



# Pag-IBIG Fund

**Premiums, Benefits and Investment Opportunities**

**LILIA M. ANGULUAN**

---

Vice President

Members Services Operations, Luzon Group

# Pag-IBIG Fund SNAPSHOT

YEAR  
2022

**15.11M**

Active  
Members

**79.90B**

Members  
Savings

**₱39.84B**

MP2 Members' Savings

**977,643**

MP2 Savers



LINGKOD  
Pag-IBIG

# Pag-IBIG Fund SNAPSHOT

YEAR  
2022

**₱117.85B**

Housing Loan Releases

**105,212**

Housing Loan Borrowers

**₱53.76B**

Short-Term Loan Releases

**2,612,491**

Short-Term Loan Borrowers

**₱3,907.670**

Calamity Loan Releases

**299,348**

Calamity Loan Borrowers



LINGKOD  
Pag-IBIG

# Pag-IBIG Fund SNAPSHOT

YEAR  
2022

**360**

Loyalty Card Partners

**10,065,762**

Loyalty Card Cardholders

Provident Claim  
Releases  
**₱23.086M**

Provident  
Claimants  
**348,726**



LINGKOD  
Pag-IBIG

# Pag-IBIG Fund SNAPSHOT

YEAR  
2022

NET INCOME

**₱38.06**  
BILLION

TOTAL  
ASSETS

**₱810.07**  
BILLION



LINGKOD  
Pag-IBIG

# Pag-IBIG Fund SNAPSHOT

YEAR  
2022

Pag-IBIG  
Regular Savings

6.53%

MP2 Savings

7.03%



LINGKOD  
Pag-IBIG

# PREMIUMS

## “Monthly Savings”



**P.D. 1530** -June 11, 1978

**INSTITUTING A SYSTEM OF  
VOLUNTARY CONTRIBUTIONS FOR  
HOUSING PURPOSES**



**LINGKOD  
Pag-IBIG**



# **P.D. 1752** -January 1, 1981

- **Home Development Mutual Fund Law of 1980**
- **AMENDING (PD 1530) THE ACT CREATING THE HOME DEVELOPMENT MUTUAL FUND**
- **System of Employee-Employer contribution for housing purposes**



**LINGKOD**  
**Pag-IBIG**

# Contribution Rate

Monthly Compensation	Employee	Employer (if any)
P1,500 and below	1.0%	2.0%
Over 1,500	2.0%	2.0%



# P.D. 9679 – July 21, 2009

- Mandatory Membership for all Filipino workers earning **at least P1,000.00 per month**.
  - a. SSS and GSIS-covered employees;
  - b. uniformed members of the AFP, BFP, BJMP and PNP;
  - c. Filipinos employed by foreign-based employers



# Proposed Contribution Rate\*

Monthly Compensation	Employee	Employer (if any)
P7,500.00 (2021)	2.0%	2.0%
<b>P10,000.00 (2022)</b>	<b>2.0%</b>	<b>2.0%</b>

\*\*\*Monthly Fund Salary –P5,000.00



# Twin Mandates of the Fund

- Savings
- Housing

**P**agtutulungan sa Kinabukasan **I**kaw,  
**B**angko, **I**ndustriya at **G**obyerno



**L**INK **D**  
**P**ag-**I**BIG

# BENEFITS





*You deserve*  
Pag-IBIG



The more you *save*,  
the more you *earn!*



Harapin ang bukas ng may  
*Tulong na Maaasahan*





*Welcome Home*  
with Pag-IBIG



Maximize the value of your home  
to fund what's valuable for you.

*Fund your life goals*  
with HEAL



*Ituloy ang Pangarap na Bahay,  
para sa Pangarap na Buhay.*





# Benefits



*Enjoy Discounts and Rewards  
Plus the Convenience of a  
Cash Card*



*Feel Pag-IBIG  
Online!*





# Pag-IBIG REGULAR SAVINGS

*You deserve*  
**Pag-IBIG**



LINGKOD  
Pag-IBIG

# Pag-IBIG Regular Savings Dividend Rate\*

vs Common Deposit Accounts' Interest Rates



## Pag-IBIG REGULAR SAVINGS

Institution	Rate	Tax Rate	Minimum Deposit to Earn Interest (P100 Pag-IBIG Fund Monthly Savings)
<b>Pag-IBIG Fund</b>	<b>5.50% p.a.</b>	<b>0%</b>	<b>None</b>
Bank A	0.125%	20% Withholding Tax for Interest Earned	₱5,000
Bank B	0.10%	20% Withholding Tax for Interest Earned	₱25,000
Bank C	0.05%	20% Withholding Tax for Interest Earned	₱10,000



LINGKOD  
Pag-IBIG



# Pag-IBIG REGULAR SAVINGS

- ✓ High Dividends
- ✓ Tax Free
- ✓ Government-Guaranteed

2022 DIVIDEND RATE

6.53%



LINGKOD  
Pag-IBIG



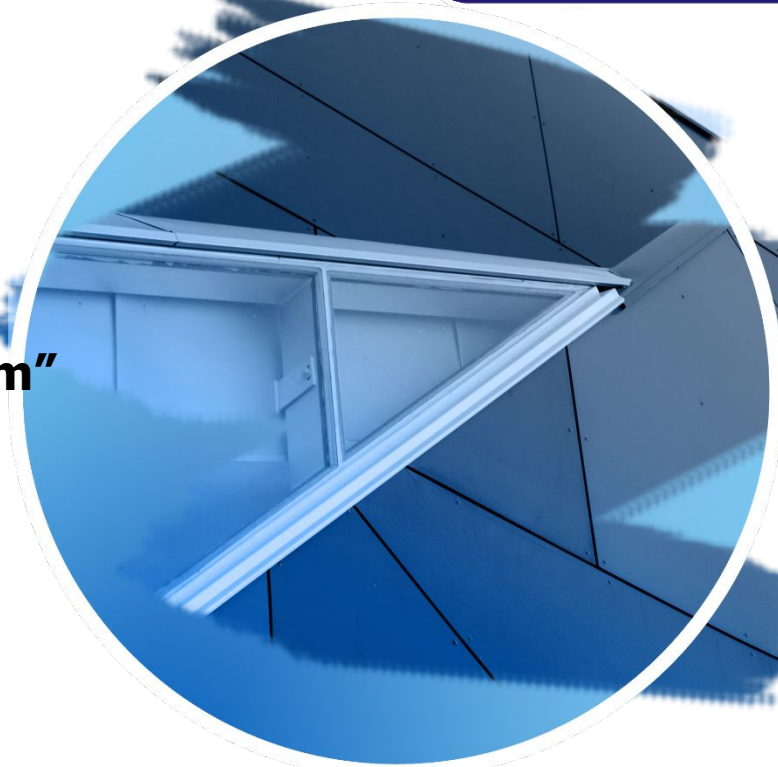
# Top Up Your Savings!



