

# GSIS @ 88: Basta Sama-sama, Tuloy-tuloy ang GINHAWA



GSIS



BAGONG PILIPINAS

**DEITY U. MANAMPAN**  
*Vice President, Mindanao*



**GSIS@88:**

**Basta Sama-sama,  
Tuloy-tuloy  
ang GINHAWA.**



# Presentation Outline

GSIS Mandate and Coverage  
Contribution Rate  
Benefits and Services  
Loans and Other Programs  
*Ginhawa* Services (Digitalization)  
Enrollment to GSIS Touch

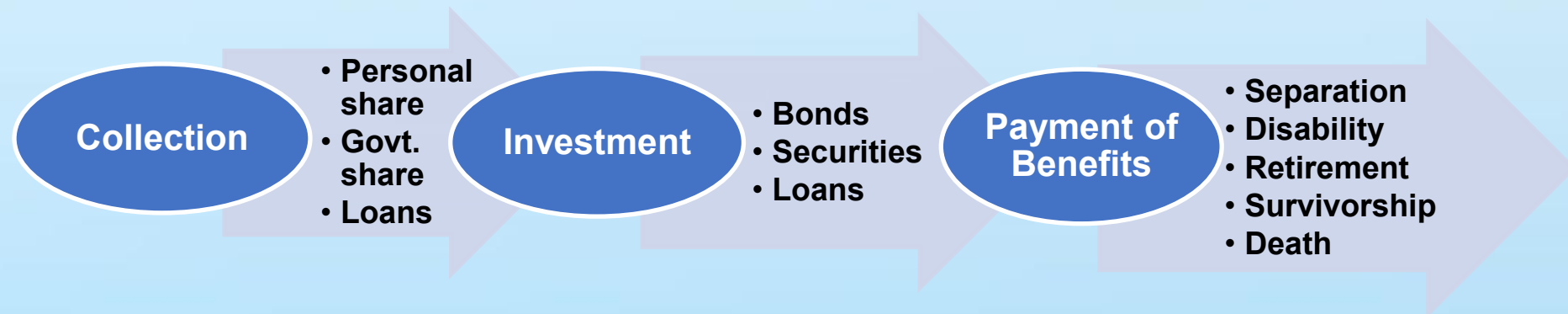
# The GSIS Mandate

Created in May 31, 1937 through Commonwealth Act 186

To provide social security coverage to government workers under a **defined benefit scheme**

## Source of funds:

- Mandatory contributions from members and employers
- Investment income



# GSIS Membership

## Member's Service Profile (or MSP)

**MSP** is a comprehensive reference data in dispensing GSIS benefits and granting of loans to members to effectively and efficiently implement the **premium-based policy**

## The MSP shall serve as the basis for:

Establishing the correct amount of premiums (personal and government shares) that should be remitted by the agency to GSIS

Billing the correct premiums payable by the agency and members

Determining status of member's indebtedness or obligations to GSIS

Computing the member's periods with paid premiums

Establishing eligibility of a member to avail of GSIS benefits

***MSP (GSIS database = Service Record (from Member Agency)***

# GSIS Membership

## How to Update Member's Master Data or MSP

Coordinate with your AAO

**Form A** (New Hires / Re-Entry)

**Form B** (Transfer of Office)

**Form C** (Salary Adjustments)

**Form D** (Separation)

**Form E** (Personal Data)

## Contribution Rate



### Personal Share

**9%**  
Basic Monthly Salary

**2%**  
life insurance  
premium

**7%**  
retirement premium



### Government Share

**12%**  
Basic Monthly Salary

**2%**  
life insurance  
premium

**10%**  
retirement premium



### Total

**21%**  
Basic Monthly Salary

**4%**  
life insurance  
premium



*Cash Surrender  
Value,  
Termination  
Value, Maturity,  
Death Claim*

**17%**  
retirement  
premium



*Retirement,  
Separation,  
Survivorship*

# Benefits and Services

Life Insurance (Maturity/CSV/Termination; Death\*)

Retirement

Separation\*

Employees Compensation Benefit\*

Unemployment\*

Disability

Portability

Funeral\*

Survivorship\*

*\* with prescriptive period*

# Life Insurance Policies

## Life Endowment Policy (LEP)

Issued to members who entered government service before 1 August 2003

A total of 382,405 active members are still LEP holders

## Enhanced Life Policy (ELP)

Issued to members who entered government service on or after 1 August 2003

LEP holders who converted to ELP

Those whose policy matured on or after 31 July 2003

# LEP and ELP Benefits

Benefits	LEP	ELP
<b>1. Death Benefit</b>	<p>Based on the member's insurance plan age and basic monthly salary</p> <p>An insurance factor based on the age and type of insurance is applied to the annual salary to get the amount of insurance</p>	<p>Higher than LEP</p> <p>Equivalent to 150% of the member's annual salary as of member's date of death</p>
<b>2. Policy Loan</b>	<p>50% of the policy's cash value</p>	<p>Higher than LEP</p> <p>70% of policy's termination value</p>
<b>3. Dividends</b>	<p>Members whose policies have been in force for at least 1 year are entitled to annual dividends</p>	<p>Same. Members whose policies have been in force for at least 1 year are entitled to annual dividends</p>

## LEP and ELP Benefits

Benefits	LEP	ELP
<b>4. Termination Value/ Cash Surrender Value</b>	Earns cash value beginning on the second year of the policy	Earns termination value equivalent to 25% of every monthly life insurance premiums paid in full
<b>5. Beneficiaries of Life Insurance</b>	Designated by member	Legitimate spouse and legitimate children of deceased policyholder  <i>(based on the intestate succession of the Civil Code)</i>
<b>6. Maturity Benefit</b>	Endowment at 45, 55, or 65	No Maturity Benefit

# Retirement Benefit

## Under RA 8291

### Eligibility

- At least 15 years of total creditable service
- At least 60 years old upon retirement
- Not a permanent total disability pensioner
- Retired on or after June 24, 1997



### OPTION 1 5 Years Lump Sum + Old Age Pension

- ✓ 60 Months BMP upon retirement
- ✓ Monthly pension after 5 years
- ✓ Cash Gift and Pension Increase after 5 years

### OPTION 2 18 Months Cash Payment + Old Age Pension

- ✓ 18 Months Cash Payment upon Retirement
- ✓ Pension for Life upon Retirement
- ✓ Eligible to CLASP
- ✓ Cash Gift and Pension Increase after 5 years



# Paano kung may loan ka pa kay GSIS?

## CLASP

### Choice of Loan Amortization Schedule for Pensioners

**Only for those who retired under Option 2 with immediate pension**

Retiree may settle loan balance in part:

- **75% - 25%**
- **50% - 50%**
- **25% - 75%**

#### **Pensioners Restructured Loan (PRL)**

- payable in 1 to 3 years through pension deduction
- 10% interest



# HOW TO COMPUTE YOUR PENSION

**GSIS Formula (under RA 8291):**

$$\text{BMP} = (0.025) \times (\text{AMC} + \text{P700}) \times (\text{PPP})$$

**BMP** = Basic Monthly Pension

**AMC** = Average Monthly Compensation  
for the last three (3) years with paid  
premiums

**PPP** = Periods with Paid Premiums

Note:

- ✓ BMP not to exceed 90% of AMC
- ✓ 36 years of PPP service to enjoy BMP of 90% AMC
- ✓ Cash gift and pension increase after 5 years



## SAMPLE COMPUTATION

**AMC** : P24,330.11

**PPP** : 38.14263741

$$\begin{aligned}\text{BMP} &= (0.025) (\text{AMC} + \text{P700}) (\text{PPP}) \\ &= (0.025) (24,330.11 + \text{P700}) \\ &\quad (38.14263741) \\ &= (0.025) (25,030.11) (38.14263741) \\ &= 23,867.86\end{aligned}$$

**BMP not to exceed 90% of the AMC**

$$\begin{aligned}90\% \text{ of AMC} &= .90 (24,330.11) \\ &= 21,897.10\end{aligned}$$

**What if you fail to  
meet the 15 years /  
60 years old  
requirement?**



# Separation Benefit

Conditions	Benefit	Payable
At least 3 years of service but less than 15 years and below 60 years old	Cash Payment (100% AMC x PPP)	At age 60 years
At least 15 years of service and below 60 years old	Cash Payment (18 mos x BMP) plus pension at age 60	Upon Separation
At least 3 years of service but less than 15 years and at least 60 years old	Cash Payment (100% AMC x PPP)	Upon Separation

Prescribes in four years; but if a termination value (TV) and/or cash surrender value (CSV) claim, is filed within four (4) years from date of separation, this is considered as constructive notice for separation benefit claim.



