



**Pag-IBIG Fund**

# **Citizen's Charter**

**May 2017**

## **MEMBERSHIP REGISTRATION**

*(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 HDMF 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 HDMF'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.**

## MEMBERSHIP

### Who are eligible to apply for membership?

Membership with the Fund may either be:

#### 1. Mandatory

- 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:
  - A private employee, whether permanent, temporary, or provisional who is not over sixty (60) years old;
  - 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;
  - 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;
  - 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;
  - An expatriate who is not more than sixty (60) years old and is compulsorily covered by the Social Security System (SSS), regardless of citizenship, nature and duration of employment, and the manner by which the compensation is paid. In the absence of an explicit exemption from SSS coverage, the said expatriate, upon assumption of office, shall be covered by the Fund.

An expatriate shall refer to a citizen of another country who is living and working in the Philippines.

- 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;
- 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;

- Filipinos employed by foreign-based employers, whether they are deployed here or abroad or a combination thereof.

## 2. Voluntary

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.

The following shall be allowed to apply for voluntary membership:

- 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;
- 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;
- Employees of an employer who is granted a waiver or suspension of coverage by the Fund under RA 9679;
- Leaders and members of religious groups;
- A member separated from employment, local or abroad, or ceased to be self-employed but would like to continue paying his/her personal contribution. Such member may be a pensioner, investor, or any other individual with passive income or allowances;
- 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;
- Such other earning individuals/groups as may be determined by the Board by rules and regulations.

### **When does membership with the Fund begin?**

Membership with the Fund becomes official only upon remittance of the first monthly membership savings. Thus, membership begins only upon the said date as evidenced by the Pag-IBIG Fund Receipt.

### **How much should a member contribute?**

The membership savings (MS) rate of all members, except for non-working spouses of Pag-IBIG members, shall be as follows:

<b>Monthly Compensation</b>	<b>MS Rate</b>	
	<b>Employee</b>	<b>Employer (if any)</b>
P1,500.00 and below	1.0%	2.0%
Over P1,500.00	2.0%	2.0%

A Filipino employee working abroad and whose employer is not subject to mandatory coverage shall contribute an amount equivalent to 2% of his/her monthly compensation. Said employee may opt to pay the employer counterpart.

The maximum monthly compensation to be used in computing the membership savings shall not be more than five thousand pesos (P5,000.00).

Employer shall remit two percent (2%) of the monthly compensation of the contributing member as counterpart contribution. The employer is not entitled to deduct from the wages or remuneration of or, otherwise, to recover from the employee the employer's contribution.

A non-working spouse of a Pag-IBIG member shall contribute as follows:

<b><u>Fifty Percent (50%) of Working Spouse's Monthly Compensation</u></b>	<b><u>MS Rate</u></b>
P1,500 and below	1.0%
Over P1,500	2.0%

Notwithstanding the said MS rates, a member may contribute more than what is prescribed.

### **How will MS be remitted to the Fund?**

Formally employed members shall contribute through salary deduction. Their employers shall have the responsibility to remit said contributions to the Fund on a monthly basis.

Other members may pay directly to the Fund or through any of its authorized collecting agents. For those who want to contribute on a monthly basis, MS shall be remitted on or before the 10<sup>th</sup> day of the following calendar month. For quarterly payments, remittance must be made on or before the 10<sup>th</sup> day of the first month of the following quarter.

### **What happens to the membership of POP members?**

Pag-IBIG Overseas Program (POP) members shall now be mandatorily-covered under Pag-IBIG I. They shall remit in accordance with the rates herein prescribed. They may also opt to continue contributing for their POP membership. However, in such cases, their MS for Pag-IBIG I shall take precedence over those for POP.

### **For how long does one remain a Pag-IBIG I member?**

Membership with the Fund shall be for a term of twenty (20) years with a total of 240 monthly membership savings or upon the occurrence of any of the following grounds for membership termination:

1. Retirement;
2. Permanent Total Disability or Insanity;
3. Termination from service by reason of health;
4. Permanent departure from the country;
5. Death; and
6. Any other reasons as may be approved for by the Board of Trustees.

