased to be self-employed but would like to continue paying his personal contribution. Such member may be a pensioner, investor, or any other individual with passive income or allowances;</li> <li>▪ Public officials or employees who are not covered by the GSIS such as Barangay Officials, including Barangay Chairmen, Barangay Council Members, Chairmen of the Barangay Sangguniang Kabataan, and Barangay Secretaries and Treasurers;</li> <li>▪ Such other earning individuals/groups as may be determined by the Board by rules and regulations.</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
None	None

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1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Register online using the dedicated computers for online registration.	2. Assist the registrant in registering online using the dedicated computers.	None	15 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.1 At cut-off period, the system shall perform deduping process prior assignment of Pag-IBIG MID No.	None	2 Working Days	Data Center Department (DCD)
<b>TOTAL:</b>		None	2 Working Days and 45 Minutes	

## NOTES:

1. Upon successful registration, registrant with a registered cellphone number will receive a Short Message Service (SMS) notification containing the Registration Tracking No. (RTN). A link to the Pag-IBIG MID No. verification shall also be indicated in the SMS.
2. The registrant without a registered cellphone number may get their Pag-IBIG MID No. through the Pag-IBIG Hotline or at any Pag-IBIG Fund branch after three (3) working days upon successful registration.
  - ♦ The registrant may call the telephone number 8724-4244 and request his Pag-IBIG MID No., provided that the registrant shall be able to answer at least three (3) security questions correctly, to establish his identity.
  - ♦ The registrant may also visit any Pag-IBIG Fund Branch and present one (1) valid ID to request his Pag-IBIG MID No.

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



## 22. Membership Registration Through Submission of MDF

The membership registration enables the employed and/or self-employed individuals to register with the Fund and secure their Pag-IBIG Membership ID (MID) No. The membership registration with the Fund may either be mandatory or voluntary.

This service shall start from the receipt of accomplished Member's Data Form (MDF) up to the issuance of Pag-IBIG MID No.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>Member Services I - Marketing and Sales - Branch</li> <li>Data Center Department (DCD)</li> </ul>
<b>Classification:</b>	Simple Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	<p><b>Mandatory Coverage:</b></p> <p>Coverage under the Fund shall be mandatory to the following:</p> <ul style="list-style-type: none"> <li>All employees who are or ought to be covered by the Social Security System (SSS), provided that actual membership in the SSS shall not be a condition precedent to the mandatory coverage in the Fund. It shall include, but are not limited to: <ul style="list-style-type: none"> <li>A private employee, whether permanent, temporary, or provisional who is not over sixty (60) years old;</li> <li>A household helper earning at least P1,000.00 a month. A household helper is any person who renders domestic services exclusively to a household such as a driver, gardener, cook, governess, and other similar occupations;</li> <li>A Filipino seafarer upon the signing of the standard contract of employment between the seafarer and the manning agency, which together with the foreign ship owner, acts as the employer;</li> <li>A self-employed person regardless of trade, business or occupation, with an income of at least P1,000.00 a month and not over sixty (60) years old;</li> </ul> </li> <li>All employees who are subject to mandatory coverage by the Government Service Insurance System (GSIS), regardless of their status of appointment, including members of the judiciary and constitutional commissions;</li> <li>Uniformed members of the Armed Forces of the Philippines, the Bureau of Fire Protection, the Bureau of Jail Management and Penology, and the Philippine National Police;</li> </ul>



	<ul style="list-style-type: none"> <li>▪ Filipinos employed by foreign-based employers, whether they are deployed here or abroad or a combination thereof.</li> </ul> <p><b>Voluntary Coverage:</b></p> <p>An individual at least 18 years old but not more than 65 years old may register with the Fund under voluntary membership. However, said individual shall be required to comply with the set of rules and regulations for Pag-IBIG members including the amount of contribution and schedule of payment. In addition, they shall be subject to the eligibility requirements in the event of availment of loans and other programs/benefits offered by the Fund.</p> <p>The following shall be allowed to apply for voluntary membership:</p> <ul style="list-style-type: none"> <li>▪ Non-working spouses who devote full time to managing the household and family affairs, unless they also engage in another vocation or employment which is subject to mandatory coverage, provided the employed spouse is a registered Pag-IBIG member and consents to the Fund membership of the non-working spouse;</li> <li>▪ Filipino employees of foreign government or international organization, or their wholly owned instrumentality based in the Philippines, in the absence of an administrative agreement with the Fund;</li> <li>▪ Employees of an employer who is granted a waiver or suspension of coverage by the Fund under RA 9679;</li> <li>▪ Leaders and members of religious groups;</li> <li>▪ A member separated from employment, local or abroad, or ceased to be self-employed but would like to continue paying his personal contribution. Such member may be a pensioner, investor, or any other individual with passive income or allowances;</li> <li>▪ Public officials or employees who are not covered by the GSIS such as Barangay Officials, including Barangay Chairmen, Barangay Council Members, Chairmen of the Barangay Sangguniang Kabataan, and Barangay Secretaries and Treasurers;</li> <li>▪ Such other earning individuals/groups as may be determined by the Board by rules and regulations.</li> </ul>
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
Member's Data Form (MDF, HQP-PFF-039) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch

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1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit a duly accomplished MDF to the Marketing Specialist.	2. Receive the MDF and encode the data in the system.  2.1 At cut-off period, the system shall perform deduping process prior assignment of Pag-IBIG MID No.	None	15 Minutes  2 Working Days	Marketing Specialist Member Services I - Marketing and Sales - Branch  Data Center Department (DCD)
<b>TOTAL:</b>		None	2 Working Days and 45 Minutes	

## NOTES:

- Upon successful registration, registrant with a registered cellphone number will receive a Short Message Service (SMS) notification containing the Registration Tracking No. (RTN). A link to the Pag-IBIG MID No. verification shall also be indicated in the SMS.
- The registrant without a registered cellphone number may get their Pag-IBIG MID No. through the Pag-IBIG Hotline or at any Pag-IBIG Fund branch after three (3) working days upon successful registration.
  - The registrant may call the telephone number 8724-4244 and request his Pag-IBIG MID No., provided that the registrant shall be able to answer at least three (3) security questions correctly, to establish his identity.
  - The registrant may also visit any Pag-IBIG Fund Branch and present one (1) valid ID to request his Pag-IBIG MID No.



## 23. Process Enrollment of Employer to the Electronic Submission of Remittance Schedule (eSRS) Facility

This service refers to the enrollment process of employers with thirty (30) and below employees and their respective authorized users to the eSRS Facility of the Fund. This aims to facilitate the online submission of remittance schedule of employers.

This service shall start from the receipt of eSRS Employer Enrollment Form from the Employer up to the approval of the said enrollment.

Office or Division:	Member Services II - Frontline Servicing - Branch			
Classification:	Simple Transaction			
Type of Transaction:	G2C - Government to Client			
Who may avail:	Employer with employees thirty (30) and below employees			
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE		
1. eSRS Employer Enrollment Form (HQP-TMF-190) (1 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch		
2. Specimen Signature Form (SSF, HQP-PFF-003) (1 Photocopy)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch		
NOTE: In all instances wherein photocopies are submitted, the original documents must be presented for authentication.				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number for the submission of the eSRS Employer Enrollment Form and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch

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2. Submit the accomplished and signed eSRS Employer Enrollment Form to Member Services Officer.	2. Access the eSRS Facility/PFMS and check the completeness of the details in the enrollment form against the registration information in the PFMS records.	None	30 Minutes	<i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch
	2.1 Verify the signature of the employer or the authorized personnel in the enrollment form against the SSF.	None	15 Minutes	
	2.2 Ensure that the employees have Pag-IBIG MID No.	None	5 Minutes	
	2.3 Create the monthly remittance template based on the previous remittance details.	None	20 Minutes	
	2.4 Save the employer enrollment in the system.	None	5 Minutes	

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	NOTE: The system shall automatically send an email/SMS notifications to the employer concerning approval of enrollment to the Employer's authorized user of user account access.			
<b>TOTAL:</b>		None	1 Hour and 45 Minutes	
<b>NOTES:</b> <ol style="list-style-type: none"> <li>The following data elements are mandatory during enrollment: <ul style="list-style-type: none"> <li>Pag-IBIG Employer ID (ERID) No.</li> <li>Employer/Business Name</li> <li>Pag-IBIG Servicing Branch</li> <li>Employer Address</li> <li>Contact Details</li> <li>Employer Authorized User's Details <ul style="list-style-type: none"> <li>Pag-IBIG MID No.</li> <li>Name</li> <li>Designation</li> <li>User Name</li> <li>Email Address</li> <li>Cell Phone No.</li> </ul> </li> </ul> </li> <li>The Employer must nominate an authorized user as required during the enrollment.</li> <li>Submission of the accomplished form shall be done by the employer himself/herself or his/ her authorized personnel.</li> <li>The signature of employer or authorized signatory can be viewed through the Specimen Signature Form (SSF) Viewer under the Integrated Records and Information Management Department (IRIMD) Portal.</li> <li>The Household Employer shall register to Pag-IBIG Fund via KURS (Kasambahay Unified Registration System) prior to enrollment to eSRS facility.</li> <li>Pag-IBIG Fund Branches currently caters employers with thirty (30) and below employees for eSRS facility to avoid delays on the generation of Payment Instruction Form (PIF) or remittance file/s.</li> </ol>				

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



## 24. Request for the Accreditation of the Fund Coordinator (FC)

A Fund Coordinator refers to the person that liaises between the Pag-IBIG Fund and the employer of a business with more than fifty (50) employees, to communicate and coordinate with the Fund's activities.

The accredited Fund Coordinator shall:

- ♦ Act as the official representative of the company in its official transaction with the Fund;
- ♦ Ensure that their employees have Pag-IBIG Members ID (MID) No. prior submission of remittance list of their employees to the Fund;
- ♦ Serve as an official link between the Fund and employee-members about the Fund programs and activities;
- ♦ Facilitate participation of employer in Pag-IBIG programs; and
- ♦ Attend all meetings/forums/assemblies called by the Fund.

This service shall start from receipt of Fund Coordinator Nomination Form up to the issuance of Fund Coordinator Identification Card to the concerned Fund Coordinator (FC).

<b>Office or Division:</b>	Member Services I - Marketing and Sales - Branch
<b>Classification:</b>	Simple Transaction
<b>Type of Transaction:</b>	G2B – Government to Business Entity
<b>Who may avail:</b>	<p>The nominee for Fund Coordinator must:</p> <ul style="list-style-type: none"> <li>▪ Be a regular employee of the company with sufficient discretion, preferably from the Human Resource Department or Accounting Department;</li> <li>▪ Be capable of imparting information to co-employees;</li> <li>▪ Be of known probity;</li> <li>▪ Be an active Pag-IBIG Fund member under the company s/he represents and if with existing Short-Term Loan (STL), the account must be updated; and</li> <li>▪ Have an active official company email account.</li> </ul>
<b>CHECKLIST OF REQUIREMENTS</b>	
1. Fund Coordinator Nomination Form (FCNF, HQP-PFF-067) (2 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Company ID (1 Photocopy) and valid ID acceptable to the Fund (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer



3. Valid ID of Head of Office or Authorized Signatory (2 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
4. Latest 1x1 ID photo (2 Original)	Fund Coordinator

**NOTES:**

1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit a duly accomplished FCNF and supporting documents to the Marketing Specialist.	2. Receive the duly accomplished FCNF and supporting documents.	None	30 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch
2.1 Get the FC Identification Card that will be issued by the Marketing Specialist.	2.1 Check the correctness of FC's details and authenticity of signature of the authorized signatory in the nomination form against the Specimen	None	1 Hour	

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	Signature Form (SSF) on file or in the intranet portal.			
	2.2 Determine the eligibility of the nominee based on the eligibility requirement.	None	6 Hours	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
	NOTE: For disqualified applications, issue Notice of Disapproval of Request Slip (HQP-PFF-376) to the concerned employer.			
	2.3 Review and approve the nomination form.	None	1 Working Day**	<i>Supervising Member Services Officer (SMSO)</i> Member Services I - Marketing and Sales - Branch  Branch Head
	2.4 Prepare and issue the Letter to Employer re: Issuance of FC ID and FC Identification Card to the concerned employer.	None	1 Working Day**	<i>Marketing Specialist/ Supervising Member Services Officer (SMSO)/Branch Head</i> Member Services I - Marketing and Sales - Branch
<b>TOTAL:</b>		None	3 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 25. Request for Certificate of Full Payment

The Certificate of Full Payment (HQP-SLF-057) is a certification issued to members with fully paid Multi-Purpose Loan (MPL) or Calamity Loan. The same shall be issued to the concerned member upon request.

This service shall start from the receipt of request from the member up to issuance of Certificate of Full Payment.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>Member Services II - Frontline Servicing - Branch</li> <li>Short-Term Loan Accounting Division - Technical and Administrative Support (STLAD-TAS)</li> </ul>	
<b>Classification:</b>	Simple Transaction	
<b>Type of Transaction:</b>	G2C – Government to Client	
<b>Who may avail:</b>	All Pag-IBIG Members	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
<b><u>Member</u></b>		
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Valid ID acceptable to the Fund (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>Filing Through a Representative</u></b>		
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Authorization Letter (1 Original)		Member
3. Valid IDs of both parties (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b>NOTES:</b>		
1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.		
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.		

