



Pag-IBIG Fund

Citizen's Charter

July 2017

HOUSING LOAN AVAILMENT

(In compliance with Republic Act 9485 on the Anti-Red Tape Act of 2007)

CREATION OF Pag-IBIG Fund

The birth of Home Development Mutual Fund (HDMF), more popularly known as the Pag-IBIG Fund, was an answer to the need for a national savings program and an affordable shelter financing for the Filipino worker. The Fund was established on 11 June 1978 by virtue of Presidential Decree No. 1530 primarily to address these two basic yet equally important needs. Under the said law, the Social Security System (SSS) shall administer the funds of private employees, while the Government Service Insurance System (GSIS) shall administer the funds of government employees.

Less than a year after, on 1 March 1979, Executive Order No. 527 was signed. The order directed transferring the administration of the Fund to the National Home Mortgage Finance Corporation (NHMFC), which was one of the operating agencies of the then Ministry of Human Settlements.

Seeing the need to further strengthen the stability and viability of the two funds, Executive Order No. 538 was issued on 4 June 1979, merging the funds for private and government personnel into what is now known as the Pag-IBIG Fund. However, it was only on 14 December 1980 when Pag-IBIG was made independent from the NHMFC with the signing of PD 1752, which is recognized as the Pag-IBIG Fund Charter. With the improved law in effect, the Fund's rule-making power was vested in its own Board of Trustees. Likewise, PD 1752 made Pag-IBIG membership mandatory for all SSS and GSIS member-employees.

Months after former President Corazon C. Aquino assumed leadership of the country, Pag-IBIG contributions were suspended from May to July 1986. On 1 August 1986, former President Aquino directed the resumption of Pag-IBIG membership under Executive Order No. 35. Membership was still on a mandatory basis but under more liberal terms. The employee and employer contribution rates were reduced, and the Maximum Fund Salary was raised from P3,000 to P5,000.

1 January 1987 marked the return of the Pag-IBIG Fund to a voluntary program under Executive Order No. 90. It was during the years as a voluntary fund that Pag-IBIG introduced innovative benefit programs that heeded the calls for expansion of membership, and addressed the immediate financial as well as housing needs of its members.

After eight years as a voluntary fund, Pag-IBIG membership reverted to mandatory on 17 June 1994 when President Fidel V. Ramos signed Republic Act 7742. The new law became effective on 1 January 1995.

More than a decade after RA 7742 was implemented, the Pag-IBIG Fund continues to be a strong partner in realizing Filipino workers' dreams. Recognizing Pag-IBIG Fund's contributions and the need to further strengthen its capability as the biggest source of housing finance in the country to date, President Gloria Macapagal-Arroyo signed into law Republic Act No. 9679 or the Home Development Mutual Fund Law of 2009 on 21

July 2009, and making Pag-IBIG membership mandatory for all, including Filipinos employed by foreign-based employers. Now more than ever, Filipino workers will enjoy the benefits that are available only to Pag-IBIG members.

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.

VISION

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

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.

VALUES

The governing values that will steer the Pag-IBIG Fund in pursuit of its vision include Integrity, Excellence, Professionalism, and Service.

HOUSING LOAN AVAILMENT

This housing loan program grants opportunities to Pag-IBIG Fund members to avail of housing loans to finance any one or a combination of the following:

1. Purchase of a fully developed residential lot or adjoining residential lots not exceeding 1,000 square meters, which should be within a residential area;
2. Purchase of a residential house and lot, townhouse or condominium unit, inclusive of a parking slot, which may be:
 - * Old or brand new;
 - * A property mortgaged with the Fund;
 - * An acquired asset of the Pag-IBIG Fund; or
 - * Adjoining houses and lots/ townhouse/ row houses/ condominium units.

The subdivision project where said residential units are located must have complied with all the required facilities pursuant to BP No. 220.