**Pag-IBIG  
REGULAR  
SAVINGS**

*Mas malaki ang Contribution,  
mas malaki ang Ipon!*

- 1 Accomplish the  
"Upgrade Membership Savings Form"**
- 2 Submit to your Employer**
- 3 Earn Higher Dividends  
by Topping Up your  
Monthly Savings!**



**LINGKOD  
Pag-IBIG**

# When can you withdraw your Pag-IBIG Regular Savings?

- ✓ Membership maturity (20 years)
- ✓ Retirement
- ✓ Permanent total disability or insanity
- ✓ Termination from service by reason of health
- ✓ Permanent departure from the country
- ✓ Death
- ✓ Critical illness of the member or any of his/her relatives within the 2<sup>nd</sup> civil degree of consanguinity

**Pag-IBIG  
REGULAR  
SAVINGS**



**LINGKOD  
Pag-IBIG**



# Pag-IBIG SHORT-TERM LOANS

Harapin ang bukas ng may

*Tulong na Maaasahan*



LINGKOD  
Pag-IBIG



**Educational Expenses**



**Health and Wellness**



**Minor Home Improvement**



**Other purposes**





The **HIGHER** your **SAVINGS**,  
The **HIGHER** you can **LOAN**



- ✓ Borrow up to **80%** of your Pag-IBIG Regular Savings
- ✓ Low interest rate
- ✓ Easy payment term of two (2) or three (3) years



# CALAMITY LOAN

**Financial assistance for active Pag-IBIG Fund members  
in calamity-stricken areas.**

**5.95%** per annum  
interest rate

**LOWEST IN THE MARKET!**

**Borrow up to 80%**  
of your Pag-IBIG Regular Savings



LINGK'D  
Pag-IBIG



# Pag-IBIG HOUSING LOAN

*Welcome Home*  
with Pag-IBIG



LINGKOD  
Pag-IBIG

**WELCOME HOME with Pag-IBIG!**

**Pag-IBIG  
HOUSING  
LOAN**

- ✓ Borrow up to **₱ 6,000,000.00**
- ✓ Longest Payment Terms **up to 30 Years**
- ✓ **No Prepay Penalties**
- ✓ **Multiple Loans allowed**  
Total loans not to exceed Php 6 million



**LINGKOD  
Pag-IBIG**

## Where can you use or what can you buy with a Pag-IBIG Housing Loan?



Members can use the Pag-IBIG Housing Loan for the following:

- ✓ **Residential lot\*** or adjoining residential lots purchase (maximum of 1,000 sq.m.)
- ✓ **Residential house & lot, townhouse or condominium unit\*** purchase old or brand new, property mortgaged with Pag-IBIG Fund, adjoining houses/units inclusive of a parking slot
- ✓ **Construction of house**
- ✓ **Improvement of house**
- ✓ **Refinance an existing housing loan**

\*plus cost of transfer



# Who may apply?



Members should have the following to apply:

- ✓ At least **24 monthly membership savings (Pag-IBIG Regular Savings)**
- ✓ **Not more than 65 years old** at the date of loan application **and** **is not more than 70 years old** at the date of loan maturity
- ✓ **Legal capacity to acquire and encumber real property in the Philippines**
- ✓ **No Pag-IBIG Housing Loan** foreclosed, cancelled, bought back, or voluntarily surrendered
- ✓ **If with existing Pag-IBIG Housing Loan or Short-Term Loan (STL)**, payments must be updated



# How will my loan amount be determined?



## Your loan amount shall be determined using these factors:

- **Desired Loan Amount**
- **Actual Need**
  - Purchase of Lot and Residential Unit : Selling price
  - Refinancing : Outstanding Loan Balance
  - House Construction & Home Improvement : Total Construction Cost
- **Capacity to Pay**
  - 35% of your Gross Monthly Income
- **Loan to Appraisal Value Ratio**
  - Up to the Economic Housing Limit\* – 95%
  - Over the Economic Housing Limit up to P6M – 90%

The lowest value based on these factors shall be your loan amount.

\*For developer-assisted housing loans up to the prevailing maximum limit for socialized housing loan, the LTV ratio shall be 100%; provided, the developer's License to Sell is for a socialized housing project and the loan purpose is for the purchase of a residential unit.



LINGKOD  
Pag-IBIG

# LOW INTEREST RATES!

- July to December 2022 Rates -



## Choose your loan's interest rate based on the options below.

Your loan's interest rate shall be fixed for the number of years based on your chosen fixed period. Throughout the duration of your housing loan – which you can pay for up to 30 years – you will choose your interest rate and fixed period based on the prevailing rates at such time, each time your chosen fixed period comes to an end

**5.750%**  
per annum

One (1) Year Fixed Period

**6.375%**  
per annum

Three (3) Years Fixed Period

**6.625%**  
per annum

5 Years  
Fixed Period

**7.375%**  
per annum

10 Years  
Fixed Period

**8.000%**  
per annum

15 Years  
Fixed Period

**8.625%**  
per annum

20 Years  
Fixed Period

**9.375%**  
per annum

25 Years  
Fixed Period

**10.000%**  
per annum

30 Years  
Fixed Period





# Improved Insurance Coverage



## Fire and Allied Perils Insurance

**PREMIUM RATES** LOWERED BY **58%** **0.1686%** PER ANNUM from 0.40%

Features	Before	Now
Basic Premium Rate (appraised value of building)	as high as 0.40%	<b>0.1686%</b>
Rental Assistance for Uninhabitable Property	None	<b>Up to ₱15,000</b>
Family Personal Accident	None	<b>Aggregate limit of ₱500K</b>
Sabotage and/or Terrorism Cover	None	<b>5% of appraised value or loan amount, whichever is higher, maximum of ₱150K</b>
Burial Benefit	None	<b>₱5,000</b>



# Subsidized Interest Rate

Available for Minimum-Wage Earners since May 2017



# 3% PER ANNUM

# Up to ₱580,000

for a 32 square meter residential unit  
in a horizontal housing project

Loanable amount	Monthly Amortization (MA)*	Required Maximum Gross Monthly Income (NCR)	
		(Regions)	(NCR)
₱580,000.00	₱2,445.30**	₱12,000	₱15,000
₱750,000.00	₱4,740.51***	₱14,000	₱17,500

\*Monthly amortization is exclusive of insurance premiums

\*\*at 3% interest rate p.a., 30-year term. Interest rate will be re-priced after 5 years.