## Requirements for Retirement/Separation Benefit

1. Duly accomplished Application Form for Retirement/ Separation Life Insurance Benefits
2. Service Record with Leave Without Pay (LWOP) Certification (indicating the specific dates and time of LWOP)
3. Declaration of Pendency/ Non-Pendency of Case (DPNPC) Form (date administered/ notarized should be on or after receipt of notification from GSIS)

Form: <https://www.gsis.gov.ph/downloadable-forms/>



## Retirement Benefit under RA 7699 (Portability Law)

**\*An act instituting limited portability scheme in the Social Security Insurance Systems by totalizing the workers' creditable services or contributions in each of the Systems.**

**1**  
Only for those who are not qualified for pension benefit on both SSS and GSIS



**2**  
Must have contributed less than 120 months of SSS contribution and less than 180 months GSIS contribution

**(No overlapping of service)**



## CSC Memorandum Circular No. 21 series of 2020

- **Employees, regardless of status of appointment, who reach the compulsory retirement age of 65 years may request for extension of service in order to complete the 15 year requirement of GSIS to retire.**
- **Extension may only be granted up to a maximum of two years.**
- **However, requests for extension to complete the 15 years due to leave of absence without pay for one year shall not be allowed, if leave is due to any reason other than illness.**

## Disability Benefit

Granted to members experiencing loss or reduction in earning capacity caused by a loss or impairment of the normal functions of the employee's physical or mental faculties, injury, or disease

**Loss in earning capacity shall be determined based on:**

The employee's actual loss of income from the usual occupation

The capacity to engage in any other gainful occupation because of impairment

## Temporary Total Disability (TTD)

### Non-work Connected

Eligibility	Benefits
<p>In active service at the time of disability</p> <p>Separated from the service but rendered at least 3 years of service and paid at least 6 monthly contributions within 12 months immediately preceding the disability</p>	<p>Minimum of Php165/day</p> <p>Maximum of Php475/day (or 75% of daily wage, whichever is lower)</p> <p><b><i>Paid for a minimum period of 120 to a maximum of 240 days</i></b></p>

# Permanent Partial Disability (PPD)

## Non-work Connected

Eligibility	Benefits
<p>In active service at the time of disability</p> <p>Separated from the service with at least 36 monthly contributions within the 5-year period immediately preceding the disability or 180 monthly contributions prior to disability</p>	<p>Cash payment equivalent to BMP x number of PPD months)</p> <p><b><i>Period of entitlement shall not exceed 12 months for the same contingency</i></b></p>

# Permanent Total Disability (PTD)

Non-work Connected	
Eligibility	Benefits
In active service with less than 15 years of service	BMP for life
In active service with at least 15 years of service	BMP x 18 months plus pension immediately
Separated from service with 36 monthly contributions within the 5-year period immediately preceding the disability	Cash payment equivalent to 100% AMC multiplied by PPP but not less than Php12,000
Separated from service with 180 monthly contributions prior to the disability	BMP for life

# Funeral Benefit

Intended to help defray the burial and funeral expenses for the deceased member or pensioner

Equivalent to **Php30,000**, effective **September 1, 2015**

**Php10,000** for uniformed members of PNP, BJMP, and BFP

## Order of priority in releasing funeral benefit:

Legal spouse

Children

Anybody with proof of funeral expenses

*Prescriptive period: 4 years*

# Survivorship Benefit under RA 8291

ELIGIBILITY	BENEFITS
<p>Primary beneficiaries of deceased members who have been <u>in the service for 15 years or more</u> with paid premiums</p>	<p>Survivorship pension -- cash payment equivalent to 18 times of pension</p> <p>Surviving spouse entitled to 50% of deceased member's pension</p> <p>If there are no primary beneficiaries, secondary beneficiaries will receive cash payment only</p>
<p>Surviving spouse of deceased members who have <u>less than 15 years</u> of periods with paid premiums</p>	<p>Cash benefit/payment equivalent to 100% of the average monthly compensation for every year of periods with paid premiums.</p>

- *Prescribes in four years but prescriptive period **stops** upon filing of funeral benefit.*
- *Funeral Benefit application considered as **constructive notice** of application for survivorship claim.*
- *Maximum BSP should not be more than 50% of current step 8 salary of an Undersecretary which is Php 102,027.*



**Forms**

<https://www.gsis.gov.ph/downloadable-forms/>



**Documentary Requirements:**

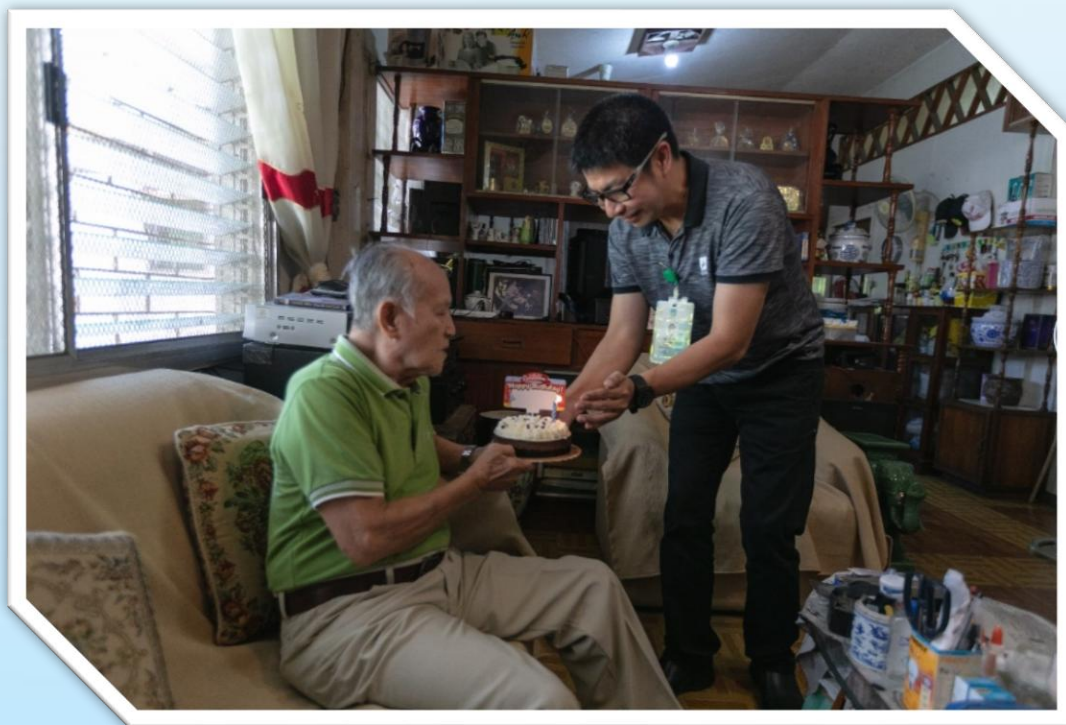
<https://www.gsis.gov.ph/ginhawa-for-all/online-filing-of-claims/>



**Warning!** Do not download forms from here

<https://www.gsis.gov.ph/ginhawa-for-all/online-filing-of-claims/>

## Milestone Benefit for Pensioners



It is a fixed cash benefit for GSIS old-age and disability pensioners who have reached 90, 95, and 100 years old.

