

**Pag-IBIG Fund**  
Corporate Headquarters  
Petron MegaPlaza  
358 Sen. Gil Puyat Ave., Makati City

**Circular No. 416**

**TO : ALL CONCERNED**

**SUBJECT : EXTENSION OF IMPLEMENTATION OF CONDONATION OF  
PENALTIES FOR MONTHLY SAVINGS ARREARAGES**

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Pursuant to the approval of the Senior Management Committee in its meeting held last 15 October 2018, the implementation of Circular No. 387, or the Guidelines on Condonation of Penalties for Monthly Savings Arrearages is hereby extended from **14 August 2018 to 13 August 2019**. All applications must be filed not later than 13 August 2019.

All other terms and conditions of Circular No. 387 that are not inconsistent with the above shall continue to be in full force and effect.

Please be guided accordingly.

  
**ACMAD RIZALDY P. MOTI**  
Chief Executive Officer

Makati City,  
November 6, 2018

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