\*\*\* at 6.5% interest rate p.a., for the first 10 years.



## Gross Monthly Income Requirement<sup>and</sup> Monthly Amortization based on Loan Amount



LOAN AMOUNT	Required GROSS MONTHLY INCOME	EST. MONTHLY AMORTIZATION* (30-Year Loan Term)
₱1,000,000.00	₱17,824.85	₱6,238.70
₱1,500,000.00	₱26,737.28	₱9,358.05
₱2,000,000.00	₱35,649.71	₱12,477.40
₱2,500,000.00	₱44,562.14	₱15,596.75
₱3,000,000.00	₱53,474.56	₱18,716.10
₱4,000,000.00	₱71,299.42	₱24,954.80
₱5,000,000.00	₱89,124.27	₱31,193.50
₱6,000,000.00	₱106,949.13	₱37,432.19

\* Monthly amortization figures are exclusive of insurance premiums and are based on the Interest Rate under a 3-Year Repricing Period (Based on July to December 2022 Rates)



LINGKOD  
Pag-IBIG

# Gross Monthly Income Requirement<sup>and</sup> Monthly Amortization based on Loan Amount

[for Government Employees who shall pay their loan via salary deduction]



LOAN AMOUNT	Required GROSS MONTHLY INCOME*	EST. MONTHLY AMORTIZATION* (30-Year Loan Term)
₱1,000,000.00	₱32,110.57	₱6,238.70
₱1,500,000.00	₱41,023.00	₱9,358.05
₱2,000,000.00	₱49,935.42	₱12,477.40
₱2,500,000.00	₱58,847.85	₱15,596.75
₱3,000,000.00	₱67,760.28	₱18,716.10
₱4,000,000.00	₱85,585.13	₱24,954.80
₱5,000,000.00	₱103,409.99	₱31,193.50
₱6,000,000.00	₱121,234.84	₱37,432.19

\*Takes into consideration the Net Take Home Pay Requirement for employees in the Government Sector

\*\*Monthly amortization figures are exclusive of insurance premiums and are based on the Interest Rate under a 3-Year Repricing Period (Based on July to December 2022 Rates)



# Convenient Ways to Pay your Pag-IBIG Housing Loan



- ✓ **Virtual Pag-IBIG**
- ✓ **Post-dated Checks**
- ✓ **Collection Servicing Agreement (CSA) or via a salary deduction and remittance agreement with your company**
- ✓ **Accredited Collecting Partners' Outlets and their Online Payment Facilities**
- ✓ **Auto Debit Arrangement (ADA) with our partner banks**





**HOME EQUITY  
APPRECIATION LOAN  
HEAL**

Maximize the value of your home  
to fund what's valuable for you.

*Fund your life goals*  
with **HEAL**



**HOME  
SAVER  
PROGRAMS**

*Ituloy ang Pangarap na Bahay,  
para sa Pangarap na Buhay.*



**LINGKOD**  
**Pag-IBIG**

# Benefits



*Enjoy Discounts and Rewards  
Plus the Convenience of a  
Cash Card*



# Benefits and Features



## Discounts and Rewards

- on your purchases from over hundreds of establishments

The most convenient way to create your **Virtual Pag-IBIG Account**

- The most convenient and safest way to **receive your Short-Term Loan**





Get **DISCOUNTS** and **REWARDS**



**Fuel and Other Essentials**

PETRON  
DHL  
2GO group, inc.

**Food and Groceries**

McDonald's  
PUREGOLD  
Shakey's PIZZA PARLOR  
Boy's COFFEE

**Health and Education**

STI  
HP HI-PRECISION diagnostics

with more than

**360 partner-establishments nationwide!**



# Cash Card Features



Pag-IBIG Loyalty Card Plus Powered by:



- No maintaining balance
- Prepaid Account with P500,000 monthly maximum transfer
- Debit Card function (for POS-enabled merchants using BancNet's network)
- P50,000 daily ATM withdrawal limit
- 10-Year Card Validity

Pag-IBIG Loyalty Card Plus Powered by:



- Personal Savings Account with no initial deposit and no minimum balance requirement
- Earns .1% interest at an ADB of P100,000
- Debit Card with dual-interface function
- P50,000 daily ATM withdrawal limit
- 8-Year Card Validity



LINGKOD  
Pag-IBIG

# INVESTMENT

# OPPORTUNITIES





# MP2 SAVINGS

The more you *save*,  
the more you *earn!*



LINGKOD  
Pag-IBIG



# MP2 SAVINGS

- ✓ Higher Dividend Rate than the Pag-IBIG Regular Savings
- ✓ Tax Free
- ✓ Compounded or Annual Dividend Payout Options
- ✓ 5-Year Maturity
- ✓ Open to Retirees or Pensioners, who are former Pag-IBIG Fund Members



**2022 DIVIDEND RATE**  
**7.03%**



<b>YEAR</b>	<b>MP2 Savings Dividend Rate</b>
<b>2022</b>	<b>7.03%</b>
<b>2021</b>	<b>6.00%</b>
<b>2020</b>	<b>6.12%</b>
<b>2019</b>	<b>7.23%</b>
<b>2018</b>	<b>7.41%</b>
<b>2017</b>	<b>8.11%</b>



**How  
Does Your  
Savings  
Grow?**



## ANNUAL DIVIDEND PAYOUT OPTION

@ PHP500 MONTHLY SAVINGS

YEAR	Monthly MP2 Savings	Accumulated MP2 Savings per year	Cumulative MP2 Savings	ANNUAL DIVIDENDS
Year <b>1</b>	P500	P6,000	P6,000	P209.63
Year <b>2</b>	P500	P6,000	P12,000	P596.63
Year <b>3</b>	P500	P6,000	P18,000	P983.63
Year <b>4</b>	P500	P6,000	P24,000	P1,370.63
Year <b>5</b>	P500	P6,000	P30,000	P1,757.63
<b>TOTAL</b>	-	<b>P30,000</b>	-	<b>P4,918.13</b>

Based on 6.45% Dividend rate (average dividend rate from Year 2019 – 2021)



How  
Does Your  
Savings  
Grow?