Age	Cash Benefit
90 years old	P20,000
95 years old	P30,000
100 years old	P50,000



## Loans and Other Programs

Policy Loan

Multi-Purpose Loan Flex

Multi-Purpose Loan Lite

Multi-Purpose Loan Buy Out (MPL Max)

GSIS Financial Assistance Loan-Educational Loan

Emergency Loan

Enhanced Pension Loan

Lease with Option to Buy (LWOB)

# Eligibility for a GSIS Loan

- Active and Special GSIS members who have paid the corresponding of premiums as specified per loan type
- Not on Leave of Absence Without Pay (LWOP)
- Have no pending administrative and/or criminal case
- Have no arrearages in GFAL and/or Housing loan
- Working in agencies with existing MOA with GSIS
- Should have a net take home pay of Php5,000.00 after loan deduction
- Holders of an activated UMID card or Ecard

# Policy Loan



Eligibility Requirements	Loanable Amount	Term	Interest Rate
<p>Member must have been insured for at least 1 year and have updated premium payments with active policies</p> <p>Regular policy has accumulated Cash Value (CV) or Termination Value (TV)</p>	<p><b>LEP: 50% of the accumulated CV of the policy at the time of application</b></p> <p><b>ELP: 70% of accumulated TV of the policy</b></p>	<p><b>N/A</b></p>	<p><b>8%</b> p.a. computed in advance</p>

# MPL FLEX

1 MONTH		MINIMUM CONTRIBUTION REQUIREMENT
UP TO 15 YEARS		PAYMENT TERM
UP TO 14 BMS		MAXIMUM LOAN AMOUNT
6%		INTEREST RATE

# MPL FLEX

## MAXIMUM LOANABLE AMOUNT



MAXIMUM LOAN AMOUNT  
FOR  
**PERMANENT &  
NON-CAREER**  
REGULAR MEMBERS

PPP	Permanent Regular Member	Non-Career Regular Member
At least 1 month but less than 20 months	1 x BMS	----
At least 20 months but less than 3 years	3 x BMS	3 x BMS
At least 3 years but less than 5 years	4 x BMS	4 x BMS
At least 5 years but less than 10 years	7 x BMS	7 x BMS
At least 10 years but less than 15 years	10 x BMS	10 x BMS
At least 15 years and over	14 x BMS	14 x BMS

# MPL FLEX

## LOAN TERM



**LOAN TERM  
FOR  
PERMANENT &  
NON-CAREER  
REGULAR MEMBERS**

PPP	Permanent Regular Member	Non-Career Regular Member
At least 1 month but less than 20 months	Up to 3 years	-----
At least 20 months but less than 10 years	Up to 6 years	Up to 3 years
At least 10 years and over	Up to 15 years	Up to 9 years

*For Special Members with MOA with the GSIS. The loan term of the MPL Flex shall be up to 10 years.*

*If with existing HELP account, the loan term of the MPL Flex shall be up to 15 years:*

## NEW LOAN PRODUCTS

### MPL Lite

- ✓ Loan amounts from P5,000 to P50,000 only
- ✓ Payable in 6 months, 12 months, 18 months and 24 months
- ✓ Interest rate is 6%

### MPL Max

- ✓ For members who have existing loans with PLIs



Para sa mga biglaang bayarin, pagaanin natin.

# MULTIPURPOSE LOAN *Lite*

Loan from  
**P5,000 – P50,000\***

Apply now using your  
**GSIS Touch!**

**MPL lite makes it  
easy and light!**

\*Terms and conditions apply.  
6-7% interest rate.



# MPL LITE

## LOANABLE AMOUNT & LOAN TERM



**LOANABLE AMOUNT & LOAN TERM  
FOR  
REGULAR & SPECIAL  
MEMBERS**

PPP	Max Loanable Amount	Interest	Max Loan Term
At least 10 years	Php50,000.00	6%	Payable within 6 months 12 months 18 months 24 months
At least 3 years but less than 10 years	Php30,000.00	6%	
Less than 3 years	Php20,000.00	7%	
Special Members	Php50,000.00	7%	



Settle all your outstanding loans  
from GSIS and lending institutions  
para ma-enjoy na ang sweldo to the MAX!

## GSIS Multipurpose Loan Buy Out

MPL  
**MAX**

### QUALIFIED BORROWERS:

- Open to all ACTIVE members without loans from MPL Plus, Flex
- Has existing loans from PLIs and/or GSIS
- No admin/criminal case
- NTHP is within the GAA

### REQUIREMENTS:

- MOA between GSIS and your Agency
- Statement of Accounts from PLIs

*Terms and conditions apply.*

SCAN  
for more details





# WHAT IS MPL MAX?

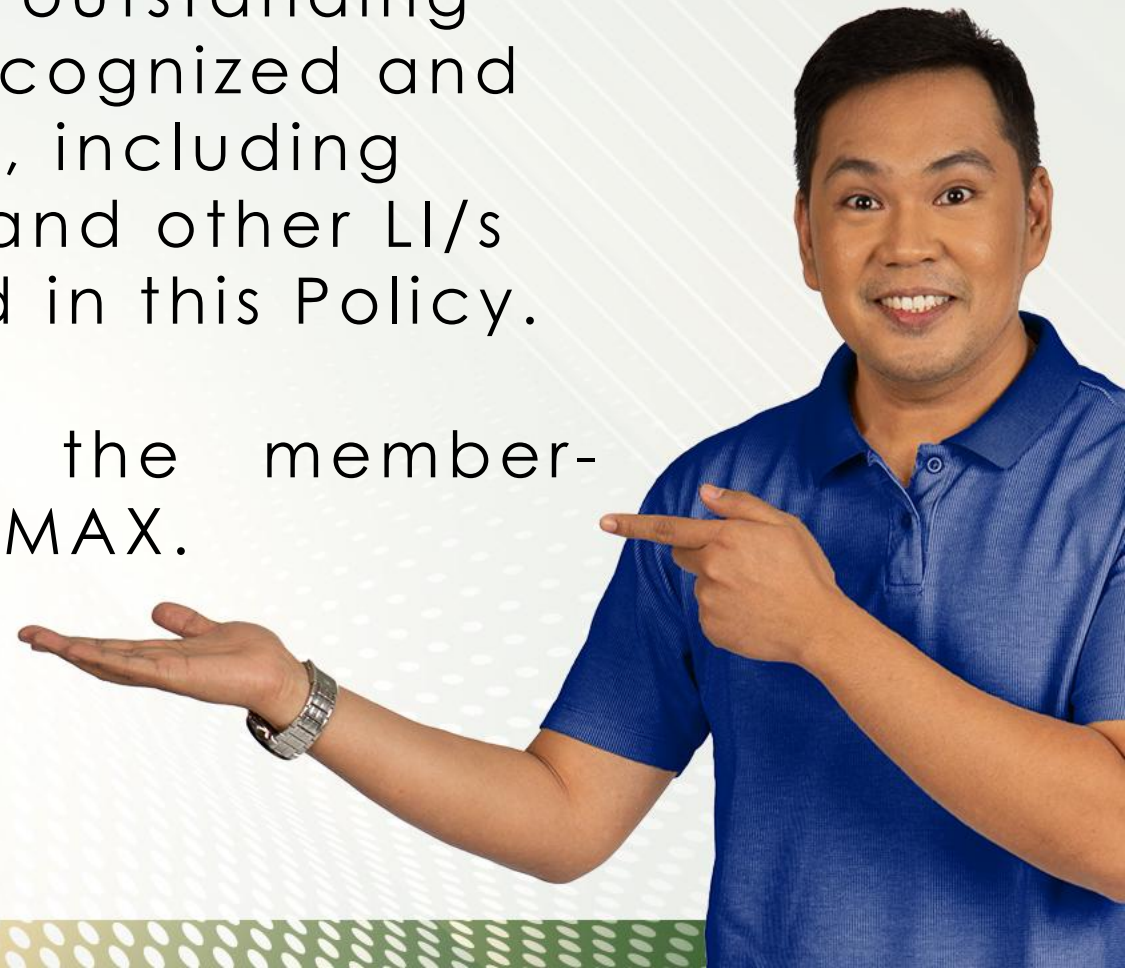
**MPL MAX** is designed for those currently unable to access MPL Flex due to existing loans from lending institutions (LIs). The buy-out option acts as a gateway for these members with LI loans to avail themselves of the favorable conditions under MPL Flex, providing a more beneficial loan structure.