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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the Request Slip and supporting documents to the Member Services Officer.	2. Receive the Request Slip and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.1 Access the system and check the member's record against the documents submitted.	None	2 Hours	
	2.2 Verify and ensure that the Multi-Purpose Loan (MPL)/ Calamity Loan (CL) of the concerned member is fully paid.	None	1 Hour	
	NOTE: In cases where the member's existing MPL/CL is not yet fully paid, a Notice of Disapproval of Request Slip			



	(HQP-PFF-376) shall be issued to the member-borrower.			
	2.3 Affix a signature on the Request Slip (copy 2) to acknowledge the receipt of request and indicate the scheduled date of release.	None	1 Hour	<i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch
	2.4 Issue the Request Slip (copy 2) to the concerned member.	None	30 Minutes	
	2.5 Compile and endorse all received request to the STLAD-TAS on the following working day.	None	1 Working Day**	
	2.6 View the member-borrower's loan details in the system and ensure that the member-borrower's existing loan is fully paid.	None	1 Hour	<i>Accounts Specialist</i> STL Accounting Division - Technical and Administrative Support (STLAD-TAS)

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	2.7 Prepare the Certificate of Full Payment.	None	30 Minutes	
	2.8 Review and approve/disapprove the Certificate of Full Payment and endorse to the concerned branch for releasing.	None	1 Working Day**	<i>Head</i> STL Accounting Division - Technical and Administrative Support (STLAD-TAS)
3. On the scheduled date of release, proceed to the Information Officer, get a queue number to claim the requested Certificate of Full Payment and wait for the number to be called.	3. Provide a queue number for the desired transaction.	None	30 Minutes*	<i>Information Officer</i> Branch
4. Present the acknowledged Request Slip to the Member Services Officer.	4. Issue the Certificate of Full Payment to the concerned member.	None	30 Minutes	<i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch
4.1 Get the Certificate of Full Payment that will be issued by the				

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Member Services Officer.				
<b>TOTAL:</b>		None	3 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 26. Request for Certificate of No Short-Term Loan (STL) Availment

The Certificate of No STL Availment (HQP-SLF-115) is a certification issued to members with no record of Multi-Purpose Loan (MPL) or Calamity Loan as of date of request. The same shall be issued to the concerned member upon request.

This service shall start from the receipt of request from the member up to issuance of the certificate.

Office or Division:	Member Services II - Frontline Servicing - Branch		
Classification:	Simple Transaction		
Type of Transaction:	G2C – Government to Client		
Who may avail:	All Pag-IBIG Members		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
<b><u>Member</u></b>			
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
2. Valid ID acceptable to the Fund (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer	
<b><u>Filing Through a Representative</u></b>			
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
2. Authorization Letter (1 Original)		Member	
3. Valid IDs of both parties (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer	
<b>NOTES:</b>			
1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.			
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.			

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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the Request Slip and supporting documents to the Member Services Officer.	2. Receive the Request Slip and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.1. Access the system and check the member's record against the documents submitted.	None	2 Hours	
	2.2. Verify and ensure that the member has no existing Multi-Purpose Loan (MPL)/ Calamity Loan (CL).  NOTE: In case the member has an existing MPL/CL, a Notice of Disapproval of Request Slip (HQP-PFF-376) shall be issued to the member.	None	2 Hours	

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	2.3. Affix signature on the Request Slip (copy 2) to acknowledge the receipt of request and indicate the scheduled date of release.	None	1 Hour	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.4. Issue the Request Slip (copy 2) to the concerned member.	None	30 Minutes	
	2.5. Prepare and facilitate the approval of the Certificate of No STL Availment.	None	30 Minutes	
	2.6. Review and ensure the correctness of details in the Certificate of No STL Availment.	None	1 Working Day**	Supervising Member Services Officer (SMSO) Member Services II - Frontline Servicing - Branch
	2.7. Sign the Certificate of No STL Availment to indicate approval.	None	1 Working Day**	Branch Head
3. On scheduled date of release, proceed to the Information Officer, get a queue number	3. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch

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to claim the requested document and wait for the number to be called.				
4. Present the acknowledged Request Slip to the Member Services Officer.  4.1 Get the Certificate of No STL Availment that will be issued by the Member Services Officer.	4. Issue the Certificate of No STL Availment to the concerned member.	None	30 Minutes	<i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch
<b>TOTAL:</b>		None	3 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 27. Request for Computation of Total Provident Obligation of Unregistered/Delinquent Employers (Employers with up to 3 Months in Arrears)

The Computation of Total Provident Obligation (HQP-PFF-176) is a system-generated document reflecting the details of the total provident obligation of the concerned employer with the Fund. The same shall be issued to the concerned employer upon request.

This service shall start from the receipt of request from the employer up to the issuance of the Computation of Total Provident Obligations.

Office or Division:	Member Services I - Marketing and Sales - Branch		
Classification:	Highly Technical Transaction		
Type of Transaction:	G2B – Government to Business Entity		
Who may avail:	All employers whose business operations is supposed to be mandatorily covered by Pag-IBIG Fund but failed to register with the Fund.		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
<b><u>Employer</u></b>			
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
2. Membership Savings Remittance Form (MSRF, HQP-PFF-053) (softcopy)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
3. Payroll for applicable period/SSS R-3 (1 Photocopy)		Employer	
<b><u>Filing Through a Representative</u></b>			
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
2. Membership Savings Remittance Form (MSRF, HQP-PFF-053) (softcopy)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
3. Payroll for applicable period/SSS R-3 (1 Photocopy)		Employer	



4. Authorization Letter (1 Original)	Employer
5. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer

**NOTES:**

1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the Request Slip and supporting documents to the Marketing Specialist.	2. Receive the Request Slip and supporting documents.	None	30 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.1 Sign the Request Slip (copy 2) to acknowledge the receipt of request and indicate the scheduled date of release.	None	5 Hours	

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	2.2 Issue the Request Slip (copy 2) to the concerned employer.	None	30 Minutes	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
	2.3 On scheduled date, perform the validation and computation of total provident obligation.	None	15 Working Days	
	2.4 Review the details of the Computation of Total Provident Obligations and sign the document.	None	2 Working Days**	<i>Supervising Member Services Officer (SMSO)</i> Member Services I - Marketing and Sales - Branch
	2.5 Review and sign the Computation of Total Provident Obligation.	None	2 Working Days**	Branch Head
3. On scheduled date of release, proceed to the Information Officer, get a queue number to claim the requested document and wait for the number to be called.	3. Provide a queue number for the desired transaction.	None	30 Minutes*	<i>Information Officer</i> Branch

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4. Present the acknowledged Request Slip to the Marketing Specialist.	4. Issue the Computation of Total Provident Obligation to the concerned employer.	None	1 Hour	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
4.1 Get the Computation of Total Provident Obligation that will be issued by the Marketing Specialist.				
<b>TOTAL:</b>		None	20 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 28. Request for Computation of Total Provident Obligation of Unregistered/Delinquent Employers (Employers with More than 3 Months in Arrears)

The Computation of Total Provident Obligation (HQP-PFF-176) is a system-generated document reflecting the details of the total provident obligation of the concerned employer with the Fund. The same shall be issued to the concerned employer upon request.

This service shall start from the receipt of request from the employer up to the issuance of the Computation of Total Provident Obligations.

<b>Office or Division:</b>	<ul style="list-style-type: none"> <li>Member Services I - Marketing and Sales – Branch</li> <li>Billing and Collection Division - Technical and Administrative Support (BCD-TAS)</li> </ul>	
<b>Classification:</b>	Highly Technical Transaction	
<b>Type of Transaction:</b>	G2B – Government to Business Entity	
<b>Who may avail:</b>	All employers whose business operations is supposed to be mandatorily covered by the Pag-IBIG Fund but failed to register and/or remit the required Pag-IBIG monthly mandatory savings with the Fund.	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
<b><u>Employer</u></b>		
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Membership Savings Remittance Form (MSRF, HQP-PFF-053) (softcopy)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
3. Payroll for applicable period/SSS R-3 (1 Photocopy)		Employer
<b><u>Filing Through a Representative</u></b>		
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Membership Savings Remittance Form (MSRF, HQP-PFF-053) (softcopy)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch

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3. Payroll for applicable period/SSS R-3 (1 Photocopy)	Employer
4. Authorization Letter (1 Original)	Employer
5. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer

## NOTES:

1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the Request Slip and supporting documents to the Marketing Specialist.	2. Receive the Request Slip and supporting documents.  2.1 Sign the Request Slip (copy 2) to acknowledge the receipt of request and indicate the scheduled date of release.	None  None	30 Minutes  5 Hours	Marketing Specialist Member Services I - Marketing and Sales - Branch



	2.2 Issue the Request Slip (copy 2) to the concerned employer.	None	30 Minutes	
	2.3 Compile and endorse all the received requests for the Computation of Total Provident Obligation with more than 3 months in arrears to the BCD-TAS.	None	1 Working Day**	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
	2.4 On scheduled date, perform the validation and computation of total provident obligation.	None	15 Working Days	<i>Collection Officer</i> Billing and Collection Division - Technical and Administrative Support (BCD-TAS)
	2.5 Review the details of the Computation of Total Provident Obligation and sign the document.	None	1 Working Day**	<i>Supervising Collection Officer</i> BCD-TAS
	2.6 Approve/ disapprove the Computation of Total Provident Obligation and endorse to the Branch for releasing.	None	2 Working Days**	<i>Division Chief III</i> BCD-TAS

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3. On scheduled date of release, proceed to the Information Officer, get a queue number to claim the requested document and wait for the number to be called.	3. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
4. Present the acknowledged Request Slip to the Marketing Specialist.  4.1 Get the Computation of Total Provident Obligation that will be issued by the Marketing Specialist.	4. Issue the Computation of Total Provident Obligation to the concerned employer.	None	1 Hour	Marketing Specialist Member Services I - Marketing and Sales - Branch
<b>TOTAL:</b>		None	20 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## 29. Request for Issuance of Certificate of Employer Registration (COER)

The Certificate of Employer Registration (COER, HQP-PFF-027) is a certificate issued to employers which serves as proof of registration with Pag-IBIG Fund. The said document is issued to registered employers upon payment of their initial remittance of membership savings.

This service shall start from the receipt of request from the employer/authorized representative up to the issuance of the certificate.

Office or Division:	Member Services I - Marketing and Sales - Branch		
Classification:	Complex Transaction		
Type of Transaction:	G2B – Government to Business Entity		
Who may avail:	Employer/Authorized Representative		
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE	
<b><u>Employer</u></b> 1. Request Slip (HQP-PFF-369) (2 Original)  2. Valid ID acceptable to the Fund (1 Photocopy)		Pag-IBIG Fund website <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer	
<b><u>Filing Through a Representative</u></b> 1. Request Slip (HQP-PFF-369) (2 Original)  2. Valid IDs of both parties (1 Photocopy)  3. Authorization Letter (1 Original)		Pag-IBIG Fund website <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer  Employer	
<b>NOTES:</b> 1. In all instances wherein photocopies are submitted, the original document must be presented for authentication. 2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.			

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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	<i>Information Officer</i> Branch
2. Submit the Request Slip and supporting documents to the Marketing Specialist.	2. Receive the Request Slip and supporting documents.	None	30 Minutes	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
	2.1 Check the authenticity of the documents submitted.	None	30 Minutes	
	2.2 Access the system and verify the employer's registration details.	None	1 Hour	
	2.3 Verify the employer's ledger and ensure that the concerned employer has remitted the initial remittance of the membership savings (MS) of their employees and has not been previously issued with COER.	None	1 Hour	



	2.4 Sign the Request Slip (copy 2) to acknowledge the receipt of request and indicate the scheduled date of release.	None	1 Hour	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.5 Issue the Request Slip (copy 2) to the concerned employer/ authorized representative.	None	30 Minutes	
	NOTE: In case of disqualification, a Notice of Disapproval of Request Slip (HQP-PFF-376) shall be issued to the employer/ authorized representative.			
	2.6 Access the COER template and facilitate the printing of the employer's certificate and Transmittal List.	None	1 Hour	
	2.7 Ensure the correctness of the details of COER and sign the Transmittal List to indicate approval.	None	2 Working Days**	Branch Head

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	2.8 Endorse the printed COER to the Area Head for signature.	None	1 Hour	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
	2.9 Affix initials on the COER to indicate approval and return to the concerned Branch for releasing.	None	4 Working Days**	<i>Area Head</i>
3. On the scheduled date of release, proceed to the Information Officer, get a queue number to claim the requested document and wait for the number to be called.	3. Provide a queue number for the desired transaction.	None	30 Minutes*	<i>Information Officer</i> Branch
4. Present the acknowledged Request Slip to the Marketing Specialist.  4.1 Get the COER that will be issued by the Marketing Specialist.	4. Issue the COER to the employer/ authorized representative.	None	30 Minutes	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
<b>TOTAL:</b>		None	7 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



### 30. Request for Issuance of Pag-IBIG Clearance Certificate

The Pag-IBIG Clearance Certificate is a certificate issued to registered employer that serve as proof of remittance of membership savings (MS) for a certain period and that the concerned employer has no pending legal case filed at the time of the evaluation of request.