LINGKOD  
Pag-IBIG

## COMPOUNDED DIVIDEND PAYOUT OPTION

### @ PHP500 MONTHLY SAVINGS

YEAR	Monthly MP2 Savings	MP2 Savings per year	COMPOUNDED DIVIDENDS	Total MP2 Savings at the end of each year
Year <b>1</b>	P500	P6,000	P209.63	P6,209.63
Year <b>2</b>	P500	P6,000	P610.15	P12,819.77
Year <b>3</b>	P500	P6,000	P1,036.50	P19,856.27
Year <b>4</b>	P500	P6,000	P1,490.35	P27,346.63
Year <b>5</b>	P500	P6,000	P1,973.48	P35,320.11
<b>TOTAL</b>	-	<b>P30,000</b>	<b>P5,320.11</b>	<b>P35,320.11</b>

Based on 6.45% Dividend rate (average dividend rate from Year 2019 – 2021)



**How  
Does Your  
Savings  
Grow?**



**LINGKOD  
Pag-IBIG**



## ANNUAL DIVIDEND PAYOUT OPTION

**@ PhP1,000 MONTHLY SAVINGS**

YEAR	Monthly MP2 Savings	Accumulated MP2 Savings per year	Cumulative MP2 Savings	ANNUAL DIVIDENDS
Year <b>1</b>	P1,000	P12,000	P12,000	P419.25
Year <b>2</b>	P1,000	P12,000	P24,000	P1,193.25
Year <b>3</b>	P1,000	P12,000	P36,000	P1,967.25
Year <b>4</b>	P1,000	P12,000	P48,000	P2,741.25
Year <b>5</b>	P1,000	P12,000	P60,000	P3,515.25
<b>TOTAL</b>	<b>-</b>	<b>P60,000</b>	<b>-</b>	<b>P9,836.25</b>

Based on 6.45% Dividend rate (average dividend rate from Year 2019 – 2021)



**How  
Does Your  
Savings  
Grow?**



**LINGKOD  
Pag-IBIG**

## COMPOUNDED DIVIDEND PAYOUT OPTION

**@ PhP1,000 MONTHLY SAVINGS**

YEAR	Monthly MP2 Savings	MP2 Savings per year	COMPOUNDED DIVIDENDS	Total MP2 Savings at the end of each year
Year <b>1</b>	P1,000	P12,000	P419.25	P12,419.25
Year <b>2</b>	P1,000	P12,000	P1,220.29	P25,639.54
Year <b>3</b>	P1,000	P12,000	P2,073.00	P39,712.54
Year <b>4</b>	P1,000	P12,000	P2,980.71	P54,693.25
Year <b>5</b>	P1,000	P12,000	P3,946.96	P70,640.22
<b>TOTAL</b>	-	<b>P60,000</b>	<b>P10,640.22</b>	<b>P70,640.22</b>

Based on 6.45% Dividend rate (average dividend rate from Year 2019 – 2021)



**How  
Does Your  
Savings  
Grow?**



**LINGKOD  
Pag-IBIG**

## ANNUAL DIVIDEND PAYOUT OPTION

### PhP 1 MILLION ONE-TIME SAVINGS

YEAR	One-Time MP2 Savings	ANNUAL DIVIDENDS
Year <b>1</b>	P1,000,000.00	P64,500.00
Year <b>2</b>	P0.00	P64,500.00
Year <b>3</b>	P0.00	P64,500.00
Year <b>4</b>	P0.00	P64,500.00
Year <b>5</b>	P0.00	P64,500.00
<b>TOTAL</b>	<b>P1,000,000</b>	<b>P322,500</b>

Based on 6.45% Dividend rate (average dividend rate from Year 2019 – 2021)



**How  
Does Your  
Savings  
Grow?**



**LINGKOD  
Pag-IBIG**

## COMPOUNDED DIVIDEND PAYOUT OPTION

### Php 1 MILLION ONE-TIME SAVINGS

YEAR	One-Time MP2 Savings	COMPOUNDED DIVIDENDS	Total MP2 Savings at the end of each year
Year <b>1</b>	P1,000,000.00	64,500.00	1,064,500.00
Year <b>2</b>	P0.00	68,660.25	1,133,160.25
Year <b>3</b>	P0.00	73,088.84	1,206,249.09
Year <b>4</b>	P0.00	77,803.07	1,284,052.15
Year <b>5</b>	P0.00	82,821.36	1,366,873.52
<b>TOTAL</b>	<b>P1,000,000.00</b>	<b>P366,873.52</b>	<b>P1,366,873.52</b>

Based on 6.45% Dividend rate (average dividend rate from Year 2019 – 2021)



**How  
Does Your  
Savings  
Grow?**



**LINGKOD  
Pag-IBIG**

# It's EASY to SAVE!



- 1** Visit [www.pagibigfund.gov.ph](http://www.pagibigfund.gov.ph) and go to **Virtual Pag-IBIG for Members**
- 2** Click the **"Be a Member"** button, followed by **"Apply for MP2"**
- 3** **Get your MP2 Savings Account number and start saving!**

Visit your nearest Pag-IBIG Fund Branch to submit your nominated bank account if you opt to receive your MP2 Savings Dividends on an annual basis



# SERVICES





# Pag-IBIG ACQUIRED ASSETS

*Own a Home  
for less!*



LINGKOD  
Pag-IBIG



# Pag-IBIG ACQUIRED ASSETS

## DISCOUNTS PER MODE OF SALE

Mode of Payment	Direct Purchase	1 <sup>st</sup> Public Auction	2 <sup>nd</sup> Public Auction (Original Published Price Discounted by 10%)	Negotiated Sale (back to Original Published Price)		
				Retail	Bulk Sale	Group Sale
<b>Cash</b> (payable within 30 days)	None	None	20%	30%	40% to 45%	40% to 45%
<b>Short-Term Installment</b> (up to 12 months with interest)			10%	20%		
<b>Long-Term Installment</b> (maximum of 30 years)			None	10%	None	