This program covers all active GSIS members who cannot avail of the MPL Program due to insufficient NTHP and with existing outstanding loan obligation(s) with LI/s duly recognized and certified by the member's agency, including government banks, cooperatives and other LI/s subject to the conditions provided in this Policy.

**If with existing MPL account,** the member-borrower cannot avail of the MPL MAX.





# LOANABLE AMOUNT

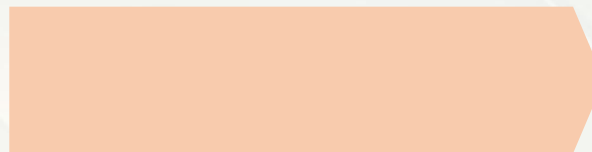
PPP	Permanent Regular Member	Non-Career Regular Member
At least 1 month but less than 20 months	1 x BMS	-
At least 20 mos. but less than 3 years	3 x BMS	3 x BMS
At least 3 years but less than 5 years	4 x BMS	4 x BMS
At least 5 years but less than 10 years	7 x BMS	7 x BMS
At least 10 years but less than 15 years	15 x BMS	10 x BMS
At least 15 years	19 x BMS	14 x BMS



# LOAN TERM

## PPP

At least 1 month but less than 20 mos.



3

At least 20 mos. but less than 10 years



6

At least 10 years



10





# LOAN TERM

**The loan term shall not extend beyond the member's compulsory retirement age of 65.**

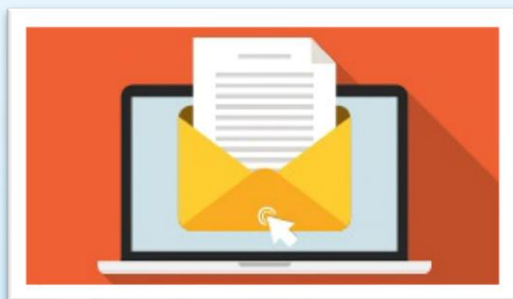


# Emergency Loan (Active Members)



Eligibility Requirements	Loanable Amount	Term	Interest Rate
<p>Active member who:</p> <ul style="list-style-type: none"> <li>- is residing or working in a calamity-declared area;</li> <li>- is not on leave of absence without pay</li> <li>- has paid and remitted premiums equivalent to at least three (3) monthly premium contributions for both Personal and Government share within the last six (6) months prior to application;</li> <li>- has no pending administrative or criminal case</li> <li>- has no due and demandable loan; and</li> <li>- has a net take-home pay not lower than the amount required under the General Appropriations Act after deduction of the monthly premium contributions and loan amortization.</li> </ul>	<p><b>Php40,000 with existing EL</b></p> <p><b>Php20,000 without</b></p>	<p><b>3 years</b></p>	<p><b>6%</b></p> <p>p.a.</p> <p>computed in advance</p>

# Emergency Loan (Pensioners)



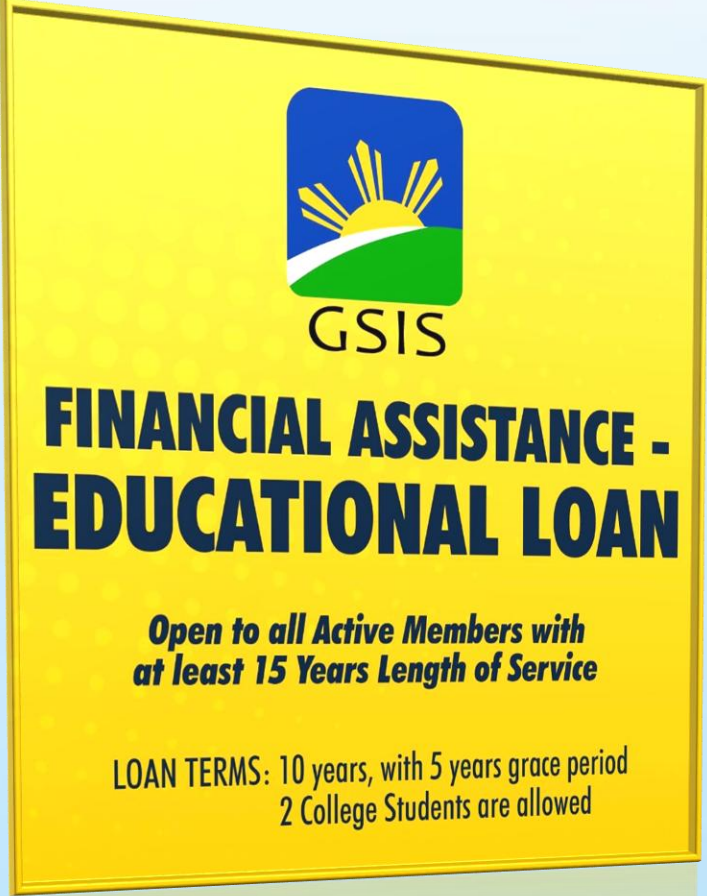
Eligibility Requirements	Gross Loanable Amount	Term	Interest Rate
<p>Qualified old-age/disability pensioners residing in the calamity area who:</p> <ul style="list-style-type: none"> <li>- Are residing in the calamity area</li> <li>- Have a resulting net monthly take-home pension of at least 25% after loan availment</li> <li>- Pensioners with existing EL from a different contingency or calamity (nonCOVID-19) are now allowed to renew their loan</li> </ul>	<p><b>Php40,000 with existing EL</b></p> <p><b>Php20,000 without</b></p>	<p><b>3 years</b></p>	<p><b>6%</b> p.a. computed in advance</p>

# Enhanced Pension Loan



Eligibility Requirements	Gross Loanable Amount	Term	Interest Rate
Old-age GSIS pensioners with 1. No existing pension loan 2. No outstanding loan amortized under CLASP or RPSL	<b>6 x BMP,                      up to a maximum loan of                      Php500,000</b>	<b>2 years</b>	<b>10%</b> p.a. computed in advance

# GFAL-Educational Loan (GFAL-EL)



**GSIS**

**FINANCIAL ASSISTANCE -  
EDUCATIONAL LOAN**

*Open to all Active Members with  
at least 15 Years Length of Service*

LOAN TERMS: 10 years, with 5 years grace period  
2 College Students are allowed

## Eligibility Requirements

Active member (including special members) who:

1. has a total length of service of at least 15 years
2. has no past due loans from GSIS

## Loanable Amount

Up to **100% of school fees**, composed of tuition and other fees (reflected in the tuition assessment form less discount, if any), depending on capacity to pay

Maximum loanable amount per school year is **Php100,000**

## Term

### Repayment Period:

Starting 1 year after the end of semester (of last loan release), and shall be payable over a period of not more than 5 years.