3. Construction or completion of a residential unit on a residential lot owned by the borrower, or a relative of the borrower based on accommodation of mortgage;
4. Home improvement on the house owned by the borrower, *i.e.* any alteration in an existing residential unit intended by the borrower to be a permanent integral part thereof, which will enhance its durability and material value;
5. Refinancing of an existing housing loan with an institution acceptable to the Fund, provided that, the account is updated at least one (1) year old upon application as supported by the borrower's official receipts or by a Statement of Account issued by the financing institution signed by the Manager or Account Officer.
6. Combination of loan purposes, which shall be limited to the following:
 - * Purchase of a fully developed lot not exceeding 1,000 square meters and construction of a residential unit thereon;
 - * Purchase of a residential unit, whether old or new, with home improvement;
 - * Refinancing of an existing mortgage with home improvement;
 - * Refinancing of an existing mortgage, specifically a lot loan, with construction of a residential unit thereon.

7. Combination of loan purposes plus cost of transfer of title, which shall be limited to the following:

- * Purchase of residential unit and transfer of title in favor of the retail borrower;
- * Purchase of a residential unit with home improvement, and transfer of title in favor of the retail borrower;
- * Purchase of residential lot and transfer of title in favor of the retail borrower;
- * Purchase of residential lot with house construction, and transfer of title in favor of retail borrower.

There are two (2) modes of applying for a Pag-IBIG housing loan:

- a) Developer-Assisted - the developer assists the member in his/her housing loan application.
- b) Retail - the member applies directly to the Fund.

ELIGIBILITY REQUIREMENTS

To qualify for a Pag-IBIG housing loan, a member shall satisfy the following requirements:

1. On Pag-IBIG Membership

- Must be a member under Pag-IBIG I Membership Program for at least twenty-four (24) months, as evidenced by the remittance of at least 24 membership savings (MS) at the time of loan application.

A new member who wishes to apply for a housing loan shall be required to pay in lump sum the required 24 MS. Similarly, a member with less than 24 MS may pay his MS for the lacking months. For both cases, the lump sum payment shall be based on MS that correspond to the loan amount applied for.

- Pag-IBIG Overseas Program (POP) MS of Overseas Filipino Workers (OFWs) who are Pag-IBIG I members shall be considered in counting the total number of MS for availment of housing loans.

2. Not more than sixty-five (65) years old at the date of loan application and must be insurable; and not more than seventy (70) years old at loan maturity;
3. Has the legal capacity to acquire and encumber real property;
4. Has passed satisfactory background/credit and employment/business checks of Pag-IBIG Fund;
5. If with existing Pag-IBIG housing account, either as principal or co-borrower, said loan must be updated.
6. Has no outstanding Pag-IBIG short-term loan in arrears at the time of loan application.
7. Had no Pag-IBIG housing account that was foreclosed, cancelled, bought back due to default, or subjected to dacion en pago.

Basic Requirements

1. Housing Loan Application (HLA)
2. Additional Requirements (*Refer to pages 13 and 15*)

(Item 1 is downloadable from the Pag-IBIG website, www.pagibigfund.gov.ph)

HOUSING LOAN AVAILMENT
(Complex Transaction)

Schedule of Availability of Service
Monday to Friday, 8:00 am - 5:00 pm
(No Noon Break)

Processing Time

- | | |
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| 2 working days | - From receipt of documents required upon loan application up to endorsement of documents for credit investigation and property appraisal |
| 6 working days | - From receipt of endorsed documents up to generation of the result of credit investigation and property appraisal |
| 8 working days | - From receipt of the result of credit investigation and property appraisal up to approval of HL application |
| 1 working day | - From receipt of approval of HL application up to release of Notice of Approval (NOA) |
| 3 working days | - From preparation of Request for Payment (RFP) up to Check availability |

Standard Fees

Upon submission of Housing Loan Application and required documents

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| P1,000 | - Processing Fee (non-refundable) |
| P2,000 | - Appraisal Fee |

Upon loan take-out

- | | |
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| P2,000 | - To be deducted from loan proceeds |
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Other Fees and Charges

- | | |
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| P1,000 | - To be charged for every re-filing or re-evaluation of housing loan application. |
| P1,000 | - For every inspection in excess of four (4) inspections for accounts with staggered releases (e.g. home improvement and house construction), to be deducted from the final loan release. |
| P2,000 | - To be charged as Handling Fee per additional Check issued for split payment of loan proceeds. |