# GENERAL CONDITIONS



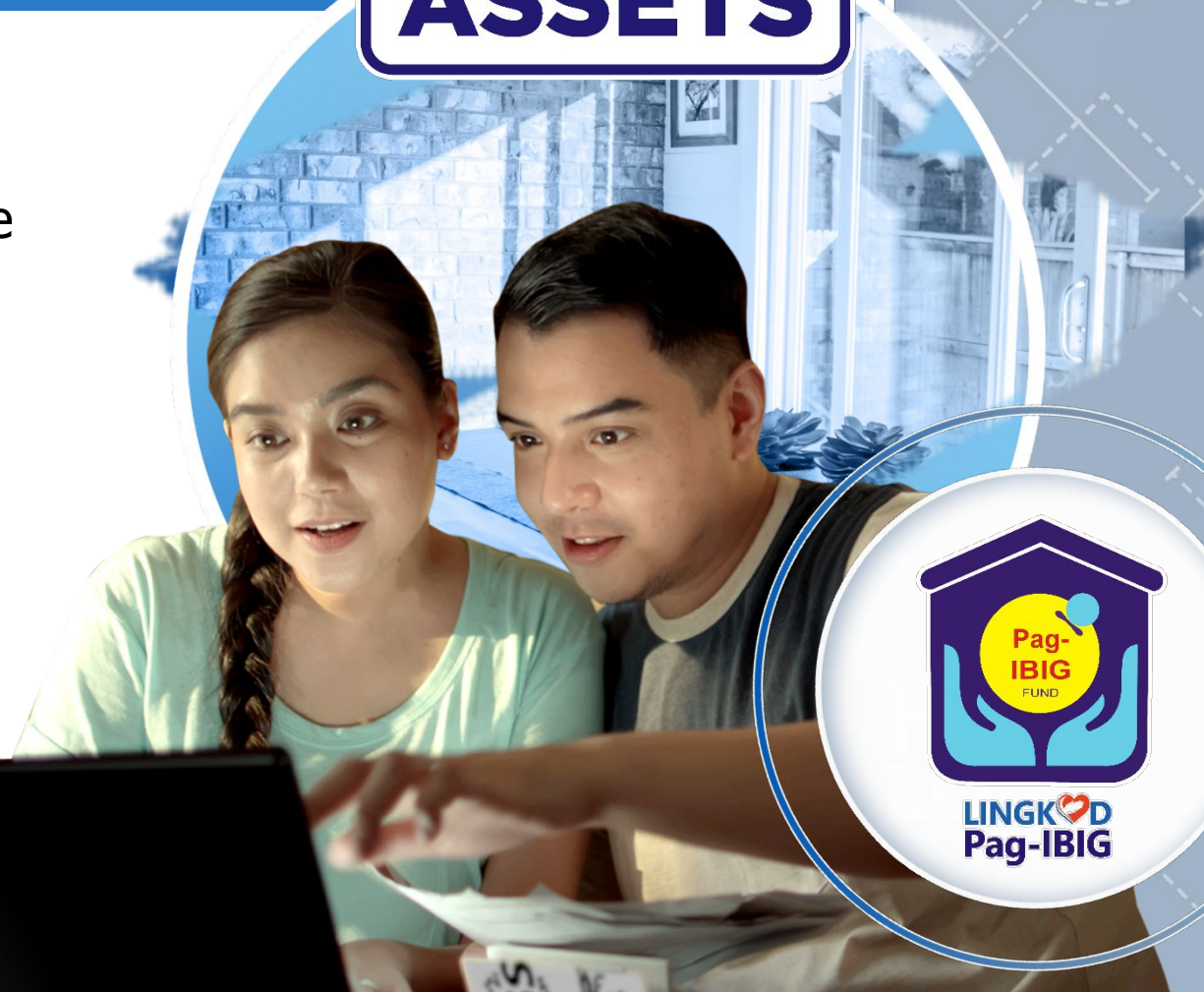
## Pag-IBIG ACQUIRED ASSETS



“**as is, where is**” basis, which means that the buyer accepts the physical condition of the subject property, including whether it is occupied or not.



Selling price is based on the **valid appraisal value as of date of disposal.**



LINGKOD  
Pag-IBIG

**Save** and **Pay**  
*conveniently!*

Pay Online via



**VIRTUAL  
Pag-IBIG**

Over  
**70,000**  
PAYMENT PARTNERS  
NATIONWIDE

**674**  
REMITTANCE PARTNERS  
OVERSEAS



# Save and Pay Conveniently

Pay Online via



Over  
**70,000**  
PAYMENT PARTNERS  
NATIONWIDE

**674**  
REMITTANCE PARTNERS  
OVERSEAS



POWERED CREDIT CARDS



LINGKOD  
Pag-IBIG

# Save and Pay Conveniently

## Electronic Submission of Remittance Schedule (eSRS)



With the Pag-IBIG eSRS, micro and small enterprises can easily create and conveniently submit the remittance schedules of their employees' Pag-IBIG Regular and MP2 Savings, and Short-Term Loan payments, online.

Posting of payments is faster, and more efficient. Payment is also made even more convenient as this can be done via our collecting partners.

### COLLECTING PARTNERS



LINGKOD  
Pag-IBIG

# Save and Pay Conveniently

## Electronic Payment and Collection Facility (EPCF)



A safe and convenient facility for employers to securely and conveniently remit their employees' Pag-IBIG Regular Savings, MP2 Savings, and Housing and Short-Term Loan payments via online bank transaction.

Includes electronic submission of remittance schedules for automated posting of payments.