## Interest Rate

**8%**

p.a. computed in advance, with monthly interest computed based on diminishing balance

# Consequences of Non-payment of loans



Compromise members' future benefits and eligibility for other GSIS programs

Incurring interests and penalties from unpaid loans will be deducted from their retirement or separation benefits, leaving members with little or no proceeds

Weaken pension fund / shorter actuarial life

Non-coverage of loan redemption insurance

Bad credit rating

Potential legal action to be undertaken by the GSIS



# GSIS FOR INACTIVE/FORMER MEMBERS AND PENSIONERS

# R P S L

# RESTRUCTURING PROGRAM FOR SERVICE LOANS

- No more penalties and surcharges
- Pay in full or installment basis
- Flexible payment terms

Magaan na paraan ng pagbabayad ng utang

SCAN ME TO KNOW MORE



# Restructuring Program for Service Loans (RPSL)

## Who may apply?

- Inactive members
- Old-age pensioners
- Those who previously availed of the Program for Restructuring and Repayment of Debts (PRRD)
- Re-employed members who cannot qualify or benefit from the Multipurpose Loan program

## Service Loan Accounts in default to be covered

1. Salary Loan
2. Enhanced Salary Loan
3. Restructured Salary Loan
4. Emergency Loan Assistance
5. Summer One-Month Salary Loan
6. Member's Cash Advance
7. eCard Plus Cash Advance)
8. Consolidated Loan / Enhanced Conso-Loan
9. Study Now, Pay Later
10. Fly PAL, Pay Later
11. Educational Assistance Loan
12. Stock Purchase Loan
13. Policy Loan
14. Optional Policy Loan
15. GSIS Financial Assistance Loan
16. Program for Restructuring and Repayment of Debts
17. Multipurpose Loan
18. Computer Loan
19. All other loans that may be introduced in the future

# Restructuring Program for Service Loans (RPSL)

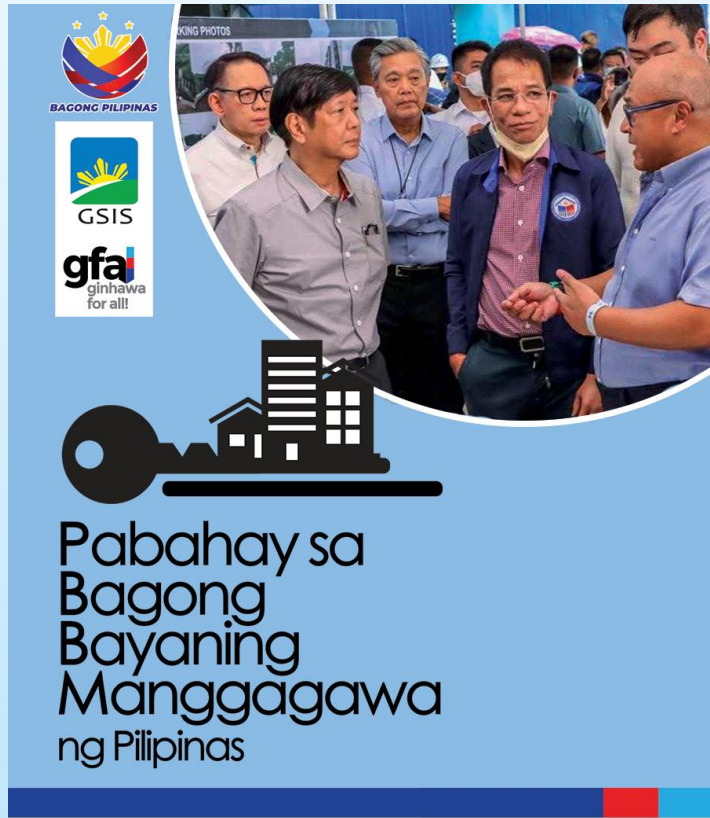
## Condonation of Penalties and Surcharges

<b>Inactive members</b>	All unpaid penalties and surcharges that have accrued on the OBAL from date of separation to date of RPSL availment
<b>Old-age pensioners</b>	
<b>Borrowers with existing PRRD</b>	Penalties and surcharges from date of default of PRRD to date of RPSL availment
<b>Re-employed members</b>	Penalties and surcharges from latest date of separation prior to last re-employment up to date of RPSL availment

**Settlement of Account.** The OBAL, net of condoned penalties and surcharges, may be settled in full or by installment, with a required minimum DP of 10% of the OBAL after condonation.

The restructured balance shall be subject to an interest rate computed p.a.c.a., as follows:

Option	Downpayment	Interest Rate on Remaining Balance for Restructuring
1	At least 10%	6%
2	At least 25%	5%
3	At least 50%	4%
4	At least 75%	3%



**Pabahay sa  
Bagong  
Bayaning  
Manggagawa  
ng Pilipinas**

# PABAHAY PROGRAMS

# PABAHAY PROGRAM

**12,335**  
foreclosed properties

**2,000**  
approved applications  
(as of February 2024)



**GSIS** **gfa** **BAGONG PILIPINAS** **Pabahay sa Bagong Bayaning Manggagawa**

**Pabahay**  
Lease With Option to Buy  
No Downpayment.  
Affordable Housing.  
13,000+ Properties Nationwide.

Scan to see GSIS Properties for rent/sale




Sa GSIS Pabahay, may sariling tahanan, ang bawat mamamayan.

For more details:

- www.gsis.gov.ph
- @gsis.ph
- GSIS OFFICIAL
- gsisrpamdcst@gsis.gov.ph
- (02) 8879.3600 / (02) 7976.4900
- loc. 3374, 3396 or 3425
- 0939-986 (LWOB) 5926
- 1-800-8-847-47 (Globe)
- 1-800-10-847-47 (Smart)

**OPEN TO GSIS MEMBERS AND NON-MEMBERS**

## Lease with Option to Buy (LWOB)



**IWASAN ANG  
SA **HASSLE,  
HOUSING!****

Bukas ang GSIS Residential Units para upahan mo at tuluyang mapasaiyo.

Mag apply na sa programa na ito upang mafupad na ang pangarap mong magkabahay.

Ginhawang Bahay, Ginhawang Buhay!

Yan ang Ginhawa for All, Lease with Option to Buy Program.



### Occupied Housing Units

Rent out to the informal occupants to legalize their stay and give them a priority to purchase the leased property any time during the lease period.



### Unoccupied Housing Units

Offered for lease to GSIS members and non-members at an affordable monthly rent and flexible mode of payment.



# Ginhawa Services

(DIGITALIZATION)

GSIS Touch and MV Claims Apps  
Digital ID  
Electronic Citizen's Charter (GTAP)  
More payment options for borrowers  
Online Agency Remittance

# GSIS Touch



GSIS gfa  
ginhawa  
for all!

- Pensions
- Claims
- Loans
- Member Records

App Features

Relax sa  
**GSIS Touch**  
GSIS MOBILE APP

Download now!

Download on the App Store GET IT ON Google Play

# GSIS TOUCH



**Relax sa GSIS Touch**  
GSIS MOBILE APP

WHAT YOU NEED, WHEN YOU NEED IT.

MEMBERS RECORDS

LOAN DETAILS AND APPLICATION

CLAIMS RECORDS AND APPLICATION

PENSION RECORDS

FACIAL AUTHENTICATION

APIR SCHEDULE

CITIZEN'S CHARTER

BRANCH LOCATOR

GSIS NEWS

Download now!