**MEMBERSHIP REGISTRATION**  
(Simple Transaction)

**Schedule of Availability of Service**  
Monday to Friday, 8:00 a.m. - 5:00 p.m.  
(No Noon Break)

**Processing Time:** 40-45 minutes

**Processing Fee:** None

**Requirements**

<b>Type of Registration</b>	<b>Requirements</b>
<b>a. Member Registration</b>	1. Duly accomplished Member's Data Form (MDF, HQP-PFF-039)
<b>b. Employer Registration</b>	1. Duly accomplished Employer's Data Form (EDF, HQP-PFF-002) 2. Specimen Signature Form (SSF, HQP-PFF-003) 3. Present the following as proof of business existence: <ul style="list-style-type: none"> <li>▪ SSS Certification (if already registered with SSS)</li> <li>▪ Business Permit/Mayor's Permit</li> </ul> <p><u>For Sole Proprietorship</u></p> <ul style="list-style-type: none"> <li>▪ Department of Trade and Industry (DTI) Certificate of Registration</li> </ul> <p><u>Partnership/Corporation/Foreign-Owned Corporation</u></p> <ul style="list-style-type: none"> <li>▪ Securities and Exchange Commission (SEC) Certificate of Partnership/Incorporation</li> <li>▪ Approved Articles of Partnership/Incorporation and By-Laws</li> </ul> <p><u>For Cooperative</u></p> <ul style="list-style-type: none"> <li>▪ Cooperative Development Authority (CDA) Certificate</li> <li>▪ Approved Articles of Cooperation</li> </ul> <p><u>For Trade Association</u></p> <ul style="list-style-type: none"> <li>▪ Securities and Exchange Commission (SEC) Certificate of Incorporation</li> <li>▪ Articles of Incorporation and By-Laws</li> </ul>



**Procedures**

<b>Individual Registrant</b>		
		<u>Responsible Person</u>
STEP 1	<ul style="list-style-type: none"> <li>▪ Register with the Fund thru any of the following modes:               <ul style="list-style-type: none"> <li>a. Register online thru Pag-IBIG website at <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>.</li> <li>b. Register online at the Members Services Office (MSO)/Members Services Branch (MSB).</li> <li>c. Submit duly accomplished Member's Data Form (MDF, HQP-PFF-039) to Members Services Office (MSO)/Members Services Branch (MSB) servicing counter.</li> </ul> </li> </ul> <p>NOTES:</p> <ul style="list-style-type: none"> <li>▪ Registrants with cell phone number will receive a Short Message Service (SMS) notification informing him of Registration Tracking Number (RTN), upon successful registration. Once the Pag-IBIG MID Number is available, the member will receive instruction on how to get the Pag-IBIG Membership ID (MID) Number thru SMS.</li> <li>▪ Registrants without cell phone number may get their MID No. through the Pag-IBIG Hotline. After two (2) days upon successful registration, the registrant may call telephone number 724-4244 and inquire on his assigned MID No.</li> </ul>	Members Services Officer
<b>END OF TRANSACTION</b>		

<b>Employer</b>		
STEP 1	<ul style="list-style-type: none"> <li>▪ Register with the Fund thru any of the following modes:               <ul style="list-style-type: none"> <li>a. Register thru the Philippine Business Registry (PBR) Facility.</li> <li>b. Submit duly accomplished Employer's Data Form (EDF, HQP-PFF-002) and required supporting documents to Members Services Office (MSO)/ Members Services Branch (MSB) servicing counter.</li> </ul> </li> </ul> <p>NOTE: The Pag-IBIG Branch will notify the Employer of the Pag-IBIG Employer ID Number, if applicable.</p>	<u>Responsible Person</u>  Members Services Officer
<b><i>END OF TRANSACTION</i></b>		

## **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 provident-related concerns, please visit the Pag-IBIG Member Services Branch (MSB) maintaining your record. 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).

- **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](mailto: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 Public Assistance and Complaints Desk (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"> <li>▪ Facilities (ACU, Lighting, Cleanliness)</li> <li>▪ Information Errors</li> <li>▪ Instruction Errors</li> <li>▪ Long Queues</li> </ul>	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.paaibifund.gov.ph](http://www.paaibifund.gov.ph).*