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| <p>STEP 3 2 minutes</p> | <ul style="list-style-type: none"> ▪ Submit PFR (photocopy) and get Housing Loan Application Acknowledgement Receipt (HLAAR) from Members Services Support Division-Servicing Department/Loans Origination-Housing Business Center/Members Services Branch servicing counter. | <p>Mortgage Loans Specialist/Member Services Officer IV</p> |
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| <p>NOTES:</p> <ol style="list-style-type: none"> a. The Mortgage Loans Specialist/Members Services Officer IV of the Members Services Support Division-Servicing Department/Loans Origination-Housing Business Center/Members Services Branch shall inform you thru telephone/cellphone/notice of any findings regarding the Credit Investigation and Property Appraisal within 6 working days. b. The Property Appraiser II of the Property Valuation Division-Property Valuation Department/Housing Business Center shall inform you thru telephone/cellphone on the schedule of property appraisal within 4 working days. c. The Data Encoder III/Members Services Officer IV of the Members Services Support Division-Servicing Department/Housing Business Center/Members Services Branch shall inform you thru telephone/cellphone call on the approval/disapproval of housing loan application and the availability of NOA and LOG for pick-up. | | |
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Stage 2: Approval of housing loan application

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| <p>STEP 1 18 minutes</p> | <ul style="list-style-type: none"> ▪ Receive and conform the following documents from Members Services Support Division-Servicing Department/Loans Origination-Housing Business Center/Members Services Branch servicing counter: <ul style="list-style-type: none"> - Notice of Approval (NOA) - Letter of Guaranty (LOG) (<i>applicable to all loan purposes except for Construction of House and Home Improvement</i>) - Disclosure Statement on Loan Transaction (DSL T) - Loan and Mortgage Agreement (LMA) - Promissory Note (PN) <p>NOTES:</p> <ol style="list-style-type: none"> a. This shall include discussions on terms and conditions of the loan documents to be signed, as well as loan obligations of the borrower. b. Married borrowers'/co-borrower/s' spouse/s shall also sign the documents. | <p><u>Person Responsible</u></p> <p>Mortgage Loans Specialist/Member Services Officer IV</p> |
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For House Construction or Home Improvement with Staggered Releases

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| STEP 1 | <ul style="list-style-type: none"> ▪ Upon utilization of at least 90% of the previous release, coordinate (thru telephone or personal visit) with the Property Appraiser II of the Property Valuation Division-Property Valuation Department/Housing Business Center for the schedule of inspection. <p>NOTE: The Property Valuation Division-Property Valuation Department/Housing Business Center shall conduct inspection of the property within 5 working days from receipt of the request.</p> | <u>Person Responsible</u> Property Appraiser II |
| STEP 2 | <ul style="list-style-type: none"> ▪ Expect telephone/cellphone call on Check availability. | Check Release Controller |
| STEP 3 | <ul style="list-style-type: none"> ▪ Present 2 valid IDs (<i>refer to page 18</i>) and get Check. | |
| NOTE: For succeeding releases, repeat Steps 1 and 2. | | |

DOCUMENTS REQUIRED UPON FILING OF LOAN APPLICATION

1. Housing Loan Application with recent ID photo of borrower/co-borrower *(if applicable)* (2 copies, HQP-HLF-068/069)

2. Proof of Income

2.1 For Locally Employed, any of the following:

- a. Notarized Certificate of Employment and Compensation (CEC), indicating the gross monthly income and monthly allowances or monthly monetary benefits received by the employee
- b. Latest Income Tax Return (ITR) for the year immediately preceding the date of loan application, with attached BIR Form No. 2316, stamped received by the BIR
- c. Certified One (1) Month Payslip, within the last three (3) months prior to date of loan application

NOTE: For government employees, the Certified One (1) Month Payslip, within the last three (3) months prior to date of loan application, must be submitted together with CEC or ITR.