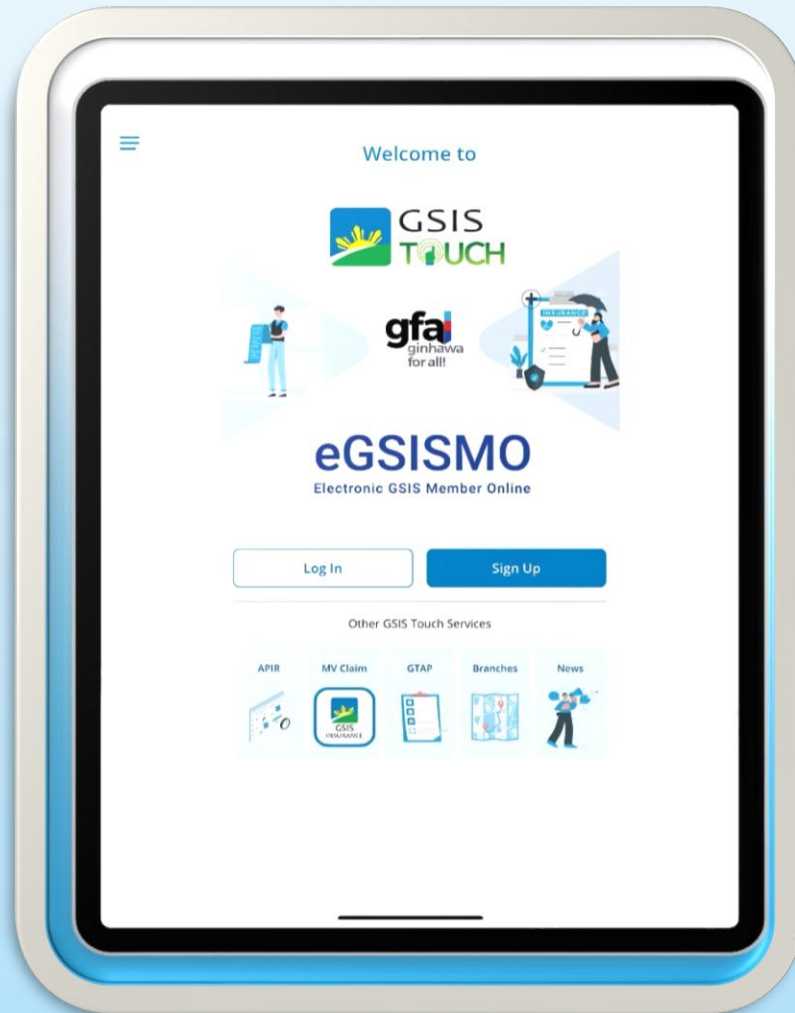
APIR MV Claims GTAP Branches News

Get it on Google Play Download on the App Store

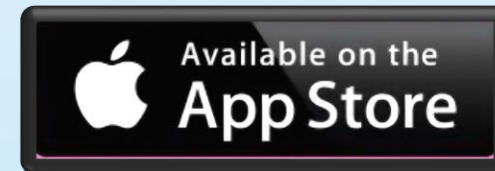
All you need in a touch!

- ✓ Access & view your digital ID
- ✓ View your Service Profile
- ✓ Request for tentative computation of your loan or claim and pension
- ✓ Apply for loan
- ✓ Make your loan repayments either thru Gcash, Landbank or Unionbank accounts
- ✓ Monitor the status of your loans
- ✓ Schedule APIR (Annual Pensioners' Information Revalidation)
- ✓ Receive notifications about your loans and premiums
- ✓ File claims in the future

# ENROLLMENT TO GSIS TOUCH



Download the GSIS Touch App



# What You Need to Prepare for Enrollment

- **Updated Mobile Number (through AAO)**  
Make sure that the mobile number you indicated is what you have indicated when you applied for Membership thru your Agency Authorized Officer (AAO).
- **Your 10 digit Business Partner Number**  
Agency Authorized Officer (AAO) or at any GSIS Office
- **Your Ready-for-Picture Self**  
Selfie-ready persona without the eyeglasses and caps/hats

# Update Your Contact Information



**PARA UP TO DATE,  
MAG-UPDATE!**



**Frequently Asked Questions**

**Sinu-sino ang mga kailangan na mag-update ng kanilang contact information?**

Lahat ng active, inactive members, old-age, disability at survivorship pensioner ay hinikayat na mag-update ng kanilang contact information.



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**Ways to update:**

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**Agency Authorized Officers (AAOs)**

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**Send Member Request Form with UMID/2 valid ID's and pic of the member holding UMID/2 valid ID's**

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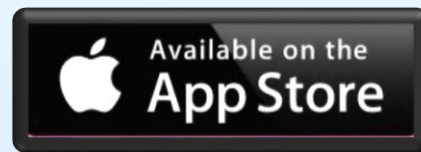
# What You Need to Prepare for Enrollment

- Your valid government ID

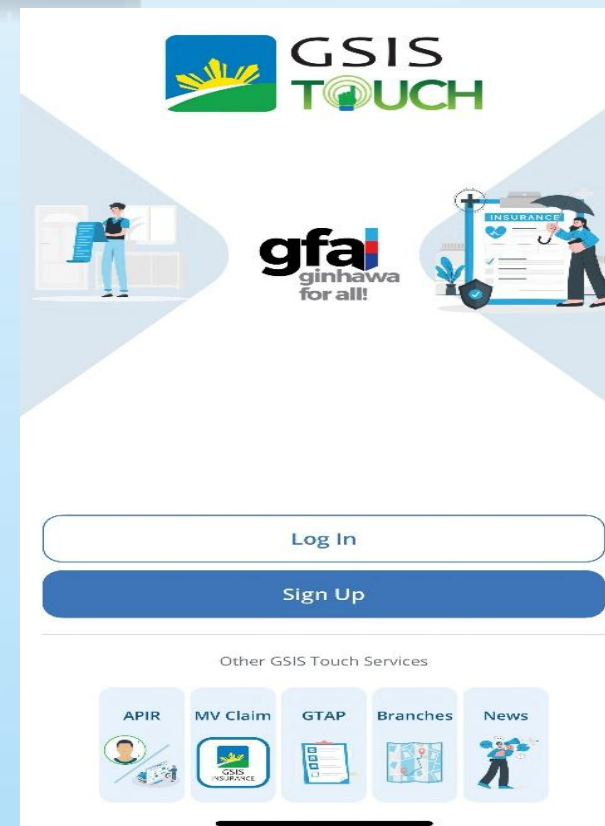


# THE ONLINE ENROLLMENT PROCESS

Step 1: Download the App

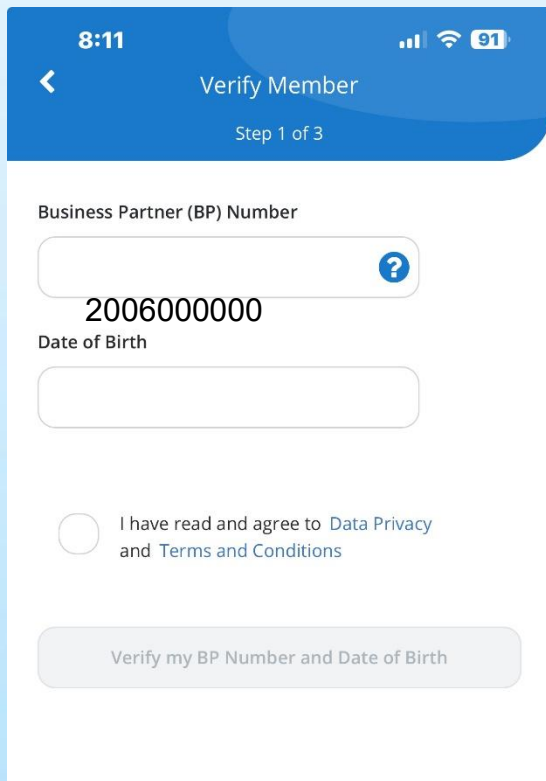


Step 2: Click Sign up for first-time users



# THE ONLINE ENROLLMENT PROCESS

Step 3: Enter your Business Partner Number (BP number) and date of birth & Accept the terms and conditions. Click “Verify my BP Number and Date of Birth”.