### COLLECTING PARTNERS



LINGKOD  
Pag-IBIG



# **VIRTUAL Pag-IBIG**

**Feel Pag-IBIG Online!**





# VIRTUAL Pag-IBIG



**Be a Member**



**Apply for Loans**



**Pay Loans<sup>and</sup> Top Up your Savings**



**Claim Pag-IBIG Savings**



**Chat with a Lingkod Pag-IBIG**



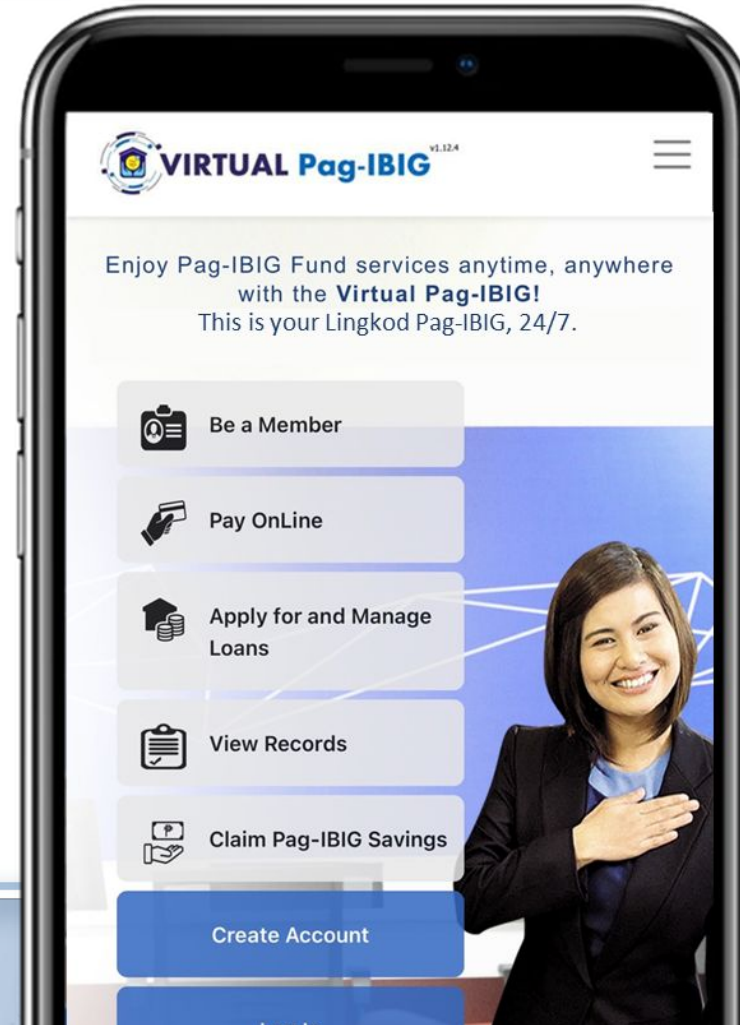


## Be a Member



# VIRTUAL Pag-IBIG

- ✓ **Register** as a Pag-IBIG Member and get your Membership ID (MID) Number
- ✓ **Verify** your Membership ID (MID) Number
- ✓ **Open** an MP2 Savings Account



LINGKOD  
Pag-IBIG



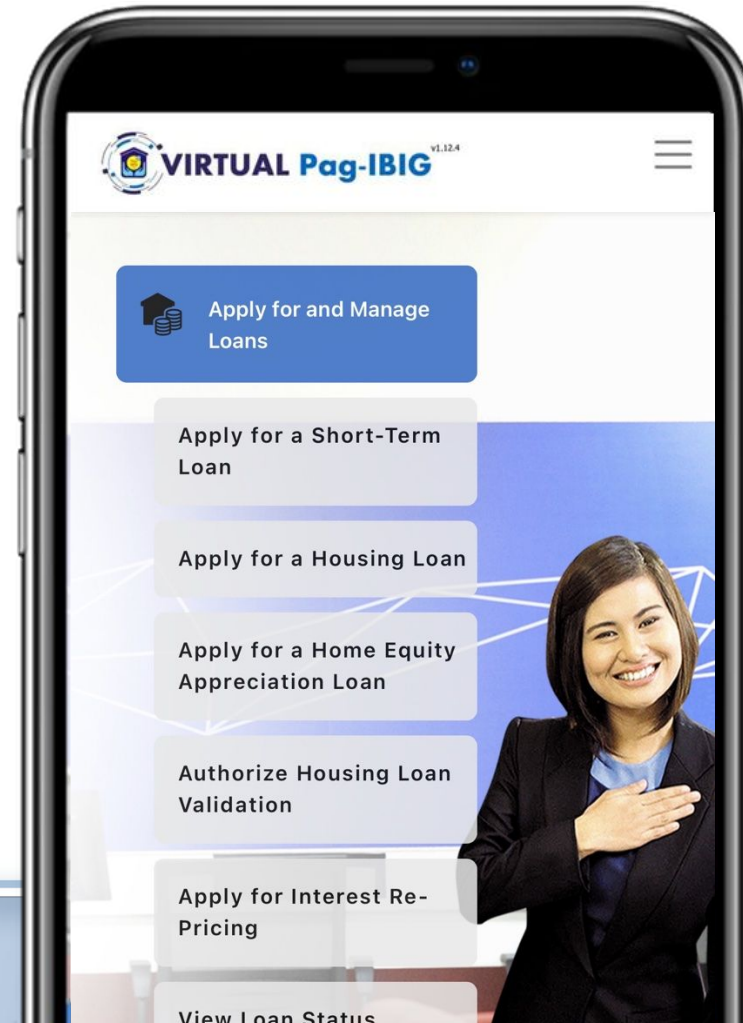


## Apply for a Loan



**VIRTUAL  
Pag-IBIG**

- ✓ **Multi-Purpose Loan (MPL)**
- ✓ **Housing Loan**
- ✓ **Housing Loan Interest Repricing**