This service shall start from the receipt of request from the employer/authorized representative up to the issuance of the clearance certificate.

<b>Office or Division:</b>	Member Services I - Marketing and Sales - Branch	
<b>Classification:</b>	Complex Transaction	
<b>Type of Transaction:</b>	G2B – Government to Business Entity	
<b>Who may avail:</b>	Employer/Authorized Representative	
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
<b><u>Employer</u></b>		
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Latest Pag-IBIG Fund Official Receipt (PFOR) or any proof of remittance (1 Photocopy)		Pag-IBIG Fund or Collecting Agents
3. List of Employees (1 Original)		Employer
<b><u>Filing Through a Representative</u></b>		
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Latest Pag-IBIG Fund Official Receipt (PFOR) or any proof of remittance (1 Photocopy)		Pag-IBIG Fund or Collecting Agents
3. List of Employees (1 Original)		Employer
4. Authorization Letter (1 Photocopy)		Employer
5. Valid IDs of both parties (1 Photocopy)		Employer



**NOTES:**

1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	<i>Information Officer</i> Branch
2. Submit the Request Slip and supporting documents to the Marketing Specialist.	2. Receive the Request Slip and supporting documents.	None	30 Minutes	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
	2.1 Access the system and verify the employer's details.	None	2 Hours	
	2.2 Sign the Request Slip (copy 2) to acknowledge the receipt of Request Slip and indicate the scheduled date of release.	None	2 Hours	
	2.3 Issue the Request Slip (copy 2) to the concerned employer/ authorized representative.	None	30 Minutes	



	<p>NOTE: In case of disqualification, a Notice of Disapproval of Request Slip (HQP-PFF-376) shall be issued to the employer/ authorized representative.</p>			
	<p>2.4 Access the system and verify the following:</p> <ul style="list-style-type: none"> <li>♦ If the concerned employer has Pag-IBIG Employer's ID No.</li> <li>♦ If the concerned employer has an arrearage in remittance of membership savings (MS)</li> <li>♦ If the concerned employer has no pending legal case with the Fund</li> <li>♦ If the employer is enrolled under the Electronic Payment and Collection Facility (EPCF)</li> </ul>	None	5 Working Days	<p><i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch</p>



	or the Electronic Submission of Remittance Schedule (eSRS)			
	2.5 Prepare and facilitate the approval of the employer's Pag-IBIG Clearance Certificate and the supporting documents.	None	1 Hour	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
	2.6 Review the details of the Pag-IBIG Clearance Certificate and the supporting documents.	None	30 Minutes	<i>Supervising Member Services Officer (SMSO)</i> Member Services I - Marketing and Sales - Branch
	2.7 Sign the Pag-IBIG Clearance Certificate and the supporting documents to indicate approval.	None	1 Working Day**	Branch Head
3. On scheduled date of release, proceed to the Information Officer, get a queue number to claim the requested document and wait for the number to be called.	3. Provide a queue number for the desired transaction.	None	30 Minutes	<i>Information Officer</i> Branch

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4. Present the acknowledged Request Slip to the Marketing Specialist 4.1 Get the Pag-IBIG Clearance Certificate that will be issued by the Marketing Specialist.	4. Issue the Pag-IBIG Clearance Certificate and the Letter to Employer re: Issuance of Pag-IBIG Clearance Certificate.	None	30 Minutes	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
<b>TOTAL:</b>		None	7 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



### 31. Request for Member's Statement of Accumulated Value (MSAV)

The Member's Statement of Accumulated Value (MSAV) is a statement of a Pag-IBIG member's total savings with the Fund. The same may be generated and issued upon request of the member.

This service shall start from the receipt of request from the member up to the issuance of the MSAV.

<b>Office or Division:</b>	Member Services II - Frontline Servicing - Branch
<b>Classification:</b>	Simple Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	All Pag-IBIG Members
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>Member</u></b> 1. Request Slip (HQP-PFF-369) (2 Original)  2. Valid ID acceptable to the Fund (1 Photocopy)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>Filing Through a Representative</u></b> 1. Request Slip (HQP-PFF-369) (2 Original)  2. Authorization Letter (1 Original)  3. Valid IDs of both parties (1 Photocopy)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  Member  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b>NOTES:</b> 1. In all instances wherein photocopies are submitted, the original document must be presented for authentication. 2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.	

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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the Request Slip and supporting documents to the Member Services Officer.	2. Receive the Request Slip and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
2.1 Get the MSAV that will issue by the Member Services Officer.	2.1 Access the system and check the member's record against the documents submitted.	None	5 Hours	
	2.2 Verify and ensure that the member's record is not subject for reconciliation.	None	2 Working Days	
	NOTE: In case the account is subject for reconciliation, a Notice of Disapproval of Request Slip (HQP-PFF-376) shall be issued to the member.			

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	2.3 Affix signature on the Request Slip (copy 2) to acknowledge the receipt of the request and indicate the scheduled date of release.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.4 Issue the Request Slip (copy 2) to the concerned member.	None	30 Minutes	
	2.5 Generate the Member's Statement of Accumulated Value (MSAV).	None	30 Minutes	
	2.6 Issue the system generated MSAV to the concerned member.	None	30 Minutes	
<b>TOTAL:</b>		None	3 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



### 32. Request for Merging/Consolidation of Member's Record

This service aims to aid the consolidation/merging of member's record from various employer/business.

The consolidation/merging of records shall start from the receipt of request to consolidate/merge the member's record up to the approval of the request.

<b>Office or Division:</b>	<ul style="list-style-type: none"><li>▪ Member Services II - Frontline Servicing - Branch</li><li>▪ Membership Contributions Accounting Division - Technical and Administrative Support (MCAD-TAS)</li></ul>		
<b>Classification:</b>	Highly Technical Transaction		
<b>Type of Transaction:</b>	G2C – Government to Client		
<b>Who may avail:</b>	All Pag-IBIG Members		
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>	
<b><u>Member</u></b>			
1. Request for Consolidation/Merging of Member’s Records (HQP-PFF-093) (2 Original)		Pag-IBIG Fund Website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
2. Valid ID acceptable to the Fund (1 Original)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer	
<b><u>Filing Through a Representative</u></b>			
1. Request for Consolidation/Merging of Member’s Records (HQP-PFF-093) (2 Original)		Pag-IBIG Fund Website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch	
2. Authorization Letter (1 Original)		Member	
3. Valid IDs of both parties (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer	
<b>NOTES:</b>			
1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.			
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.			



CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit a duly accomplished Request for Consolidation/ Merging of Member's Records and supporting documents to the Member Services Officer.	2. Receive the Request for Consolidation/ Merging of Member's Record and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
2.1 Get the acknowledged copy of the Request (copy 2) that will be issued by the Member Services Officer.	2.1 Sign the Request for Consolidation/ Merging of Member's Record (copy 2) to acknowledge the receipt of the request and indicate the date of completion of the request.	None	5 Hours	
	2.2 Issue the Request Slip (copy 2) to the concerned member.	None	1 Hour	



	2.3 Compile and endorse all the received requests and endorse to the MCAD-TAS for processing.	None	2 Working Days**	<i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch
	2.4 On scheduled date, based on the received documents, process the merging/consolidation of member's record.	None	15 Working Days	<i>Accounts Specialist</i> MC Accounting Division - Technical and Administrative Support (MCAD-TAS)
	2.5 Approve/disapprove merged/consolidated record.	None	2 Working Days**	<i>Division Chief III</i> MC Accounting Division - Technical and Administrative Support (MCAD-TAS)
	2.6 Scan and forward the copy of the approved request form to the requesting branch.	None	30 Minutes	<i>Accounts Specialist</i> MC Accounting Division - Technical and Administrative Support (MCAD-TAS)
	2.7 Inform the concerned member that his record has been merged/consolidated through any of the following mode:	None	30 Minutes	<i>Member Services Officer</i> Member Services II - Frontline Servicing - Branch

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	<ul style="list-style-type: none"> <li>▪ Fund Coordinator (FC)</li> <li>▪ SMS</li> <li>▪ Email</li> <li>▪ Other applicable modes</li> </ul>			
<b>TOTAL:</b>		None	20 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



### 33. Request for Multi-Purpose Loan (MPL)/Calamity Loan (CL) Balance

The STL Statement of Account is a statement that shows the total amount due from the member-borrower as of certain cut-off date. The same shall be generated and issued to the concerned member-borrower upon request.

This service shall start from the receipt of request from the member up to the issuance of the SOA.

<b>Office or Division:</b>	Member Services II - Frontline Servicing - Branch	
<b>Classification:</b>	Simple Transaction	
<b>Type of Transaction:</b>	G2C – Government to Client	
<b>Who may avail:</b>	Concerned member-borrower	
CHECKLIST OF REQUIREMENTS		WHERE TO SECURE
<b><u>Member</u></b>		
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Valid ID acceptable to the Fund (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>Filing Through a Representative</u></b>		
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Authorization Letter (1 Original)		Member
3. Valid IDs of both parties (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b>NOTES:</b>		
1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.		
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.		

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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the Request Slip and supporting documents to the Member Services Officer.	2. Receive the Request Slip and supporting documents.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
2.1 Get the SOA that will be issued by the Member Services Officer.	2.1 Access the system and check the member-borrower's record against the documents submitted.	None	5 Hours	
	2.2 Verify the member-borrower's STL subsidiary ledger and ensure that the same is updated.	None	2 Working Days	
	NOTE: For accounts subject for reconciliation, a Notice of Disapproval of Request Slip (HQP-PFF-376)			



	shall be issued to the concerned member-borrower.			
	2.3 Affix signature on the Request Slip (copy 2) to acknowledge the receipt of request and indicate the scheduled date of release.	None	30 Minutes	Member Services Officer Member Services II - Frontline Servicing - Branch
	2.4 Issue the Request Slip (copy 2) to the concerned member.	None	30 Minutes	
	2.5 Generate the member-borrower's Statement of Account (SOA).	None	30 Minutes	
	2.6 Issue the system-generated SOA to the concerned member-borrower.	None	30 Minutes	
<b>TOTAL:</b>		None	3 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



### 34. Request for Reprinting of Certificate of Employer's Registration (COER)

The Certificate of Employer Registration (COER, HQP-PFF-027) is a certificate issued to employers which serves as proof of registration with Pag-IBIG Fund. The said document is issued to registered employers upon payment of their initial remittance of membership savings. However, concerned employers may request for reprinting of their COER.

This service shall start from the receipt of request from the employer/authorized representative up to the issuance of the certificate.

<b>Office or Division:</b>	Member Services I - Marketing and Sales - Branch
<b>Classification:</b>	Complex Transaction
<b>Type of Transaction:</b>	G2B – Government to Business Entity
<b>Who may avail:</b>	Employer/Authorized Representative
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>Employer</u></b> 1. Request Slip (HQP-PFF-369) (2 Original)  2. Valid ID acceptable to the Fund (1 Photocopy)  3. Notarized Affidavit of Loss (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer  Notary Public
<b><u>Filing Through a Representative</u></b> 1. Request Slip (HQP-PFF-369) (2 Original)  2. Valid IDs of both parties (1 Photocopy)  3. Notarized Affidavit of Loss (1 Original)  4. Authorization Letter (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer  Notary Public  Employer



**NOTES:**

1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.

CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	<i>Information Officer</i> Branch
2. Submit the Request Slip and supporting documents to the Marketing Specialist.	2. Receive the Request Slip and supporting documents.	None	30 Minutes	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
2.1 Get the acknowledged copy of the Request Slip (copy 2) that will be issued by the Member Services Officer.	2.1 Access the system and verify the employer's registration details.	None	1 Hour	
	2.2 Verify the employer's ledger and ensure that the concerned employer has remitted the initial remittance of the	None	1 Hour	



	<p>membership savings (MS) of his employees.</p> <p>NOTE: In case of discrepancy/ inconsistency, a Notice of Disapproval of Request Slip (HQP-PFF-376) shall be issued to the Employer/ Authorized Representative.</p>			
	2.3 Sign the Request Slip (copy 2) to acknowledge the receipt of the request and indicate the scheduled date of release.	None	1 Hour	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.4 Issue the Request Slip (copy 2) to the concerned employer/ authorized representative.	None	1 Hour	
	2.5 Access the COER template and facilitate the printing of the employer's certificate and the Transmittal List.	None	1 Hour	

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	2.6 Ensure the correctness of details in the COER and sign the Transmittal List to indicate approval.	None	2 Working Days**	Branch Head
	2.7 Endorse the printed COER to the Area Head for signature.	None	1 Hour	
	2.8 Affix initials on the COER to indicate approval and return to the concerned Branch for releasing.	None	4 Working Days**	Area Head
3. On scheduled date of release, proceed to the Information Officer, get a queue number to claim the requested document and wait for the number to be called.	3. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
4. Present the Pag-IBIG Fund Request Slip to the Marketing Specialist.	4. Issue the COER to the employer/ authorized representative.	None	30 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch

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4.1 Get the COER that will be issued by the Marketing Specialist.				
<b>TOTAL:</b>		None	7 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



### 35. Request for System-Generated Member's Data Form (MDF)

The system-generated Member's Data Form (MDF, HQP-PFF-039) is a document that contains the member's Registration Tracking No. (RTN)/Pag-IBIG MID No. which shall serve as proof of registration to the Fund. The same shall be issued to the concerned member upon request.