8:11

Verify Member

Step 1 of 3

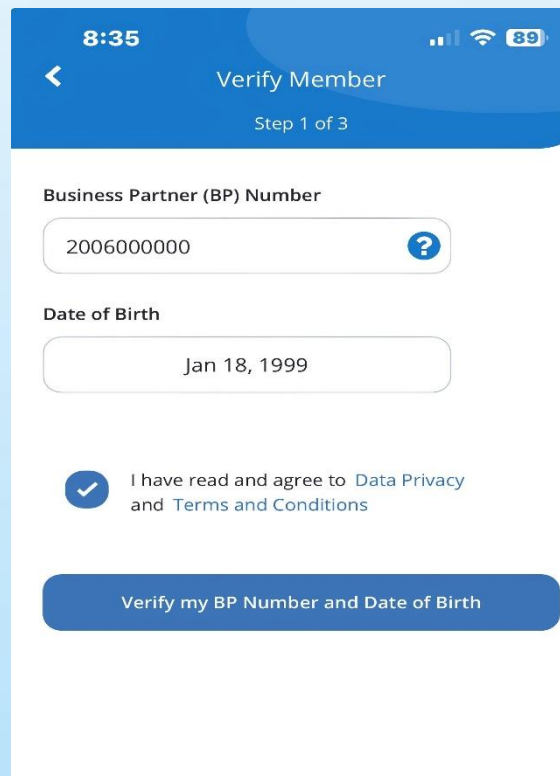
Business Partner (BP) Number

2006000000

Date of Birth

I have read and agree to Data Privacy and Terms and Conditions

Verify my BP Number and Date of Birth



8:35

Verify Member

Step 1 of 3

Business Partner (BP) Number

2006000000

Date of Birth

Jan 18, 1999

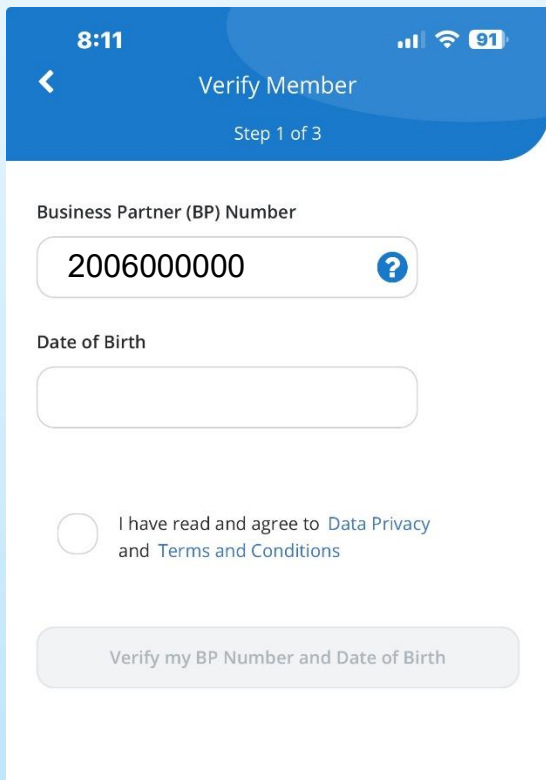
I have read and agree to Data Privacy and Terms and Conditions

Verify my BP Number and Date of Birth

A One-Time-Password (OTP) will be sent to your registered mobile number.

# THE ONLINE ENROLLMENT PROCESS

Step 4: Enter the one-time pin (OTP) sent to your registered mobile number.



8:11

Verify Member

Step 1 of 3

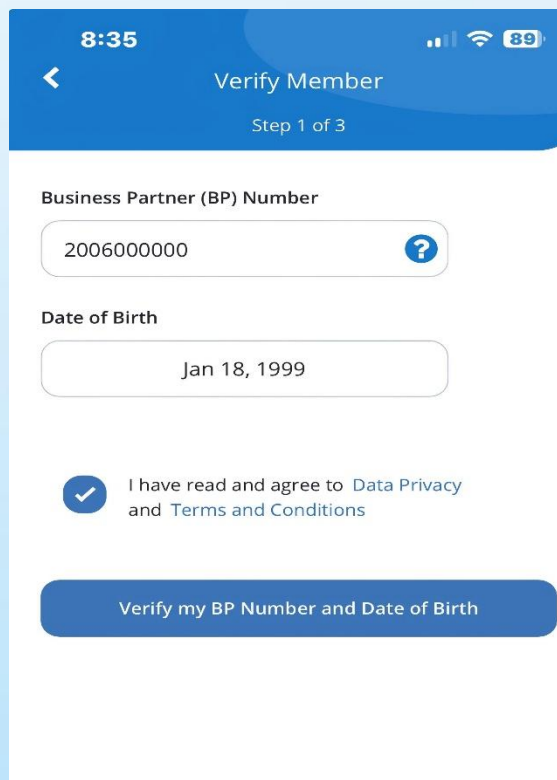
Business Partner (BP) Number

2006000000

Date of Birth

I have read and agree to Data Privacy and Terms and Conditions

Verify my BP Number and Date of Birth



8:35

Verify Member

Step 1 of 3

Business Partner (BP) Number

2006000000

Date of Birth

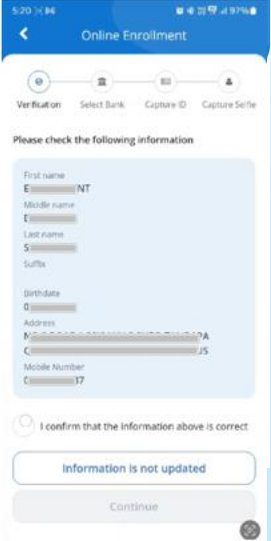
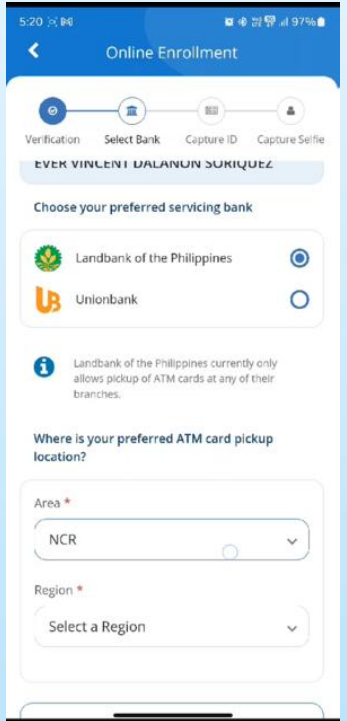
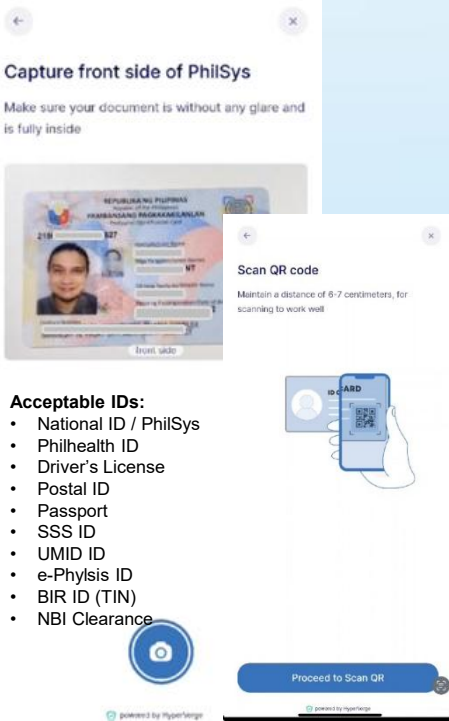
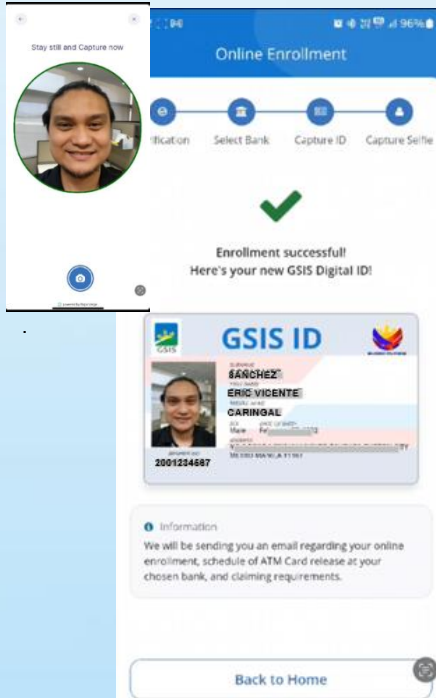
Jan 18, 1999