**LINGKOD  
Pag-IBIG**

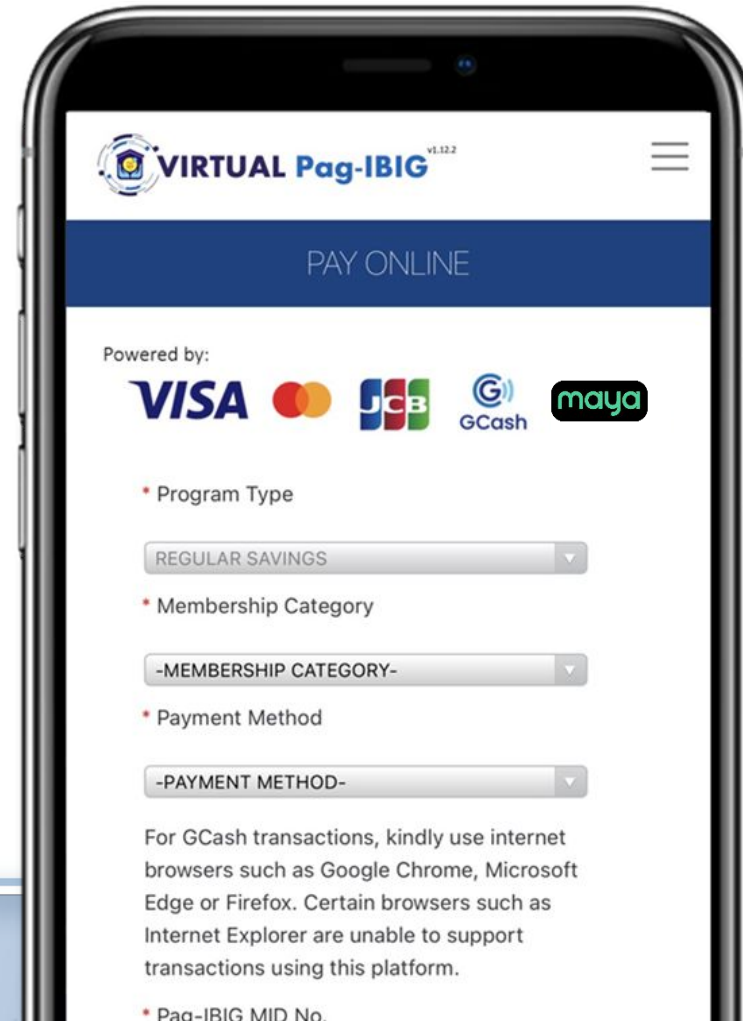


# Pay Online



## VIRTUAL Pag-IBIG

- ✓ **Top up your Pag-IBIG Regular Savings**
- ✓ **Save in your MP2 Savings**
- ✓ **Pay your Housing Loan**
- ✓ **Pay your Multi-Purpose Loan or Calamity Loan**



LINGKOD  
Pag-IBIG

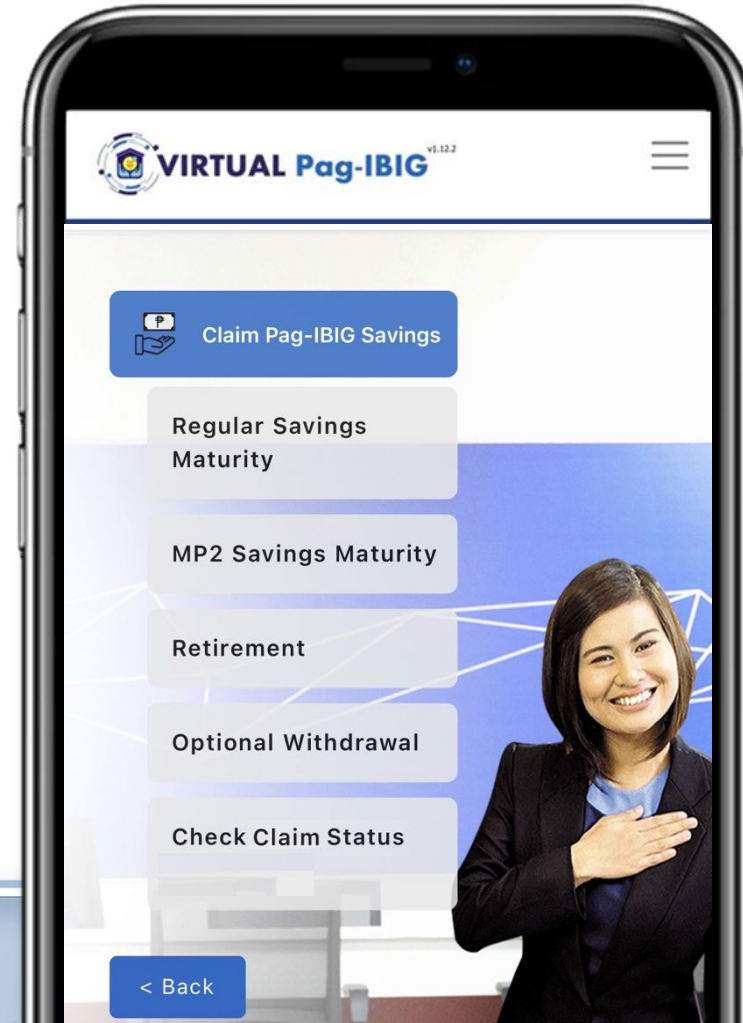


## Claim Pag-IBIG Savings



# VIRTUAL Pag-IBIG

- ✓ **Membership Maturity**
- ✓ **MP2 Savings Maturity**
- ✓ **Optional Withdrawal on 15<sup>th</sup> Year of Continuous Membership**
- ✓ **Mandatory Retirement (65 years)**



LINGKOD  
Pag-IBIG



**Chat with us!**



**VIRTUAL  
Pag-IBIG**

**Chat with a  
Lingkod Pag-IBIG  
to help you know more  
about your benefits as a  
Pag-IBIG Fund Member!**

A smartphone displaying the Virtual Pag-IBIG chat interface. The screen shows the app's header with the logo and version number 'v1.12.2'. Below the header is a blue banner with the 'LINGKOD Pag-IBIG' logo and a cartoon character. The main content area contains a message: 'Please fill up the form below so we can address your concern. Any information you provide us will be treated in accordance with our Data Privacy Policy, which you can read by clicking here: [www.pagibigfund.gov.ph](http://www.pagibigfund.gov.ph).' Below the message is a form with the following fields: MID, First Name, Middle Name, Last Name, Email Address, and Contact Number.