This service shall start from the receipt of request from the member up to the issuance of the system-generated MDF.

<b>Office or Division:</b>	Member Services I - Marketing and Sales - Branch	
<b>Classification:</b>	Simple Transaction	
<b>Type of Transaction:</b>	G2C – Government to Client	
<b>Who may avail:</b>	All Pag-IBIG Members	
<b>CHECKLIST OF REQUIREMENTS</b>		<b>WHERE TO SECURE</b>
<b><u>Member</u></b>		
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Valid ID acceptable to the Fund (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>Filing Through a Representative</u></b>		
1. Request Slip (HQP-PFF-369) (2 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Authorization Letter (1 Original)		Member
3. Valid IDs of both parties (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b>NOTES:</b>		
1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.		
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.		

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CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the Request Slip and supporting documents to the Marketing Specialist.	2. Receive the Request Slip and supporting documents.	None	30 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch
2.1 Get the system-generated MDF that will be issued by the Marketing Specialist.	2.1 Access the system and verify the registration of the member.	None	2 Working Days	
	2.2 Verify and ensure that the member is registered online.	None	5 Hours	
	<b>NOTE:</b> In case the requestor is not yet registered, advise him/her to register and a Notice of Disapproval of Request Slip (HQP-PFF-376) shall be issued to the requestor.			

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	2.3 Affix signature on the Request Slip (copy 2) to acknowledge the receipt of request and indicate the scheduled date of release.	None	30 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.4 Issue the Request Slip (copy 2) to the concerned member.	None	30 Minutes	
	2.5 Generate the system-generated Member's Data Form (MDF).	None	30 Minutes	
	2.6 Issue the system-generated MDF to the concerned member.	None	30 Minutes	
<b>TOTAL:</b>		None	3 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.



### 36. Request for Updating of Employer's Record

This service allows employers to change/update their record, if necessary.

The updating of employer's record shall start from the receipt of Employer's Change of Information Form (ECIF) from the concerned employer up to the approval of changes/updates on the employer's record.

<b>Office or Division:</b>	Member Services I - Marketing and Sales - Branch
<b>Classification:</b>	Simple Transaction
<b>Type of Transaction:</b>	G2B – Government to Business Entity
<b>Who may avail:</b>	Employer/Authorized Representative
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>For Change/Correction of Employer/ Business Name</u></b>  Basic Requirements: 1. Employer's Change of Information Form (ECIF, HQP-PFF-106) (1 Original)  2. Valid ID acceptable to the Fund (1 Photocopy)  3. Specimen Signature Form (HQP-PFF-003) (1 Original)  Additional Requirements: <b><u>For Single Proprietorship</u></b> ■ Amended DTI Certificate (1 Photocopy)  <b><u>For Partnership/Corporation</u></b> ■ Amended SEC Certificate (1 Photocopy) ■ Amended Articles of Partnership/ Incorporation (1 Photocopy)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer  Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  Department of Trade and Industry (DTI)  Securities and Exchange Commission (SEC)  SEC



<p><u>For Cooperative</u></p> <ul style="list-style-type: none"> <li>▪ CDA Certificate (1 Photocopy)</li> </ul>	Cooperative Development Authority (CDA)
<p><u>For Trade Association</u></p> <ul style="list-style-type: none"> <li>▪ Amended SEC Certificate of Incorporation (1 Photocopy)</li> </ul>	SEC
<p><b><u>For Change/Correction of Employer's Address or Contact Details</u></b></p> <p>Basic Requirements:</p> <ol style="list-style-type: none"> <li>1. Employer's Change of Information Form (ECIF, HQP-PFF-106) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> </ol> <p>Additional Requirements:</p> <p><u>For Single Proprietorship</u></p> <ul style="list-style-type: none"> <li>▪ Amended DTI Certificate (1 Photocopy)</li> </ul> <p><u>For Partnership/Corporation, any of the following:</u></p> <ul style="list-style-type: none"> <li>▪ Amended SEC Certificate (1 Photocopy)</li> <li>▪ Amended Articles of Partnership/ Incorporation (1 Photocopy)</li> <li>▪ General Information Sheet (1 Photocopy)</li> </ul> <p><u>For Cooperative</u></p> <ul style="list-style-type: none"> <li>▪ CDA Certificate (1 Photocopy)</li> </ul> <p><u>For Trade Association</u></p> <ul style="list-style-type: none"> <li>▪ Amended SEC Certificate of Incorporation (1 Photocopy)</li> </ul>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Department of Trade and Industry (DTI)</p> <p>Securities and Exchange Commission (SEC)</p> <p>SEC</p> <p>SEC</p> <p>Cooperative Development Authority (CDA)</p> <p>SEC</p>



<p><b><u>For Change of Legal Personality</u></b></p> <p>Basic Requirements:</p> <ol style="list-style-type: none"> <li>1. Employer's Change of Information Form (ECIF, HQP-PFF-106) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> </ol> <p>Additional Requirements:</p> <p><b><u>Single Proprietorship to Corporation</u></b></p> <ul style="list-style-type: none"> <li>▪ SEC Certificate (1 Photocopy)</li> <li>▪ Articles of Incorporation (1 Photocopy)</li> <li>▪ Certificate of Cancellation as Single Proprietorship (1 Photocopy)</li> </ul> <p><b><u>Partnership to Corporation</u></b></p> <ul style="list-style-type: none"> <li>▪ SEC Certificate (1 Photocopy)</li> <li>▪ Articles of Incorporation (1 Photocopy)</li> <li>▪ Deed of Dissolution of Partnership (1 Photocopy)</li> </ul> <p><b><u>For Additional/Change of Authorized Signatory/ies</u></b></p> <p>Basic Requirements:</p> <ol style="list-style-type: none"> <li>1. Employer's Change of Information Form (ECIF, HQP-PFF-106) (1 Original)</li> <li>2. Valid ID acceptable to the Fund (1 Photocopy)</li> <li>3. Specimen Signature Form (HQP-PFF-003) (1 Original)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Securities and Exchange Commission (SEC) SEC</p> <p>DTI</p> <p>Securities and Exchange Commission (SEC) SEC</p> <p>SEC</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
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<b>Additional Requirements:</b> <b><u>For Single Proprietorship</u></b> <ul style="list-style-type: none"><li>▪ DTI Certificate (1 Photocopy)</li></ul>		Department of Trade and Industry (DTI)		
<b><u>For Partnership/Corporation</u></b> <ul style="list-style-type: none"><li>▪ Partnership/Board Resolution (1 Photocopy)</li><li>▪ Secretary's Certificate (1 Photocopy)</li></ul>		Employer		
		Employer		
<b>NOTES:</b> 1. In all instances wherein photocopies are submitted, the original and/or certified true copy of the documentary requirements shall be presented for authentication. 2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the ECIF and supporting documents to the Marketing Specialist.	2. Receive the ECIF and supporting documents.	None	30 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.1 Check the completeness of the employer's details in the application form and the authenticity of the supporting documents submitted.	None	30 Minutes	



	NOTE: In case of discrepancy/ inconsistency, issue Notice of Disapproval of Request Slip (HQP-PFF-376) to the employer/ authorized representative.			
	2.2 Verify the information to be updated in the system against the ECIF and supporting documents.	None	1 Hour	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch
	2.3 Update the employer's information in the system and endorse the documents for approval.	None	5 Hours	
	2.4 Approve/ disapprove the updated information in the system.	None	2 Working Days**	<i>Supervising Member Services Officer (SMSO)</i> Member Services I - Marketing and Sales - Branch
	2.5 Inform the employer/ authorized representative that his record has been changed/ updated through any of the following mode:	None	30 minutes	<i>Marketing Specialist</i> Member Services I - Marketing and Sales - Branch

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	<ul style="list-style-type: none"> <li>▪ Fund Coordinator (FC)</li> <li>▪ SMS</li> <li>▪ Email</li> <li>▪ Other applicable mode</li> </ul>			
<b>TOTAL:</b>		None	3 Working Days	

\* The time indicated shall include the waiting time of the transacting clients and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



### 37. Request for Updating of Member's Record

This service allows Pag-IBIG member to change/update his membership record, if necessary.

The updating of member's record shall start from the receipt of Member's Change of Information Form (MCIF) up to the approval of changes/updates on the member's record.

<b>Office or Division:</b>	Member Services I - Marketing and Sales - Branch
<b>Classification:</b>	Simple Transaction
<b>Type of Transaction:</b>	G2C – Government to Client
<b>Who may avail:</b>	All Pag-IBIG Members
CHECKLIST OF REQUIREMENTS	WHERE TO SECURE
<b><u>Change of Membership Category</u></b> 1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)  2. Valid ID acceptable to the Fund (1 Photocopy)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>Change/Correction of Name</u></b> <b><u>For Change in name due to Marriage</u></b> 1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)  2. Marriage Contract (1 Photocopy) issued by PSA/NSO or LCRO  3. Valid ID acceptable to the Fund (1 Photocopy)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch  PSA or LCRO  DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>For Change in name (for reason other than Marriage)</u></b> 1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch



2. Birth Certificate (1 Photocopy) issued by PSA/NSO	PSA
3. Court Order granting petition of change of name (1 Photocopy)	Second Level Regional Trial Court
4. Valid ID acceptable to the Fund (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>Correction of Date of Birth</u></b>	
1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Birth Certificate (1 Photocopy) issued by PSA/NSO	PSA
3. Valid ID acceptable to the Fund (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>Change of Marital Status</u></b>	
<b><u>For Single to Married</u></b>	
1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Marriage Contract (1 Photocopy) issued by PSA/NSO or LCRO	PSA or LCRO
3. Valid ID acceptable to the Fund (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>For Married to Single (legally married to reported spouse)</u></b>	
1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch



<p>2. Court Order (1 Photocopy)</p> <p>3. Valid ID acceptable to the Fund (1 Photocopy)</p> <p><u>For Married to Single (due to erroneous encoding)</u></p> <p>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</p> <p>2. Certificate of No Marriage (CENOMAR) (1 Photocopy) issued by PSA/NSO</p> <p>3. Valid ID acceptable to the Fund (1 Photocopy)</p> <p><u>For Married to Widowed:</u></p> <p>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</p> <p>2. Death Certificate of the deceased spouse (1 Photocopy) issued by PSA/NSO or LCRO</p> <p>3. Valid ID acceptable to the Fund (1 Photocopy)</p> <p><b><u>Change of Address/Contact Details</u></b></p> <p>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</p>	<p>Second Level Trial Court</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>PSA</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>PSA or LCRO</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p>
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2. Valid ID acceptable to the Fund (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>Change of Employment Details</u></b>	
1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Valid ID acceptable to the Fund (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>Updating of Heirs</u></b>	
1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Valid ID acceptable to the Fund (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
<b><u>Correction of Place of Birth/Mother's Maiden Name/Gender (due to erroneous encoding)</u></b>	
1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Birth Certificate (1 Photocopy) issued by PSA/NSO	PSA
3. Valid ID acceptable to the Fund (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer



<p><b><u>Filing Through a Representative Change of Membership Category</u></b></p> <ol style="list-style-type: none"> <li>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</li> <li>2. Valid IDs of both parties (1 Photocopy)</li> <li>3. Authorization Letter (1 Original)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p>
<p><b><u>Change/Correction of Name</u></b></p> <p><b><u>For Change in name due to Marriage:</u></b></p> <ol style="list-style-type: none"> <li>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</li> <li>2. Marriage Contract (1 Photocopy) issued by PSA/NSO or LCRO</li> <li>3. Valid IDs of both parties (1 Photocopy)</li> <li>4. Authorization Letter (1 Original)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>PSA or LCRO</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p>
<p><b><u>For Change in name (for reason other than Marriage)</u></b></p> <ol style="list-style-type: none"> <li>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</li> <li>2. Birth Certificate (1 Photocopy) issued by PSA/NSO</li> <li>3. Court Order granting petition of change of name (1 Photocopy)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>PSA</p> <p>Second Level Regional Trial Court</p>



4. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
5. Authorization Letter (1 Original)	Member
<b><u>Correction of Date of Birth</u></b>	
1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Birth Certificate (1 Photocopy) issued by PSA/NSO	PSA
3. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
4. Authorization Letter (1 Original)	Member
<b><u>Change of Marital Status</u></b>	
<b><u>For Single to Married:</u></b>	
1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)	Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch
2. Marriage Contract (1 Photocopy) issued by PSA/NSO or LCRO	PSA or LCRO
3. Valid IDs of both parties (1 Photocopy)	DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer
4. Authorization Letter (1 Original)	Member