2.2 For Self-Employed, any of the following Proof/s of Income:

- a. ITR, Audited Financial Statements, and Official Receipt of tax payment from bank supported with DTI Registration and Mayor's Permit/Business Permit
- b. Commission Vouchers reflecting the issuer's name and contact details (for the last 12 months)
- c. Bank Statements or passbook for the last 12 months (in case income is sourced from foreign remittances, pensions, etc.)
- d. Copy of Lease Contract and Tax Declaration (if income is derived from rental payments)
- e. Certified True Copy of Transport Franchise issued by appropriate government agency (LGU for tricycles, LTFRB for other PUVs)
- f. Certificate of Engagement issued by owner of business
- g. Other document that would validate source of income

2.3 For Overseas Filipino Workers (OFWs), any of the following:

- a. Employment Contract
 - Employment Contract between employee and employer; or
 - POEA Standard Contract
- b. Certificate of Employment and Compensation (CEC)
 - CEC written on the Employer/Company's official letterhead; or
 - CEC signed by employer (for household staff and similarly situated employees) supported by a photocopy of the employer's ID or passport
- c. Income Tax Return filed with Host Country/Government

The Fund may also require any or a combination of the following documents:

- Payslip indicating income received and period covered
- Valid OWWA Membership Certificate
- Overseas Employment Certificate
- Passport with appropriate visa (Working Visa)

- Residence card/permit (permit to stay indicating work as the purpose)
- Bank remittance record
- Professional License issued by Host Country/Government

NOTE: If documents are in foreign language/s, English translation is required.

3. One (1) valid ID (*Photocopy, back-to-back*) of Principal Borrower and Spouse, Co-Borrower and Spouse, Seller and Spouse and Developer's Authorized Representative and Attorney-In-Fact, owner of title (*for Accommodation Mortgage*), if applicable.
4. For OFW members, Special Power of Attorney (SPA) notarized prior to date of departure. For OFW member abroad, a SPA notarized by a Philippine Consular Officer, or SPA notarized by a local notary (of the country where the member is working) but duly authenticated by the Philippine Consulate.
5. Transfer Certificate of Title (TCT) (*latest title, Certified True Copy*). For Condominium Unit, present TCT of the land and Condominium Certificate of Title (CCT) (*Certified True Copy*)
6. Updated Tax Declaration (House and Lot) and Updated Real Estate Tax Receipt (*Photocopy*)
7. Vicinity Map/Sketch of the Property
8. Insurance Coverage
 - a. Health Statement Form (Medical Questionnaire)
 - ✓ For borrowers over 60 years old
 - ✓ For borrowers up to 60 years old, if loan is over P2.0 M to P6.0 M
 - b. Health Statement Form (Medical Questionnaire) and Copy of the result of medical examination conducted prior to assignment overseas as required by the employment agency
 - ✓ For OFW borrowers over 60 years old

Additional Requirements Depending on the Loan Purpose

For Purchase of Residential House and Lot, Townhouse or Condominium Unit, Purchase of Lot with Construction of House, Purchase of a Fully Developed Lot/Adjoining Lot

1. Contract to Sell or similar agreement between the buyer and the seller. If the Seller is a Developer/Corporation/Association, submits also the following documents:
 - a. License to Sell (*Applicable to Developer only*)
 - b. Secretary's Certificate on the Authorized Signatory of the Developer/ Corporation/Association
 - c. One (1) valid ID of the Corporate Secretary and Authorized Signatory of the Developer/ Corporation/Association (*Photocopy, back-to-back*)

For Purchase of Lot with Construction of House, Construction of House, Home Improvement, Refinancing with Construction of House/Home Improvement

1. Building Plans, Specification with Bill of Materials duly signed by the Licensed Civil Engineer or Architect
2. Notarized SPA for Accommodation Mortgagor (*for Accommodation Mortgage*)

For Refinancing

1. Latest Statement of Account on Outstanding Loan Balance duly signed by the Manager or the account officer
2. Any of the following documents:
 - Official Receipt representing payments for the past 12 months (or any valid proof of payment)
 - Subsidiary Ledger