**LINGKOD  
Pag-IBIG**

# ENJOY PREMIUM SERVICES!

with a  **VIRTUAL Pag-IBIG** Account

**VIEW YOUR SAVINGS RECORDS**



**VIEW YOUR LOAN RECORDS**




**KNOW YOUR LOYALTY CARD PLUS CASH TRANSACTIONS**



**LINGKOD Pag-IBIG**

# Create your **VIRTUAL** **Pag-IBIG** Account

**CREATE and  
ACTIVATE  
YOUR ACCOUNT  
ONLINE**



with your  
**Pag-IBIG**  
LOYALTY  
CARD  
*Plus*



**ONLINE  
ACTIVATION  
for  
Overseas Filipino  
Workers (OFWs)**



**Employer Transactions made  
Faster, Easier<sup>and</sup> More Efficient!**



**2**

## **Never miss a due date on your employees' monthly Short-Term Loan payments**

- View and generate the monthly billing statement of your employees' Short-Term Loans, online, 24/7
- Download your monthly remittance list and conveniently use it as basis in deducting the loan payments from your employees' pay
- Track loan payments efficiently, to help you know when your employees have fully paid their loans



# The New Virtual Pag-IBIG

Mobile App <sup>Beta</sup>

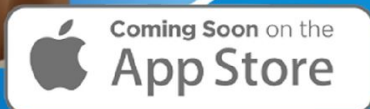
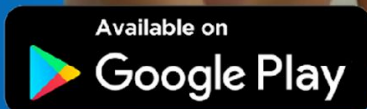


Scan Code ▶





# The New Virtual Pag-IBIG Mobile App <sup>Beta</sup>



## View your Pag-IBIG Savings + Dividends!



The New  
**Virtual Pag-IBIG**  
Mobile App <sup>Beta</sup>



Available on  
 **Google Play**

Coming Soon on the  
 **App Store**

**Check loan balance  
and next payment due**

9:41 5G

Hi, Juan

LOAN BALANCE  
**₱ 2,187,376.49** **Pag-IBIG HOUSING LOAN**

Borrower's Name **Juan Dela Cruz**

Account Number **246810121416**

**Latest Payment**

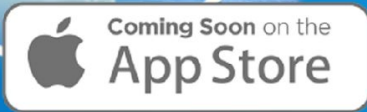
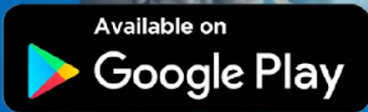
Amount	₱15,208.52
Payment Date	05/30/2022
Pag-IBIG Fund Receipt No.	221505002741020
Applicable Month/s	May 2022
Advance Payment	₱0.00

**Account Summary**

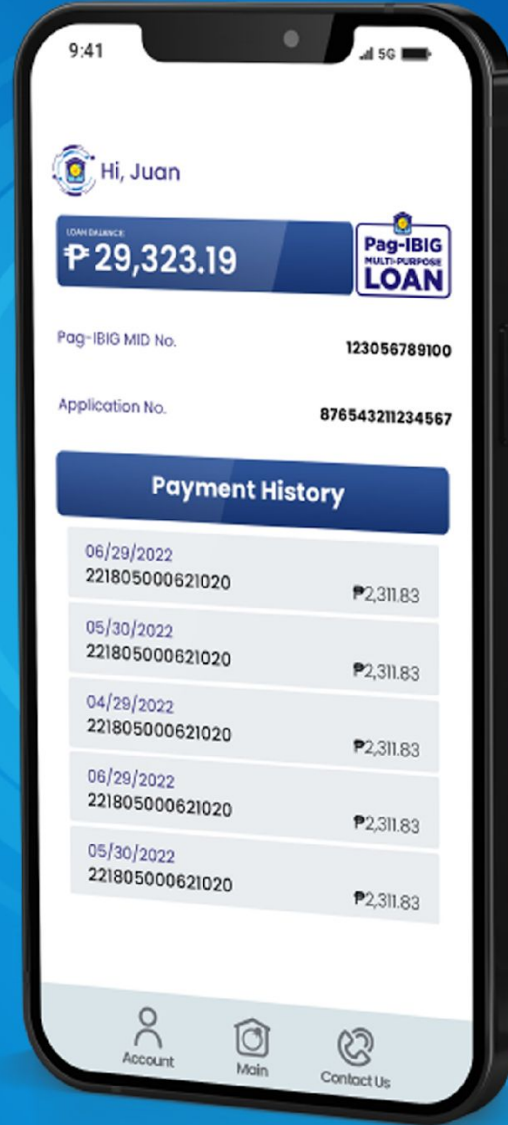
Loan Value	₱2,351,000.00
Interest Rate	6.375
Take Out Date	11/29/2016



The New  
**Virtual Pag-IBIG**  
Mobile App <sup>Beta</sup>



**Confirm payments made**  
**- in all channels!**



# The New Virtual Pag-IBIG

Mobile App <sup>Beta</sup>



Scan Code ▶



**Should you have questions about your Pag-IBIG Fund benefits,  
contact us via these service channels.**



**(+632) 8 Pag-IBIG  
724-4244 (standard rates apply)**



**contactus@pagibigfund.gov.ph**



**chat with us at  
www.pagibigfund.gov.ph**



**/PagIBIGFundOfficialPage**



**LINGKOD  
Pag-IBIG**



# Thank you.

LINGKOD  
Pag-IBIG

Proponents are matched with Pag-IBIG Fund's accredited developers who shall assist them with their proposed housing project

- **Ground-up project**
- **From project design/ conceptualization to land development and house construction**



Proponents are matched with available or existing inventories of Pag-IBIG Fund's accredited developers or Pag-IBIG Fund's Acquired Assets

**Based on preferred Property Location, House Model/Design and Selling Packages**



# HOME MATCHING PROGRAM



LINGKOD  
Pag-IBIG





# COUNTRYSIDE HOUSING INITIATIVE



# Salient Features



## COUNTRYSIDE HOUSING INITIATIVE

- **Affordable yet superior housing units**  
than those usually offered by developers as the units have higher valuation than its actual acquisition cost / package price
- **CHI partners are provided technical assistance**  
through pre-qualification of its identified project beneficiaries and training on project documentation
- **Assistance in securing housing-related permits and requirements from other government agencies**  
(This includes the Land Registration Authority, Bureau of Internal Revenue, the Human Settlements Adjudication Commission, Department of Human Settlements and Urban Development, and other government agencies involved in housing)



LINGKOD  
Pag-IBIG

OPTION

1

# Project Proponent Initiated

  
**COUNTRYSIDE  
HOUSING  
INITIATIVE**



PROONENT



DEVELOPER



LANDOWNER



TARGET  
BENEFICIARIES



LINGKOD  
Pag-IBIG

OPTION  
**2**

# Joint Venture with Developer or Contractor



**COUNTRYSIDE  
HOUSING  
INITIATIVE**



**PROPONENT**



**JOINT VENTURE  
AGREEMENT [JVA]  
or  
MEMORANDUM OF  
AGREEMENT [MOA]**



**DEVELOPER**



OPTION  
**3**

# Tripartite Agreement