<p><b><u>For Married to Single (legally married to reported spouse)</u></b></p> <ol style="list-style-type: none"> <li>1. Member's Change of Information Form (MCIF, HQP-PFF-049)</li> <li>2. Court Order (1 Photocopy)</li> <li>3. Valid IDs of both parties (1 Photocopy)</li> <li>4. Authorization Letter (1 Original)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>Second Level Regional Trial Court</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p>
<p><b><u>For Married to Single (due to erroneous encoding)</u></b></p> <ol style="list-style-type: none"> <li>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</li> <li>2. CENOMAR (1 Photocopy) issued by PSA/NSO</li> <li>3. Valid IDs of both parties (1 Photocopy)</li> <li>4. Authorization Letter (1 Original)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>PSA</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p>
<p><b><u>For Married to Widowed:</u></b></p> <ol style="list-style-type: none"> <li>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</li> <li>2. Death Certificate of the deceased spouse (1 Photocopy) issued by PSA/NSO or LCRO</li> <li>3. Valid IDs of both parties (1 Photocopy)</li> </ol>	<p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>PSA or LCRO</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p>



<p>4. Authorization Letter (1 Original)</p> <p><b><u>Change of Address/Contact Details</u></b></p> <ol style="list-style-type: none"> <li>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</li> <li>2. Valid IDs of both parties (1 Photocopy)</li> </ol> <p>3. Authorization Letter (1 Original)</p> <p><b><u>Change of Employment Details</u></b></p> <ol style="list-style-type: none"> <li>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</li> <li>2. Valid IDs of both parties (1 Photocopy)</li> </ol> <p>3. Authorization Letter (1 Original)</p> <p><b><u>Updating of Heirs</u></b></p> <ol style="list-style-type: none"> <li>1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)</li> <li>2. Valid IDs of both parties (1 Photocopy)</li> </ol> <p>3. Authorization Letter (1 Original)</p>	<p>Member</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p> <p>Pag-IBIG Fund website (<a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>) or in any Pag-IBIG Fund Branch</p> <p>DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer</p> <p>Member</p>
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<b><u>Correction of Place of Birth/Mother's Maiden Name/Gender (due to erroneous encoding)</u></b>				
1. Member's Change of Information Form (MCIF, HQP-PFF-049) (1 Original)		Pag-IBIG Fund website ( <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a> ) or in any Pag-IBIG Fund Branch		
2. Birth Certificate (1 Photocopy)		PSA		
3. Valid IDs of both parties (1 Photocopy)		DFA, LTO, PRC, NBI, Local Police Station, Post Office, COMELEC, Barangay, GSIS, SSS, LGU, OWWA, POEA, MARINA, BI, Govt. Office/GOCC, NCWPD, DSWD, IBP, PSA or Employer		
4. Authorization Letter (1 Original)		Member		
<b>NOTES:</b>				
1. In all instances wherein photocopies are submitted, the original document must be presented for authentication.				
2. Company ID must be issued by employers registered with or supervised or regulated either by the BSP, SEC or IC.				
CLIENT STEPS	AGENCY ACTIONS	FEES TO BE PAID	PROCESSING TIME	PERSON RESPONSIBLE
1. Proceed to the Information Officer, get a queue number and wait for the number to be called.	1. Provide a queue number for the desired transaction.	None	30 Minutes*	Information Officer Branch
2. Submit the MCIF and supporting documents to the Marketing Specialist.	2. Receive the MCIF and supporting documents.	None	30 Minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.1 Check the completeness of member's details in the application form and the authenticity of the supporting	None	30 Minutes	



	documents submitted.			
	<p>NOTE: In case of discrepancy/ inconsistency, issue Notice of Disapproval of Request Slip (HQP-PFF-376) to the member.</p>			
	2.2 Verify the information to be updated in the system against the MCIF and the supporting documents.	None	1 Hour	Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.3 Update the member's information in the system and the endorse documents for approval.	None	5 Hours	
	2.4 Approve/ disapprove the updated information in the system.	None	2 Working Days**	Supervising Marketing Specialist Member Services I - Marketing and Sales - Branch
	2.5 Inform the member/ requestor that his record has been changed/ updated through any of the following mode:	None	30 minutes	Marketing Specialist Member Services I - Marketing and Sales - Branch

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	<ul style="list-style-type: none"> <li>▪ Fund Coordinator (FC)</li> <li>▪ SMS</li> <li>▪ Email</li> <li>▪ Other applicable mode</li> </ul>			
<b>TOTAL:</b>		None	3 Working Days	

\* The time indicated shall include the waiting time of the transacting client and shall depend on the number on queue.

\*\* The activity is being done in batch and may be done at the end of the day.



## VI. FEEDBACK AND COMPLAINTS MECHANISMS

How to send a feedback	<ul style="list-style-type: none"> <li>▪ <b>Servicing Counters</b> You may visit our servicing counters stationed at Pag-IBIG branches. For provident-related concerns, please visit any Pag-IBIG Member Services Branch (MSB). However, for housing-related concerns, you may visit us at 2/F, JELP Business Solutions Bldg., 409 Shaw Boulevard, Mandaluyong City or for those in the regions, you may raise your concerns at the Housing Business Center (HBC).</li> <li>▪ <b>Forms</b> Please accomplish the Pag-IBIG Feedback Form (PFF, HQP-PRF-002) which is available at various counters of any Pag-IBIG Branch. The accomplished form shall be dropped in the Suggestion Boxes.</li> <li>▪ <b>Letters</b> Letters may be sent to: The Member Relations Department 16/F, JELP Business Solutions Bldg. 409 Shaw Boulevard, Mandaluyong City  You may also send your letters directly to the concerned Pag-IBIG Branch, addressed to the Office of the Head. <i>(For the complete list of Pag-IBIG branches and address, please refer to the Pag-IBIG Office Directory)</i></li> <li>▪ <b>Emails</b> Emails may be sent to <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a>. You shall receive a confirmation message that your email has been forwarded to the concerned branch/department for appropriate reply and/or action.</li> <li>▪ <b>Pag-IBIG Hotline</b> For your immediate concerns, you may also reach us at 8-724-4244 (Pag-IBIG), 24/7 (24 hours in a day, 7 days in a week).</li> </ul>
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<p>How feedbacks are processed</p>	<p><b>1. Gather Accomplished Pag-IBIG Feedback Form</b></p> <p>The Branch/Housing Business Center shall:</p> <p>1.1 Gather the accomplished Pag-IBIG Feedback Form from relevant interested parties in accordance with the approved specified Plan.</p> <p>NOTE: When complaints are raised, it shall be addressed and documented immediately in accordance with Complaint Management.</p> <p>1.2 If dropped to suggestion box, retrieves accomplished Pag-IBIG Feedback Form.</p> <p>NOTE: The opening of suggestion boxes and retrieval of accomplished Pag-IBIG Feedback forms shall be done based on any of the following:</p> <p>a. Every after office hours; or b. When the suggestion box is full prior to the scheduled time of opening</p> <p>1.3 Sort Pag-IBIG Feedback forms based on the following:</p> <ul style="list-style-type: none"> <li>• Commendation/s</li> <li>• Suggestion/s</li> <li>• Comment/s</li> <li>• Complaint/s</li> </ul> <p><b>2. Analyze Pag-IBIG Feedback Results</b></p> <p>The PACD Officer of the concerned Branch/Housing Business Center shall:</p> <p>2.1 Based on received accomplished Pag-IBIG Feedback Form, Accomplish and sign the Pag-IBIG Feedback <b>Results</b> (PFR, HQP-PRF- 008).</p> <p><b>NOTES:</b></p> <ul style="list-style-type: none"> <li>▪ On a monthly basis, the Pag-IBIG Feedback Results shall be accomplished per type of customer feedback.</li> <li>▪ The statistical analysis of the Pag-IBIG Feedback Results shall be conducted by <b>the Supervising Member Services Officer</b> or its equivalent, of the concerned unit/branch.</li> </ul>
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	<ul style="list-style-type: none"> <li>▪ The result of analysis shall be forwarded to PACD Officer/Records Controller for consolidation.</li> <li>▪ The PACD officer/Records Controller shall indicate the results of analysis in the Pag-IBIG Feedback Result.</li> </ul> <p>2.2 Forwards the following documents to concerned Head:</p> <ul style="list-style-type: none"> <li>• Pag-IBIG Feedback Results</li> <li>• Accomplished Pag-IBIG Feedback Form</li> </ul> <p>The Head of the concerned Branch/Housing Business Center shall:</p> <p>2.3 Ensure correctness and completeness of Pag-IBIG Feedback Results based on accomplished Pag-IBIG Feedback Form.</p> <p>2.4 Sign the Pag-IBIG Feedback Results.</p> <p>2.5 Forwards the following documents to PACD Officer:</p> <ul style="list-style-type: none"> <li>• Pag-IBIG Feedback Results</li> <li>• Accomplished Pag-IBIG Feedback Form</li> </ul> <p>The PACD Officer of the concerned Branch/Housing Business Center shall:</p> <p>2.6 Forward the scanned copy of approved Pag-IBIG Feedback Results through email to the following:</p> <ul style="list-style-type: none"> <li>• Area Head</li> <li>• Concerned Group Head</li> </ul> <p>NOTE: The scanned copy of the said feedback results and supporting documents shall also be forwarded to MRD for the preparation of feedback report.</p> <p>2.7 Forward the <b>approved Pag-IBIG Feedback Results and supporting documents to Records Controller for safekeeping.</b></p> <p><b>3. Report Pag-IBIG Feedback Results</b></p> <p>The Member Relations Department (MRD) shall:</p>
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	<ul style="list-style-type: none"> <li>• Upon receipt of the approved Pag-IBIG Feedback Results and supporting documents shall prepare and sign Pag-IBIG Feedback Report (PFR, HQPPRF-016).</li> <li>• Disseminate scanned copy.</li> </ul>
How to file a complaint	<ul style="list-style-type: none"> <li>▪ <b>Servicing Counters</b> You may visit our servicing counters stationed at Pag-IBIG branches. For provident-related concerns, please visit any Pag-IBIG Branch. Member Services Branch (MSB). However, for housing-related concerns, you may visit us at 2/F, JELP Business Solutions Bldg., 409 Shaw Boulevard, Mandaluyong City or for those in the regions, you may raise your concerns at the Housing Business Center (HBC). A Public Assistance and Complaints Desk (PACD) Officer</li> <li>▪ <b>Forms</b> Please accomplish the Pag-IBIG Feedback Form (PFF, HQP-PRF-002) which is available at various counters of any Pag-IBIG Branch. The accomplished form shall be dropped in the Suggestion Boxes.</li> <li>▪ <b>Letters</b> Letters may be sent to: The Member Relations Department 16/F, JELP Business Solutions Bldg. 409 Shaw Boulevard, Mandaluyong City  You may also send your letters directly to the concerned Pag-IBIG Branch, addressed to the Office of the Head. <i>(For the complete list of Pag-IBIG branches and address, please refer to the Pag-IBIG Office Directory)</i></li> <li>▪ <b>Emails</b> Emails may be sent to <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a>. You shall receive a confirmation message that your email has been forwarded to the concerned branch/department for appropriate reply and/or action.</li> <li>▪ <b>Pag-IBIG Hotline</b> For your immediate concerns, you may also reach us at 8-724-4244 (Pag-IBIG), 24/7 (24 hours in a day, 7 days in a week).</li> </ul>



How complaints are processed	<p><b>1. Receive and Evaluate Complaint/s</b></p> <p>The Branch/Housing Business Center shall:</p> <p>1.1 Review and evaluate the validity of complaints received from relevant interested parties based on the following:</p> <ul style="list-style-type: none"> <li>a. Personnel</li> <li>b. Service Quality</li> <li><b>c. Information and Communication</b></li> <li><b>d. Facilities</b></li> </ul> <p>NOTES:</p> <ul style="list-style-type: none"> <li>a. The source of complaints may be, but not limited, to the following: <ul style="list-style-type: none"> <li>• CSat Survey (Internal/External)</li> <li>• <b>Pag-IBIG Feedback Form</b></li> <li>• Suggestion Box</li> <li>• 8888</li> </ul> </li> <li>b. <b>The complaints may be considered as valid based on the following:</b> <ul style="list-style-type: none"> <li>• <b>When the complaints can be validated as to its occurrence and existence.</b></li> <li>• <b>The complainant provided his/her complete name and contact number.</b></li> <li>• <b>Anonymous complaints are honored only if the circumstances and the details given are validated as to its occurrence and existence.</b></li> <li>• <b>There is an improvement impact of policies and processes.</b></li> <li>• <b>As defined by management</b></li> </ul> </li> <li>c. The valid complaints shall be acknowledged immediately or not beyond 48 hours upon receipt.</li> <li>d. The resolution of valid complaints shall commence upon conduct of Root Cause Analysis and formulation of Correction <b>and/or</b> Corrective Action of the concerned unit.</li> <li>e. The timeline for the resolution shall be based on target date of correction <b>and/or</b> corrective action of the concerned unit.</li> <li>f. Records valid complaint/s received in Pag-IBIG Complaint Log</li> </ul>
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Sheet (PCLS, HQP-PRF-017).

## 2. Report Identified Nonconformity

The PACD Officer of the Branch/Housing Business Center or the Records Controller of the Concerned Unit shall:

2.1. Based on received valid complaints from relevant interested parties, **accomplish** and issue the **approved** Corrective Action Report (CAR, HQP-CAF-001) to concerned units based on the *Procedure on Control of Nonconformance and Corrective Action (HQM-004)*.