DOCUMENTS REQUIRED PRIOR TO LOAN RELEASE

1. TCT/CCT in the name of the borrower/co-borrower/s (*if applicable*) with proper mortgage annotation in favor of Pag-IBIG Fund (Owner's Duplicate copy)
2. TCT/CCT in the name of the borrower/co-borrower/s (*if applicable*) (*Certified True Copy*) with proper mortgage annotation in favor of Pag-IBIG Fund (RD's copy)
3. Surety Bond (for properties that are subject to the lien imposed by Section 4 Rule 74 of the Rules of Court)
4. Updated Tax Declaration (House and Lot) and Updated Real Estate Tax Receipt (*Photocopy*) in the name of the borrower/co-borrower/s, if applicable
5. Loan and Mortgage Agreement duly registered with Registry of Deeds with original RD stamp (HQP-HLF-162/163)
6. Duly accomplished and notarized Promissory Note (HQP-HLF-086/087)
7. Disclosure Statement on Loan Transaction (HQP-HLF-085)
8. Post Dated Checks (PDCs) or Collection Servicing Agreement with Authority to Deduct Loan Amortization, if applicable

Additional Requirements Depending on the Loan Purpose

1. Occupancy Permit (*for Purchase of Residential Unit (new), Purchase of Lot with Construction of House, Construction of House, Home Improvement, Refinancing with Construction of House/Home Improvement*)
2. Building Plans/Electrical/Sanitary Permits duly approved by the building officials (*for Purchase of Lot with Construction of House, Construction of House, Home Improvement, Refinancing with Construction of House/Home Improvement*)
3. Deed of Absolute Sale duly registered with Registry of Deeds with original RD stamp (*for Purchase of Lot/Adjoining Lot, Purchase of Lot with Construction of House and Purchase of Residential Unit*)
4. Latest Statement of Account on Outstanding Loan Balance duly signed by the Manager or the account officer (*for Refinancing*)

ANNEX B

GUIDE ON THE REGISTRATION AND TRANSFER OF TITLE/ ANNOTATION OF MORTGAGE

- A. For purchase of a residential house and lot, townhouse or condominium unit or purchase of a fully developed lot
1. Proceed to **Bureau of Internal Revenue (BIR)** that has jurisdiction over the property:
 - Present Notarized Deed of Absolute Sale (DOAS) and Notarized Loan and Mortgage Agreement (LMA).
 - Request computation of Documentary Stamps and Capital Gains Tax.
 - Pay Documentary Stamps and Capital Gains Tax at designated bank.
 - Present bank receipt.
 - Request issuance of Certificate Authorizing Registration (CAR).
 2. Proceed to **Municipal Government Office (Assessor's Office)**
 - Pay Transfer Tax
 - Request Issuance of Transfer Tax Receipt
 3. Proceed to **Registry of Deeds (RD)** that has jurisdiction over the property:
 - Present the following documents:
 - * Certificate Authorizing Registration (CAR)
 - * Deed of Absolute Sale (DOAS) with BIR Stamp
 - * Loan and Mortgage Agreement (LMA) with BIR Stamp
 - Pay registration fees.
 - Request for the following:
 - * Issuance of new title under borrower's name with proper annotation of mortgage in favor of Pag-IBIG Fund
 - * Certified true copy of new title
 - * DOAS stamped received
 - * LMA stamped received
 4. Proceed to **Assessor's Office** that has jurisdiction over the property:
 - Present new title.
 - Pay fees for the issuance of new tax declaration under the borrower's name for lot and house, if applicable.
 - Secure copy of new Tax Declaration for lot and house, if applicable.
- B. For House Construction or Home Improvement
1. Proceed to **BIR** that has jurisdiction over the property:
 - Present original and certified true copy of the title and LMA
 - Pay Documentary Stamps for the mortgage

2. Proceed to **Registry of Deeds (RD)** for the annotation of mortgage.
 - Present the following documents:
 - * TCT/CCT
 - * Loan and Mortgage Agreement (LMA)
 - Pay registration fee.
 - Request for the following:
 - * Certified true copy of title with mortgage annotation (RD's copy)
 - * LMA stamped received
3. Upon completion of house construction or home improvement, proceed to **Local Government Unit's Engineering Office** that has jurisdiction over the property:
 - Present Certificate of Completion.
 - Secure Occupancy Permit and Tax Declaration of building/improvement