I have read and agree to Data Privacy and Terms and Conditions

Verify my BP Number and Date of Birth

The next screen will now lead you to creating your profile.

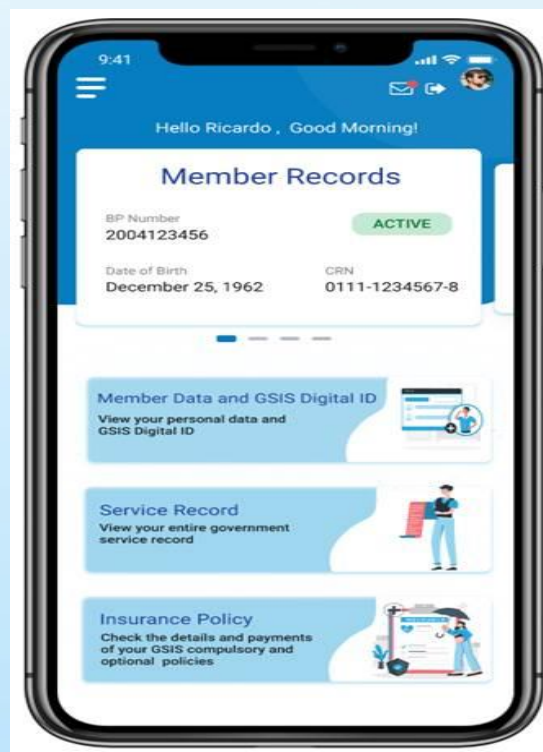
# SIMPLE FOUR-STEP PROCESS

1	2	3	4
Confirm GSIS Records	Choose preferred bank	Scan valid ID	Take a selfie
 <ul style="list-style-type: none"> <li>▪ Last Name</li> <li>▪ First Name</li> <li>▪ Middle Name /Middle Initial</li> <li>▪ Suffix</li> <li>▪ Date of Birth</li> <li>▪ Address</li> <li>▪ Cellphone Number</li> <li>▪ Email Address</li> </ul>		 <p><b>Acceptable IDs:</b></p> <ul style="list-style-type: none"> <li>• National ID / PhilSys</li> <li>• Philhealth ID</li> <li>• Driver's License</li> <li>• Postal ID</li> <li>• Passport</li> <li>• SSS ID</li> <li>• UMID ID</li> <li>• e-Phylsis ID</li> <li>• BIR ID (TIN)</li> <li>• NBI Clearance</li> </ul>	

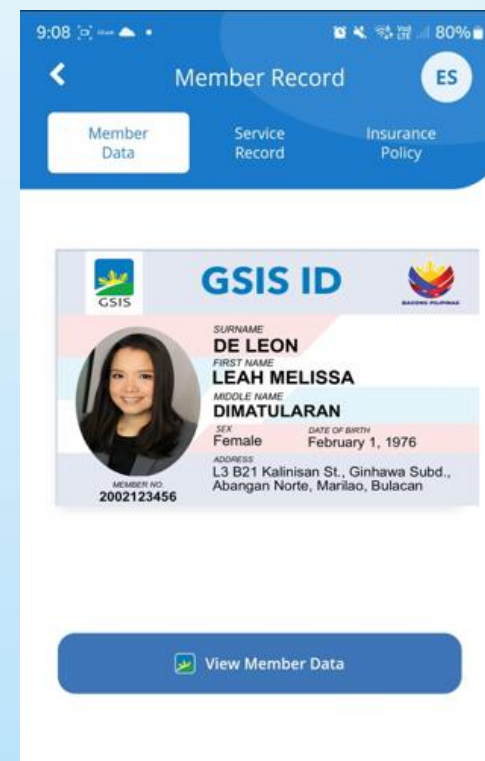
*You can log in to the app using the username and password you created. If your phone has biometric features, you can also use facial recognition or biometrics to log in.*

# FOR **ENROLLED** MEMBERS/PENSIONERS

## DIGITAL ID LOCATION



## DIGITAL ID DISPLAY





# Ang bagong **MEMBERSHIP ID** ng **GSIS** ay nandito na!

Get your GSIS  
**DIGITAL ID** now!\*



Dun tayo sa  
**DIGITAL!**

\*For existing GSIS members and pensioners.  
New members may register for a  
**DIGITAL ID** via **GSIS Touch**.

## Guide to Transactions and Processes (GTAP)



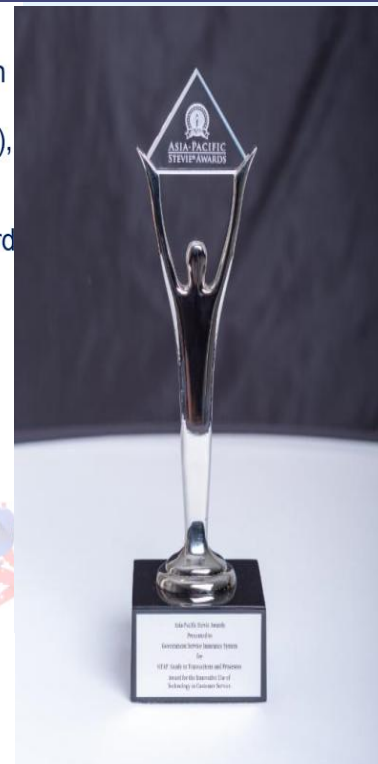
### GSIS Compliance to RA 11032

GTAP is the **first-ever electronic Citizen's Charter** in the **Philippine government**, and serves as a handy guide for filing claims and loans.

GSIS goes paperless with the first-ever **electronic Citizen's Charter** in government dubbed Guide to Transactions and Processes (GTAP), a handy guide for filing claims and loans. **Accessible online**. Won a Stevie award. (an International award)



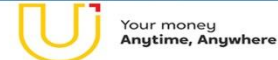
Stevie Awards is one of the most prestigious international awards that recognize positive contributions of companies and corporate professionals all over the globe. It receives over 12,000 nominations each year.



# PAYMENT PARTNERS



## OVER-THE-COUNTER:



## ONLINE:



## GSIS Payment Options for:

- Housing Online Payments
- Lease with Option to Buy
- Non-Life Insurance (Motor, Fire, and Personal Accident)
- Underpaid Accounts
- Delayed Payments
- Accounts already in default

COMPLETE LIST  
OF CENTERS



# Proposed Digital Business Center



- Enhanced User Experience
- Versatility and Flexibility
- Information Accessibility
- Opportunity for Digital Services Integration.
- Possible expansion to other uses such as APIR, Enrolment and GSIS Touch Related transactions.



# Your All-Access Pass to Our Socials! Stay informed, Stay Connected with GSIS.

## Scan QR Code:





*Thank you.*