### NOTES:

- The nature of the complaints shall be specified in the issued CAR and the supporting documents shall be attached, as necessary.
- The Assignee of the issued CAR **shall perform the following:**
  - Determine the root cause/s of the identified complaint/s in accordance with the Procedure on Control of Nonconformance and Corrective Action, and **Compute** its risk level **based on Likelihood Scale and Severity/Impact Scale**, and update the risk and opportunities determined during formulation of correction and/or corrective action, as necessary **in accordance with the Procedure on Operational Risk Assessment and Treatment (HQP-RM-001)**.

2.2 Indicate the date of CAR Issuance and Name of Assignee in PCLS.

2.3 Sign the PCLS.

2.4 Forward **the following documents** to concerned Head:

- **PCLS**
- **Issued CAR**
- **Supporting documents**

The concerned Head of the Branch/Housing Business Center shall:

2.5. Ensure correctness and completeness of PCLS based on supporting documents.

2.6. Sign the PCLS.



2.7. Forwards **the following documents** to PACD Officer/Records Controller:

- **PCLS**
- **Issued CAR**
- **Supporting documents**

The PACD Officer of the Branch/Housing Business Center or the Records Controller of the Concerned Unit shall:

2.8. **Forward scanned copy of PCLS and issued CARs through email to MRD for monitoring of the status of valid complaint/s received by Branches/HBCs.**

**NOTE: The scanned copy of CARs with analysis and reported action from the concerned unit shall also be provided through email to MRD for monitoring and validation of implementation and effectiveness of action taken of identified complaint/s.**

2.9. File signed copy of PCLS.

### **3. Validate Implementation and Effectiveness of Action Taken**

The Member Relations Department (MRD) shall validate the implementation and effectiveness of action taken/proposed action as stated in the received CAR in accordance with the revised Procedure on Control of Nonconformance and Corrective Action (HQM-004).

### **4. Report the Summary of Status of Valid Complaints**

The Member Relations Department (MRD) shall:

- On a monthly basis, prepare and sign Pag-IBIG Complaint Report (PCR, HQP-PRF-018) indicating the summary of status of valid complaints.
- Disseminate scanned copy of the Report through email to concerned heads.



Contact Information	<p><b>Presidential Complaint Center</b>  Telephone No.: 8-736-8645; 8-736-8603  E-mail Address: <a href="mailto:pcc@malacanang.gov.ph">pcc@malacanang.gov.ph</a></p> <p><b>Anti-Red Tape Authority (ARTA) Complaints Action Center</b>  Telephone No.: 8-478-5099  Email Address: <a href="mailto:complaints@arta.gov.ph">complaints@arta.gov.ph</a></p> <p><b>CSC Contact Center ng Bayan</b>  SMS No. : 0908-8816565  Telephone No.: 1-6565 (PLDT, Smart &amp; Digitel Landlines)  Email Address : <a href="mailto:email@contactcenterngbayan.gov.ph">email@contactcenterngbayan.gov.ph</a></p>
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## VII. List of Offices

OFFICES	ADDRESS
Corporate Headquarters	Petron Mega Plaza, # 358 Sen. Gil J. Puyat Avenue, Makati City, Metro Manila
National Capital Region (NCR) – Housing Group	JELP Business Solutions Center, # 409 Shaw Boulevard, Mandaluyong City, Metro Manila
<b>NATIONAL CAPITAL REGION (NCR) BRANCHES</b>	
<b>EAST AREA</b>	
Pasig Branch (Ortigas Branch)	Ground floor and 2 <sup>nd</sup> floor, 611 Westar Building, Shaw Boulevard, Brgy. Kapitolyo, Pasig City, Metro Manila
Mandaluyong-Shaw Zentrum Branch (Mandaluyong Branch)	2 <sup>nd</sup> floor, 500 Shaw Zentrum, Shaw Boulevard, Pleasant Hills, Mandaluyong City, Metro Manila
Antipolo Branch	Ground and 2 <sup>nd</sup> floor, Budget Lane Shopping Center, Provincial Road, San Jose, Antipolo City Rizal
Tanay	Tanay Commercial Arcade, Km. 54 Manila East Road, Tanay Rizal
PIOG-POEA Branch	Blas Ople Bldg., Ortigas Avenue corner EDSA, Mandaluyong City
Technical and Administrative Support	145 Union Square Condominium, Carpark Bldg. 15 <sup>th</sup> Avenue Cubao, Quezon City, Metro Manila
<b>EAST AREA-Member Services Offices</b>	
Robinsons Galleria	Level 1, West Lane, Robinsons Galleria EDSA corner Ortigas Avenue, Quezon City, Metro Manila
Robinson Metro East	4 <sup>th</sup> floor Robinsons Malls, Metro East Marcos Highway, Brgy. Dela Paz, Pasig City, Metro Manila
<b>NORTH AREA</b>	
GMA-Kamuning Branch (Kamias Branch)	# 795, Anchor Center EDSA Diliman, Quezon City, Metro Manila
Quezon Avenue Branch	1184 Ben-Lor Bldg., Brgy. Paligsahan, Diliman, Quezon City, Metro Manila
Commonwealth Avenue Branch	LGF Diliman Commercial Center, 46 Commonwealth Avenue, Batasan Hills, Quezon City, Metro Manila
Cubao Branch	2 <sup>nd</sup> floor Spark Place Bldg. P. Tuazon Boulevard corner 10 <sup>th</sup> Ave., Barangay Socorro, Cubao, Quezon City, Metro Manila
Marikina Branch	2 <sup>nd</sup> floor Graceland Plaza, Sta. Teresita Village, J.P. Rizal St., Lamuan, Malanday Marikina
Caloocan-EDSA Branch (Caloocan MSB)	Puritan Philippines, Inc. (PPI) Bldg., 355 EDSA corner Gen. Tirona St., Bagong Barrio West, Caloocan City, Metro Manila
Valenzuela Branch	286 ARCA North Center, McArthur Highway, Brgy. Karuhatan, Valenzuela City, Metro Manila
<b>HOTLINE: (+632) 8724-4244</b>	
<b>Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	

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OFFICES	ADDRESS
Technical and Administrative Support	145 Union Square Condominium, Carpark Bldg. 15 <sup>th</sup> Avenue Cubao, Quezon City, Metro Manila
<b>NORTH AREA-Member Services Offices</b>	
SM North EDSA Member Services Office	Lower Ground Government Services Center Annex, EDSA corner North Avenue, Misamis street, Bago Bantay, Quezon City, Metro Manila
Ali Mall Member Services Office	3 <sup>rd</sup> floor Alimall, Araneta Center Cubao, Quezon City, Metro Manila
Robinsons Novaliches (Nova I-Robinson Novaliches)	3 <sup>rd</sup> floor Robinson's Land Corporation, Quirino Highway, Baranagay Pasong Putik, Novaliches, Quezon City, Metro Manila
Robinsons Town Mall (Robinson Malabon)	2 <sup>nd</sup> floor, Robinsons Town Mall Malabon, Gov. Pascual Avenue corner Crispin Street, Tinajeros, Malabon City, Metro Manila
Novaliches- Susano Complex (Nova II – Susana Plaza Mall)	2 <sup>nd</sup> floor Susano Complex, 1 Dumalay St. corner Quirino Highway, Barangay Sta. Monica, Novaliches, Quezon City, Metro Manila
PIOG-Trinoma	North Avenue, Quezon City, Metro Manila
<b>WEST AREA</b>	
Intramuros Branch (Manila Branch)	Palacio del Gobernador Condominium, A. Soriano Avenue corner General Luna Street Intramuros, Manila, Metro Manila
Binondo Branch	3 <sup>rd</sup> floor Lucky Chinatown Mall, Annex B Cityplace Square, Calle Felipe corner La Chambre, Barangay 293, Zone 28, Binondo, Manila, Metro Manila
Sta. Mesa Branch	J & T Building, 3894 Ramon Magsaysay Boulevard, Sta. Mesa, Manila, Metro Manila
Pasay Branch	Ground floor, Roxas Strip Building, Libertad St. corner Roxas Boulevard, Pasay City
Parañaque	Lot 2-1-C-A Dr. Arcadio Santos Avenue, Baranagay BF Homes, Parañaque City, Metro Manila
Las Piñas - Robinsons Place Branch (Las Piñas Branch)	Robinsons Place Las Piñas, 345 Alabang-Zapote Road, Barangay Talon Uno, Las Piñas City, Metro Manila
Technical and Administrative Support- NCR West	317 Justine Building, Sen Gil Puyat Avenue, Makati City, Metro Manila
<b>WEST AREA-Member Services Offices</b>	
Robinsons Place Manila	Government Office Basement Robinsons Place, Pedro Gil Street, Malate, Manila, Metro Manila
SM Mall of Asia	SM Mall of Asia, Pasay City, Metro Manila
PIOG – SM Manila	5 <sup>th</sup> Floor SM City Manila, Ermita, Manila, Metro Manila
<b>HOTLINE: (+632) 8724-4244</b>	
<b>Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	

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OFFICES	ADDRESS
<b>SOUTH AREA - Makati CBD</b>	
Paseo de Roxas	10 <sup>th</sup> floor, SyCipLaw Center, Paseo de Roxas, Legazpi Village, Makati City, Metro Manila
Magallanes-Southgate Mall	2 <sup>nd</sup> floor, Alphaland Southgate Mall, Chino Roces, Avenue, Makati City, Metro Manila
Biñan Branch	2 <sup>nd</sup> floor, Umbria Commercial Center, National Highway, Tulay Bato, San Antonio, Biñan, Laguna
<b>SOUTH AREA - Outside Makati CBD</b>	
Makati-Jupiter	3 <sup>rd</sup> floor, Metro House Building, 324 Senator Gil Puyat Ave., Brgy. Bel-Air, Makati City, Metro Manila
Petron MegaPlaza	Ground floor, Petron Megaplaza, 358 Sen. Gil Puyat Avenue, Makati City, Metro Manila
Muntinlupa Branch	3 <sup>rd</sup> floor, ARCS1 Sycamore Building, Buencamino St. corner Alabang-Zapote Road, Alabang, Muntinlupa City, Metro Manila
Guadalupe-EDSA Branch	2 <sup>nd</sup> floor, Guadalupe Commercial Complex, 9 EDSA, Guadalupe Nuevo, Makati City, Metro Manila
Makati-J.P. Rizal Branch	4 <sup>th</sup> floor KBC Building, J.P. Rizal St., Olympia, Poblacion, Makati City, Metro Manila
Taguig Gate 3 Plaza Branch	3 <sup>rd</sup> floor, Gate 3 Plaza Mall, Lawton Avenue corner Juliano Avenue, Phase III AFPOVAI, Western Bicutan, Taguig City, Metro Manila
SM Aura Branch	7 <sup>th</sup> floor, SM Aura Tower Building, 26 <sup>th</sup> street corner McKinley Parkway, Fort Bonifacio Global City, Taguig, Metro Manila
Technical and Administrative Support	4 <sup>th</sup> Floor, 317 Justine Building, Sen Gil Puyat Avenue, Makati City, Metro Manila
<b>SOUTH AREA – OFW Center</b>	
OFW Center 1 – Justine	6 <sup>th</sup> Floor, Justine Building, 317 Sen. Gil Puyat Ave., Makati City, Metro Manila
<b>SOUTH AREA – Service Desks</b>	
Muntinlupa-Putatan	BPLO City Service, National Road Putatan Muntinlupa, Metro Manila
<b>CAVITE BRANCHES</b>	
Imus Branch / TAS-Cavite	3 <sup>rd</sup> floor, Olma Building, Emilio Aguinaldo Highway, Imus, Cavite
Rosario Branch	2 <sup>nd</sup> floor MGS Building, General Trias Drive, Tejeros, Rosario, Cavite
Tagaytay	Primark Town Center, Tagayaty-Nasugbu Highway, Tagaytay City, Cavite
Dasmariñas Branch	2 <sup>nd</sup> floor, Volets Commercial Building, Emilio Aguinaldo Hi-way, Dasmariñas, Cavite
<b>HOTLINE: (+632) 8724-4244</b> <b>Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	

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OFFICES	ADDRESS
<b>CAVITE – Service Desks</b>	
Robinsons Place Imus	Level 4 Robinsons Place Imus General Emilio Aguinaldo Highway, Imus, Cavite
Dasmariñas	Level 1 Robinsons Place Dasmariñas, Emilio Aguinaldo Highway corner Governor's Drive, Sitio Palapala, Dasmariñas, Cavite
Robinsons Place General Trias	Level 3, Linkgkod Pinoy Area, Robinsons Place General Trias, Barangay Tejero, General Trias, Cavite
<b>CAVITE – One Stop Service Center for OFW's</b>	
SM Bacoor	3 <sup>rd</sup> level, Government Express Services (GSE), SM Bacoor, General Aguinaldo Highway, Bacoor, Cavite
<b>LUZON GROUP – Housing Business Center</b>	
La Union HBC	Pag-IBIG Fund Bldg., Government Center, Sevilla, San Fernando City, La Union
Tuguegarao HBC	Editha Tuddao Bldg., Balzain Road, Tuguegarao City, Cagayan
San Fernando Hub	Suburdia Commercial Center, Brgy. Maimpis, San Fernando City, Pampanga
Calamba Hub	High Rise Business Center Bldg., Brgy. Halang, Calamba City, Laguna
Naga HBC	
<b>LUZON BRANCHES</b>	
<b>ILOCOS REGION</b>	
La Union Branch	Pag-IBIG Fund Building, Government Center, Sevilla, San Fernando City, La Union
Ilocos Norte Branch (Laoag Branch)	2 <sup>nd</sup> Floor Alfresco area, Expansion Mall, Robinsons Place Ilocos, San Nicolas, Ilocos Norte
Vigan Branch	3 <sup>rd</sup> Floor Plaza Maestro Commercial Complex, Burgos Street, Vigan City, Ilocos Sur
Dagupan Branch	2 <sup>nd</sup> Floor BHF Family Plaza, Mayombo Road, Dagupan City, Pangasinan
Urdaneta Branch	3 <sup>rd</sup> Floor CB Mall, McArthur Highway, Nancayasan, Urdaneta City, Pangasinan
Baguio Branch	S Building, Upper Session Road Extension, Engineers Hill, Baguio City, Benguet
<b>ILOCOS REGION – Member Services Office</b>	
Alaminos	Negosyo Center, City Hall, Alaminos, Pangasinan
<b>HOTLINE: (+632) 8724-4244</b>	
<b>Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	