C. For Refinancing

1. Proceed to **Originating Institution** where the property is mortgaged:
 - Present Letter of Guaranty (LOG).
 - Secure TCT/CCT.
2. Proceed to **BIR** that has jurisdiction over the property:
 - Present original and certified true copy of the title and LMA
 - Pay Documentary Stamps for the mortgage
3. Proceed to **Registry of Deeds (RD)** for the annotation of mortgage.
 - Present the following documents:
 - * TCT/CCT
 - * Loan and Mortgage Agreement (LMA)
 - * Release of Real Estate Mortgage (REM)
 - Pay the appropriate fees.
 - Request for the following:
 - * Certified true copy of title with mortgage annotation
 - * LMA stamped received
4. Upon loan take-out from the **Originating Institution**, proceed to the **RD** for the cancellation of mortgage annotation in favor of the **Originating Institution**:
 - Present the following:
 - * TCT/CCT
 - * Release of REM
 - Pay the appropriate fees.
 - Request for the following:
 - * TCT with cancellation of REM
 - * Certified True Copy of updated TCT

LIST OF VALID IDs ACCEPTABLE TO THE FUND

1. Company ID
2. Passport, issued by the Philippine or Foreign Government
3. Driver's License
4. Professional Regulation Commission (PRC) ID
5. Social Security System (SSS) Card
6. Government Service Insurance System (GSIS) eCard
7. Government Office and GOCC ID (e.g. AFP ID, Pag-IBIG Loyalty Card)
8. Integrated Bar of the Philippines (IBP) ID
9. Senior Citizen Card
10. Overseas Workers Welfare Administration (OWWA) ID
11. Overseas Filipino Worker (OFW) ID
12. Seafarer's Identification and Record Book (SIRB)
13. Postal ID
14. Voter's ID

HANDLING MEMBER'S SUGGESTIONS/COMPLAINTS

To our Valued Members/Customers:

Your opinion is of great importance to us. You may send us your suggestions, complaints or any concern through any of the following:

- **Servicing Counters**

You may visit our servicing counters stationed at Pag-IBIG branches for any concerns of the Pag-IBIG Fund programs.

- **Forms**

Please accomplish the Member Care Feedback Form (MCFF, HQP-PRF-002). This form is available at various counters of any Pag-IBIG Branch.

- **Letters**

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. *(For the complete list of Pag-IBIG branches and address, please refer to the Pag-IBIG Office Directory)*

- **Emails**

Emails may be sent to contactus@pagibigfund.gov.ph. You shall receive a confirmation message that your email has been forwarded to the concerned branch/department for appropriate reply and/or action.

- **Pag-IBIG Hotline**

For your immediate concerns, you may also reach us at 724-4244 (Pag-IBIG), 24/7 (24 hours in a day, 7 days in a week).

▪ **Public Assistance and Complaints Desk (PACD) Officer**

You may talk to the Officer of the Day at the PACD stationed at Pag-IBIG branches.

Rest assured that we shall carefully evaluate your concerns and shall respond to you immediately. Likewise, we shall give your complaints considerable attention according to the following:

| Level | Complexity | Detail | Responsible Unit | Response Time |
|-------|------------|--|--|--|
| 1 | Minor | Complaints against the following: <ul style="list-style-type: none"> ▪ Facilities (ACU, Lighting, Cleanliness) ▪ Information Errors ▪ Instruction Errors ▪ Long Queues | PACD Officer MSB/Unit/Dept. Head/Division Chief | Within 2 hours upon receipt of complaint |
| 2 | Major | Any violation of or deviation by the Fund to applicable laws, statutory and regulatory requirements, standards, policies and guidelines (e.g. complaint against personnel, misbehavior, misconduct, fixers) | Area Head and MSB/Unit/Dept. Head | Within 2-8 hours upon receipt of complaint |

Thank you for your continued support to the Fund. We look forward in providing you and all our members a more responsive service.

Disclaimer

The provisions in this Charter may be revised or modified in accordance with new as well as amended guidelines and procedures any time without prior notice to the members. In such cases, the updated versions of the Citizen's Charter may be accessed through the Pag-IBIG Fund website at www.pagibigfund.gov.ph.