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<b>ILOCOS REGION – Service Desks</b>	
Robinsons Place Pangasinan	Robinsons Calasiao, Pangasinan
<b>ILOCOS REGION – One Stop Service Center for OFW's</b>	
Manna Mall, La Union	2 <sup>nd</sup> Floor, Manna Mall, Pagdaraoan, San Fernando City, La Union
<b>CAGAYAN VALLEY BRANCHES</b>	
Tuguegarao Branch	2 <sup>nd</sup> Floor, Robinsons Place, Tanza Highway, Tuguegarao City, Cagayan
Cauayan Branch	Ground Floor, Bucag Building, F.L. Dy corner Caciller Street, Cauayan City, Isabela
Solano Branch	G/F Units F & G, 2 <sup>nd</sup> Floor Units O & P, KMCI Building, National Highway, Barangay Roxas, Solano, Nueva Vizcaya
<b>CAGAYAN VALLEY – Member Services Offices</b>	
Aparri	1 <sup>st</sup> Floor, La Casa Kapitano Building, Magsaysay Street, Minanga, Aparri, Cagayan
Santiago	1 <sup>st</sup> Floor, ARS Building, Callao West, Santiago City, Isabela
<b>CAGAYAN VALLEY – Service Desks</b>	
Robinsons Place Santiago	3 <sup>rd</sup> Floor Robinsons Santiago, Maharlika Highway, Brgy. Mabini, Santiago City, Isabela
Tabuk	PGO Kalinga Compound, Capitol Hills, Bulanao, Tabuk City, Kalinga Province
<b>CAGAYAN VALLEY – One Stop Service Center for OFW's</b>	
Tuguegarao	POEA Satellite Office, Methodist Church Compound, Bonifacio St., Tuguegarao City
<b>CENTRAL LUZON I BRANCHES</b>	
San Fernando Branch	Suburbia Commercial Center, MacArthur Highway, Maimpis, San Fernando City, Pampanga
Angeles City Branch	Unit 105 Angeles Business Center, Doña Teresa Drive corner Sto. Rosario St., Brgy. Sto Rosario, Angeles City, Pampanga
Tarlac Branch	Unit 2, Ten Bldg., MacArthur Highway, San Rafael Tarlac City, Tarlac
Subic Bay Branch	2 <sup>nd</sup> Floor Formosa Tower, Manila Avenue CBD Area, Subic Bay Freeport Zone
Balanga Branch	2 <sup>nd</sup> floor the Bunker Building, Capitol Grounds, Balanga City, Bataan
<b>HOTLINE: (+632) 8724-4244</b> <b>Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	

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OFFICES	ADDRESS
<b>CENTRAL LUZON I – Service Desks</b>	
SM Pampanga	3 <sup>rd</sup> Floor, SM City Pampanga, Brgy. San Jose, Gapan-Olongapo road corner NLEX, San Fernando, Pampanga
Mariveles	Ground Floor, AFAB Admni Building, Barangay Malaya, Mariveles, Bataan
Baguio PEZA	PEZA Admin Building, Loakan Road Baguio City
La Trinidad	KM 5 Pico La Trinidad Benguet
Robinsons Starmills	Robinsons Starmills Brgy. San Jose, San Fernando City, Pampanga
Robinsons Luicita	Robinsons Luisita Mac Arthur Highway, Barangay San Miguel, Hacienda Luisita, Tarlac City
<b>CENTRAL LUZON I – One Stop Service Center for OFW's</b>	
Clarkfield	Clark Skills Training Center (formerly known as Clark PUP), Clark Freeport Zone, Spanish Bridge, Mabalacat, Pampanga
<b>CENTRAL LUZON II BRANCHES</b>	
Malolos Branch	Javier Building, 1215 MacArthur Highway, Sumapang Matanda, Malolos City, Bulacan
Cabanatuan Branch	Duran Building, Quezon District, Maharlika Highway, Cabanatuan City, Nueva Ecija
Meycauayan Branch	G/F Supima Square Commercial Complex, Malhacan Road, Malhacan, Meycauayan City, Bulacan
Baliuag Branch	Augustine Square Building, 17 DTR Highway Pinagbarilan, Baliuag, Bulacan
<b>CENTRAL LUZON II – Service Desks</b>	
Baler	Baler Municipal Building Poblacion, Baler, Aurora
San Jose Del Monte	Upper Ground Floor, Starmall Building, Brgy. Kaypian, San Jose del Monte City, Bulacan
<b>CENTRAL LUZON II – One Stop Service Center for OFW's</b>	
Palayan City	Ground Floor, Government Center Building, Palayan City Business Hub, Palayan City, Nueva Ecija
<b>SOUTHERN TAGALOG BRANCHES</b>	
Lucena Branch	Lucena Grand Central Terminal, Brgy. Ilayang Dupay, Lucena City, Quezon
Lipa Branch	2 <sup>nd</sup> floor, 3MJ Building, President Jose P. Laurel Highway, Brgy. Marawoy, Lipa City, Batangas
<b>HOTLINE: (+632) 8724-4244      Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	

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OFFICES	ADDRESS
Batangas Branch	3 <sup>rd</sup> floor Nuciti Central Mall, P. Burgos, Poblacion, Batangas City, Batangas
Calamba Branch	Ground Floor Andenson Building 3, National Highway Parian, Calamba City, Laguna
San Pablo Branch	1 <sup>st</sup> & 2 <sup>nd</sup> Floor, El Coco Grande Building Gen. Malvar Street, San Pablo City, Laguna
Sta Rosa Branch	2 <sup>nd</sup> floor, Crosstown Mall, Brgy. Pulong Sta. Cruz, Tagaytay-Sta. Rosa Road, Sta. Rosa City, Laguna
Calapan Branch	Ground Floor, Gaisano Capital Calapan, National Highway, Brgy. Tawiran, Calapan City, Oriental Mindoro
Puerto Princesa Branch (Palawan Branch)	4 <sup>th</sup> floor, NCCC Mall Palawan #89 Lacao St. Brgy. Maningning, Puerto Princesa City, Palawan
<b>SOUTHERN TAGALOG – Member Services Offices</b>	
Centro Mall Cabuyao Member Services Office	2 <sup>nd</sup> floor Centro Mall Cabuyao, Pulo, Cabuyao City, Laguna
Robinsons Sta Rosa Member Services Office	2 <sup>nd</sup> floor Robinsons Market Place, Old National Highway, Barangay Tagapo, Sta. Rosa City, Laguna
San Jose Member Services Office	National road Corner Calderon Street, Brgy. Poblacion, San Jose, Occidental Mindoro
<b>SOUTHERN TAGALOG – Service Desks</b>	
Boac	Prov'l Library Office, Prov'l Government of Marinduque, Boac, Marinduque
Odiongan	Municipal Government of Odiongan, Brgy. Tabing-Dagat, Odiongan, Romblon
Robinsons Place Palawan	Lingkod Pinoy Center, 2 <sup>nd</sup> Floor Robinsons Mall Palawan, National Highway, Brgy. San Manuel, Puerto Princesa City, Palawan
<b>SOUTHERN TAGALOG – One Stop Service Center for OFW's</b>	
Calamba City	POEA-Calamba Satellite Office, Basement Andenson Bldg. II, Brgy. Prian, Calamba City, Laguna
Calapan	POEA 3 <sup>rd</sup> Floor, Halcon Heights Bldg., Roxas drive corner Dama de Noche, Brgy. Lumangbayan, Calapan City, Oriental Mindoro
<b>HOTLINE: (+632) 8724-4244</b> <b>Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	

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OFFICES	ADDRESS
<b>BICOL REGION BRANCHES</b>	
Legazpi Branch	Hi-Tone Construction and Development Corp. Building F. Imperial Street, Bitano, Legazpi City, Albay
Naga Branch	3 <sup>rd</sup> Level, Robinsons Place Naga, Roxas Avenue Corner Almeda Highway, Triangulo, Naga City, Camarines Sur
<b>BICOL REGION – Member Services Offices</b>	
Virac	QMCNPC Square Building Salvacion, Virac, Catanduanes
Sorsogon	MK Building, Maharlika Highway, Tugos, Sorsogon City, Sorsogon
Masbate	Unit 4, 2 <sup>nd</sup> Floor K & R Building, National Highway, Tugbo, Masbate City, Masbate
Daet	Ground Floor, Houseware Plaza Building, Diversion Road cor. F. Pimentel Avenue, Brgy. Magang, Daet, Camarines Norte
Goa	2 <sup>nd</sup> Floor, JJFQ Bldg., Rizal St., Brgy. Bagumbayan Pequeño, Goa, Camarines Sur
<b>BICOL REGION – One Stop Service Center for OFW's</b>	
Pacific Mall	3 <sup>rd</sup> Floor Pacific Mall, Capantawan, Legazpi City, Albay
<b>VISAYAS &amp; MINDANAO GROUP – Housing Business Center</b>	
Bacolod HBC	Gasiano Grand City Mall, Araneta Street, Singcang, Bacolod City
Cebu Hub	Pag-IBIG Fund – W T Corporate Tower, Mindanao Ave. corner Archbishop St., Cebu Business Park, Cebu City, Cebu
Cagayan de Oro HBC	Pag-IBIG Fund Bldg., J.R. Borja Mortola Street, Cagayan de Oro City, Misamis Oriental
Zamboanga HBC	Pag-IBIG Fund Bldg., San Jose Road, Baliwasan, Zamboanga City
Davao Hub	Pryce Tower Condominium, Pryce Business Park, JP Laurel Avenue, Davao City
<b>SOUTH CENTRAL VISAYAS BRANCHES</b>	
Cebu – Ayala Branch	Pag-IBIG Fund - W T Corporate Tower, Mindanao Avenue, corner Archbishop Street Cebu Business Park, Cebu City, Cebu
Dumaguete Branch	2 <sup>nd</sup> Floor EROS Building Real corner Dr. V. Locsin Streets, Dumaguete City, Negros Oriental
Talisay Branch	2 <sup>nd</sup> Floor, Gaisano Capital SRP, Barangay San Roque, Talisay City, Cebu
<b>HOTLINE: (+632) 8724-4244</b>	
<b>Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	

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OFFICES	ADDRESS
Cebu-Colon Branch (Cebu Downtown Branch)	3 <sup>rd</sup> Floor Gaisano Capital South, Brgy. Kalubihan corner Colon and Leon Kilat Streets, Cebu City, Cebu
Toledo Branch	Ground Floor Prince Warehouse Club Toledo, S. Osmena Street, Sipaway, Barangay Luray II, Toledo City, Cebu
<b>SOUTH CENTRAL VISAYAS – Member Services Offices</b>	
Carcar	Ground Floor, City Government of Carcar, Poblacion, Carcar Cebu
<b>SOUTH CENTRAL VISAYAS – One Stop Service Center for OFW's</b>	
SM Cebu City	One Stop Shopn Center For OFW-2 <sup>nd</sup> Floor, SM City Cebu, North Reclamation Area, Cebu City
<b>NORTH CENTRAL &amp; EASTERN VISAYAS BRANCHES</b>	
Mandaue Branch (Cebu Mandaue Branch)	3 <sup>rd</sup> Floor, J. Center Mall, A. S. Fortuna Street, Bakilid, Mandaue City, Cebu
Tagbilaran Branch	2 <sup>nd</sup> Floor, Galleria Luisa, Gallares Street, Poblacion 2, Tagbilaran City, Bohol
Mactan Branch	2 <sup>nd</sup> floor, Gaisano Mactan Island Convention Center Pajo, Lapulapu City, Cebu
Danao Branch	3 <sup>rd</sup> Floor, CFI Building, North Nautical Highway, Poblacion, Danao City, Cebu
Tacloban Branch	Level 3, Robinsons North, Brgy. Abucay, Tacloban City, Leyte
Ormoc Branch	2 <sup>nd</sup> Level Robinsons Place Ormoc, Brgy. Cogon, Ormoc City, Leyte
Calbayog Branch	Ground Floor, Government Center Building, Purok 2, Brgy. Bacagay, Calbayog City, Samar
<b>NORTH CENTRAL &amp; EASTERN VISAYAS – Member Services Offices</b>	
Ubay	Lita Del Valle Building, Purok 5, Boyles St, Poblacion, Ubay, Bohol
Bogo	Dolores Building, P. Rodriguez Street Bogo City, Cebu
Sogod	Ground Floor, Gaisano Capital, Sogod, Southern Leyte
<b>NORTH CENTRAL &amp; EASTERN VISAYAS – Service Desks</b>	
SM City Consolacion	2 <sup>nd</sup> Floor, Government Services Express, SM City Consolacion, Consolacion, Cebu
Naval	Provincial Capitol Civic Auditorium, National Highway, Calumpang, Naval
<b>NORTH CENTRAL &amp; EASTERN VISAYAS – One Stop Service Center for OFW's</b>	
Tacloban	POEA Uytngcoc Building, Engage St., Tacloban City, Leyte
<b>HOTLINE: (+632) 8724-4244      Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	



OFFICES	ADDRESS
<b>WESTERN VISAYAS BRANCHES</b>	
Iloilo-Mandurriao Branch (Iloilo Branch)	Plazuela De Iloilo, Benigno Aquino Ave., Mandurriao, Iloilo City, Iloilo
Kalibo Branch	2 <sup>nd</sup> Floor St. Ignatius Square, D. Maagma St., Kalibo, Aklan
San Jose de Buenavista	2nd Floor Robinsons Place Antique, Barangay San Angel, San Jose de Buenavista, Antique
Roxas Branch (Capiz Branch)	A&T Santos Building, Sacred Heart of Jesus Avenue Pueblo De Panay, Lawa-an, Roxas City, Capiz
Iloilo-Molo Branch (Molo Branch)	2 <sup>nd</sup> Floor GT Plaza Mall, M.H. del Pilar Street Molo, Iloilo City, Iloilo
Bacolod Branch	Ground Floor, Gaisano Grand City Mall, Araneta Street, Brgy. Singcang, Bacolod City, Negros Occidental
Kabankalan Branch	Kabankalan Farmers Training Center, Rizal Street, Barangay 8, Kabankalan City, Negros Occidental
Sagay Branch	Tess & Moises Building , A. E. Maranon Street, Poblacion 2, Sagay City, Negros Occidental
Cadiz	Ground Floor, Tristan IBE Building, Gustilo corner Abelarde Streets, Cadiz City, Negros Occidental
San Carlos	Gaisano Capital, Ledesma Avenue, San Carlos City Negros Occidental
<b>WESTERN VISAYAS – One Stop Service Center for OFW's</b>	
Robinsons Iloilo Lingkod Pinoy Center	3 <sup>rd</sup> Floor, Lingkod Pinoy Center Robinsons Place Iloilo, cor. Ledesma, Quezon St., Iloilo City, Iloilo
Robinsons Bacolod	3 <sup>rd</sup> Floor, Robinsons Place Bacolod, Brgy. Mandalagan, Bacolod City, Negros Occidental
<b>NORTHERN MINDANAO BRANCHES</b>	
Cagayan de Oro-Lapasan Branch (CDO Branch)	Puregold Building, Claro M. Recto Avenue, Lapasan, Cagayan De Oro City, Misamis Oriental
Valencia	Level 3, Lingkod Pinoy Center, Robinsons Place Valencia, Bagontaas, Valencia City, Bukidnon
Cagayan de Oro-Carmen Branch (CDO West Branch)	2nd Floor, Ororama Super Store Building Vamenta Boulevard, Carmen, Cagayan de Oro City, Misamis Oriental
Malaybalay Branch	PAZ Bulding, Carbajal Street corner San Isidro Street, Malaybalay City, Bukidnon
Butuan Branch	KHO Building, JC Aquino Avenue, Butuan City, Agusan Del Norte
Surigao Branch	LML Building, Km. 1, National Highway, Barangay Washington, Surigao City, Surigao del Norte
<b>HOTLINE: (+632) 8724-4244</b> <b>Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	



OFFICES	ADDRESS
San Francisco Branch	Ground Floor Gaisano Capital, Barangay 4, National Highway San Francisco, Agusan del Sur
Iligan Branch	Level 2, Lingkod Pinoy, Robinson's Place Iligan Tubod Highway, Iligan City, Lanao del Norte
<b>NORTHERN MINDANAO – Member Services Offices</b>	
Gingoog	Nadal Building, Motoomull St., Gingoog City, Misamis Oriental
Cagayan de Oro - Puerto	Vincent Yap Building, National Highway, Puerto, Cagayan de Oro City, Misamis Oriental
Malaybalay	Room 19 Bukidnon National and Provincial Government Offices Building, Capitol Ground, Malaybalay City, Bukidnon
Valencia	2nd Floor Tamay Lang Parklane, Commercial Complex G. Laviña Avenue, Valencia City, Bukidnon
Tandag	VTP Building Capitol Road, Telaje, Tandag City, Surigao del Sur
Tubod	2nd Floor LJ and JJ Building, Poblacion Tubod, Lanao del Norte
Marawi	2nd floor Titanic Building, Provincial Capitol Complex, Buadi Sacayo, Marawi City, Lanao del Sur
<b>NORTHERN MINDANAO – Service Desks</b>	
Robinsons Cagayan De Oro	Limketkai Center, Rosario Cres corner Florentino street, Cagayan de Oro City, Misamis Oriental
Robinsons Place Butuan	Lingkod Pinoy Center, 3 Floor, Robinsons Pace, Jose C. Aquino Avenue, Butuan City, Agusan del Norte
Marawi	2nd floor Titanic Building, Provincial Capitol Complex, Buadi Sacayo, Marawi City, Lanao del Sur
<b>NORTHERN MINDANAO – One Stop Service Center for OFW's</b>	
Cagayan De Oro	2 <sup>nd</sup> Floor Trinidad Building, Corrales-Yacapin Sts., Cagayan De Oro City
Butuan	OWWA Service Desk, POEA Caraga Satellite Office, Nimfa Tiu Bldg. 7, Rosales Ave., Butuan City
<b>WESTERN MINDANAO BRANCHES</b>	
Zamboanga Branch	Pag-IBIG Fund Building San Jose Road, Baliwasan Zamboanga City, Zamboanga Del Sur
Dipolog Branch	FSA II Building, Quezon Avenue Miputak, Dipolg City, Zamboanga Del Norte
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OFFICES	ADDRESS
Pagadian Branch	2nd Floor Trace Arcade Building, F. S. Pajares Avenue, Gatas District, Pagadian City, Zamboanga Del Sur
<b>WESTERN MINDANAO – Member Services Offices</b>	
Bongao	1 <sup>st</sup> Floor, Tamburani Bldg., Bongao, Tawi-Tawi
Ipil Members Service Office	Ground Floor, Avery Arcade, Sanito, Ipil, Zamboanga Sibugay
Ozamis Members Service Office	2nd Floor Gaisano Capital Ozamiz-Southwing Mall Ozamis City, Misamis Occidental
<b>WESTERN MINDANAO – Service Desk</b>	
KCC Mall	KCC Mall de Zamboanga, Governor Camins Avenue, Zamboanga City, Zamboanga Del Sur
Zamboanga Ecozone	Ground Floor, Zamboanga Ecozone Building, San Ramon, Zamboanga City, Zamboanga del Sur
<b>WESTERN MINDANAO – One Stop Service Center for OFW's</b>	
Zamboanga	2 <sup>nd</sup> Floor Goodwill Center, Canelar St., Zamboanga City, Zamboanga del Sur
<b>SOUTHERN MINDANAO BRANCHES</b>	
Davao-Bajada Branch (Davao Central Branch)	2 <sup>nd</sup> Floor, Bormaheco Bldg., Bajada, Davao City, Davao del Sur
Digos Branch	2nd Floor, Arita Building, USPD Building Door 10, USPD Business Center, Rizal Avenue, Digos City, Davao del Sur
Davao-Matina Branch (Davao South)	Ground Floor, Building 3, GMC Building 3, 97 Mac Arthur Highway, Matina, Davao City, Davao del Sur
Davao-Lanang Branch (Davao North Branch)	2 <sup>nd</sup> Floor Alpha Building, Lanang Business Park, Lanang, Davao City, Davao del Sur
Tagum Branch	Ground Floor Nicole's 22 Building, Assessors Village, Apokon, Tagum City, Davao del Norte
Panabo Branch	2nd Floor Nixon Lim Building, National Highway, San Francisco, Panabo City, Davao Del Norte
<b>SOUTHERN MINDANAO – Member Services Office</b>	
Mati	2nd floor A-Square, Quezon street central, Mati, Davao Oriental
<b>SOUTHERN MINDANAO – One Stop Service Center for OFW's</b>	
Davao	5 <sup>th</sup> Floor Gaisano Mall, J.P. Laurel Avenue, Bajada, Davao City, Davao del Sur
<b>SOUTH-WESTERN MINDANAO BRANCHES</b>	
General Santos Branch	Bethany Building, General Santos Park, National Highway, Barangay Lagao, General Santos City, South Cotabato
<b>HOTLINE: (+632) 8724-4244      Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	

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OFFICES	ADDRESS
Koronadal Branch	Ground Floor, JYSL Building, Balmores corner Haimorog Street, Koronadal City, South Cotabato
Polomolok Branch	WJ Bldg., Cannery Road, Sanchez Subdivision, Brgy. Poblacion, Polomolok, South Cotabato
Kidapawan Branch	El Zorte Building, Quezon Boulevard corner Suerte Street, Kidapawan City, Cotabato
Isulan	SK Provincial Sports Complex, National Highway, Kalawag II, Isulan, Sultan Kudarat
Cotabato Branch	R. Chio Building, Notre Dame Avenue corner Clemente Allinio Street, Cotabato City, Maguindanao
<b>SOUTH-WESTERN MINDANAO – Service Desks</b>	
KCC Veranza Mall	KCC Veranza, J. Catolico St., Brgy. Lagao, General Santos City, South Cotabato
Robinsons Place Gensan	Robinsons Mall, National Highway, Brgy. Lagao, General Santos City, South Cotabato
<b>SOUTH-WESTERN MINDANAO – One Stop Service Center for OFW's</b>	
Koronadal	4th floor New City Hall Building, Koronadal City, South Cotabato
<b>OVERSEAS POST ASIA</b>	
Brunei	Philippine Embassy, SPG 336, Diplomatic Enclave Jalan Kebangsaan, Bandar Seri Begawan Brunei Darussalam BA 1210
Hongkong, SAR	c/o Philippine Consulate General 14th Floor, United Center Building, 95 Queensway, Hong Kong SAR
Macau	Philippine Consulate General Unit 1404-1406, 14/F AIA Tower, NOS.251A-301, Avenida Comercial De Macau, Macau SAR
Malaysia	Philippine Embassy/Philippine Overseas Labor Office No. 1 Changkat Kia Peng, 50450 Kuala Lumpur, Malaysia
Singapore	c/o Philippine Overseas Labor Office/Philippine Embassy, 20 Nassim Road, Singapore
Seoul Korea	c/o Philippine Embassy, 80 Hoenamuro, Itaewon 2dong, Yongsan-gu, Seoul, South Korea
Taipei, Taiwan	55 and 57 Zhouzi Street, Neihs District, Taipei City, Taiwan
<b>HOTLINE: (+632) 8724-4244</b> <b>Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	

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OFFICES	ADDRESS
<b>EUROPE</b>	
Athens, Greece	Philippine Overseas Labor Office 10 Photidos St. Ambelokipi, Athens 11523, Greece
London, United Kingdom	Philippine Embassy, 6 Suffolk St. London SW1Y 4 HG, United Kingdom
Milan, Italy	c/o Philippine Consulate General, Via Stelvio 71, Via Bernina 18 Milan, Italy
Rome, Italy	Philippine Embassy Viale Delle Medaglie D'Oro 112/114 00136 Rome, Italy
<b>MIDDLE EAST</b>	
Abu Dhabi, UAE	c/o Philippine Embassy, W-48 Street, 8 Sector 2-23, Plot 51, Al Qubaisat, Abu Dhabi, UAE
Alkhobar, KSA	Skyfreight Forwarders 1st Street corner King Fahad Street, P.O. Box 2539, Alkhobar, Kingdom of Saudi Arabia
Bahrain	Philippine Embassy Villa No. 939 Road No. 3320, Mahooz Area PO Box 26681 Manama, Bahrain
Doha, Qatar	Al Furat Street, Zone 66, Onaiza Area, Doha, Qatar
Dubai, UAE	c/o Philippine Consulate General / Philippine Overseas Labor Office, P.O. Box 4960, Beirut St., Al Qusais, Dubai, UAE
Jeddah, KSA	c/o Philippine Consulate General, P.O. Box 4794 Jeddah, KSA, Umm Al-Qura Street Rehab District
Kuwait	Villa 817, Block 1, Street 101, Al Sadiq Area, State of Kuwait
Riyadh, KSA	c/o Philippine Embassy, Viale Delle Medaglie D'Oro 112/114, Rome, Italy
<b>NORTH AMERICA</b>	
New York, USA	Philippine Consulate General 556 5th Avenue New York 10036 USA
Toronto, Canada	Ontario, Canada M4P 3B5
<b>HOTLINE: (+632) 8724-4244</b> <b>Email: <a href="mailto:contactus@pagibigfund.gov.ph">contactus@pagibigfund.gov.ph</a></b>	