



**Pag-IBIG Fund**

# **Citizen's Charter**

**May 2016**

## **PROVIDENT BENEFITS CLAIM**

*(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.**

## PROVIDENT BENEFITS CLAIM

### Coverage

Pag-IBIG members who are entitled to withdraw their Total Accumulated Value (TAV) anytime upon the occurrence of any of the grounds for termination of Fund membership as provided under RA 9679 or the HDMF Law of 2009, and its IRR.

### Grounds for Membership Termination

Membership with the Fund shall be terminated anytime upon the occurrence of any of the following grounds:

1. **Membership Maturity.** Eligibility for membership maturity shall be based on twenty (20) years of membership with the Fund, reckoned from the initial Pag-IBIG Fund Receipt (PFR) date; provided, the member has remitted a total of two hundred forty (240) monthly savings to the Fund at the time of maturity.
2. **Retirement.** A member shall be compulsorily retired under the Fund upon reaching the age of 65. The member may, however, opt to retire earlier upon the occurrence of any of the following events, provided the member is not a housing loan borrower:
  - Actual retirement from SSS, GSIS, or from government service by provision of law;
  - Retirement under a private employer's provident/retirement plan, provided that the member is at least forty-five (45) years of age at the time of retirement;
  - Upon reaching age sixty (60).
3. **Permanent Total Disability or Insanity.** A member shall terminate his membership with the Fund in case of permanent total disability (PTD). PTD refers to the loss or impairment of a physical or mental function resulting from injury or sickness, which incapacitates said member to perform any work or engage in any business or occupation.

The following disabilities shall be deemed total and permanent:

- Temporary total disability lasting continuously for more than 120 days;
- Complete loss of sight of both eyes;
- Loss of two limbs at/or over the ankle or wrist;
- Permanent complete paralysis of two limbs;
- Brain injury resulting in incurable imbecility or insanity; and
- Such other cases which are adjudged to be total and permanent disability by a duly licensed physician and approved by the Fund's Board of Trustees.

4. **Termination from service by reason of health.** A member who can no longer render service to an employer due to severe health conditions, as certified by his doctor. Severe health conditions constitute an illness, injury, impairment or, physical or mental condition that involves in-patient or out-patient care or a continuing treatment by a health care provider.
5. **Permanent departure from the country.** A member has been permitted by his host country to remain there indefinitely or has permanently left the Philippines to reside in another country.
6. **Death.** Death of a member as evidenced by a Death Certificate issued by the National Statistics Office (NSO).
7. **Any other reasons as may be approved for by the Board of Trustees**

### **Optional Withdrawal**

Those who become members of the Fund after the effectivity of R.A. 9679 shall have the option to withdraw his or her Total Accumulated Value (TAV) on the fifteenth (15th) year of continuous membership. Provided, that said member has no outstanding housing loan with the Fund at the time of withdrawal.

### **Death Benefits**

Upon death of a member, the heirs shall be entitled to a death benefit in an amount determined by the Fund's Board of Trustees in addition to the Total Accumulated Value (TAV) of the member less any and all pending obligations with the Fund.

**PROVIDENT BENEFITS CLAIM**  
*(Complex Transaction)*

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

**Processing Time**

8 working days - Maturity and Regular Claim  
8 working days - Optional Withdrawal  
2 working days - Death Benefit  
20 working days - Additional working days if with record from other branches

**Processing Fee:** None

**Basic Requirements**

1. Duly accomplished Application for Provident Benefits (APB) Claim Form.  
*(Downloadable from the Pag-IBIG website at [www.pagibigfund.gov.ph](http://www.pagibigfund.gov.ph))*
2. Pag-IBIG Transaction Card and one (1) valid ID card with photo and signature of Claimant  
**NOTES:**
  - a. *If the Pag-IBIG Transaction Card is not available, two (2) valid ID cards with photo and signature of Claimant.*
  - b. *For Retirement Claims, the valid IDs to be submitted must reflect the date of birth. If the valid IDs submitted do not reflect the date of birth, refer to Item 1.1 of Additional Requirements for Provident Benefits Claim.*
3. Service Record *(For government employees)*
4. Statement of Service *(For AFP)*

***For Additional Requirements (refer to pages 8 to 9)***

***For List of Valid IDs Acceptable to the Fund (refer to page 10)***

## Procedure

		<u>Responsible Person</u>
STEP 1	<ul style="list-style-type: none"> <li>▪ Submit accomplished Application for Provident Benefits (APB) Claim Form (HQP-PFF-040) and supporting documents.</li> <li>▪ Get Provident Benefits Acknowledgment Receipt (PBAR, HQP-PFF-061).</li> </ul>	Member Services Officer
STEP 2	<ul style="list-style-type: none"> <li>▪ On scheduled date, get claim proceeds:               <ul style="list-style-type: none"> <li>- If released through Check, present PBAR and 2 valid ID cards at Cashier.</li> <li>- If released through Payroll Account/Disbursement Card, verify and withdraw at any accredited ATM/Bank.</li> </ul> </li> </ul>	Cashier (Disbursement)  ATM/Bank
<b><i>END OF TRANSACTION</i></b>		

### ADDITIONAL REQUIREMENTS FOR PROVIDENT BENEFITS CLAIM

TYPE OF CLAIM	REQUIREMENTS
<b>1. Retirement</b>	<ol style="list-style-type: none"> <li>1. Any one of the following: <ul style="list-style-type: none"> <li>▪ NSO Certified True Copy of Birth Certificate</li> <li>▪ NSO Certified True Copy of Non-Availability of Birth Record and Notarized Joint Affidavit of Two (2) Disinterested Persons [HQP-PFF-029]</li> </ul> </li> <li>2. Notarized Certificate of Early Retirement (For Private Employee only, at least 45 years old)</li> <li>3. GSIS Retirement Voucher (For Government Employee)</li> <li>4. Order of Retirement (For AFP)</li> </ol>
<b>2. Permanent Total Disability or Insanity/ Termination from Service by Reason of Health</b>	Physician's Certificate/Statement (With clinical or medical abstract)
<b>3. Permanent Departure from the Country</b>	<ol style="list-style-type: none"> <li>1. Photocopy of Passport with Immigrant Visa/Residence Visa/ Settlement Visa or its equivalent</li> <li>2. Notarized Sworn Declaration of Intention to Depart from the Philippines Permanently [HQP-PFF-031] <i>(No need to submit if already based abroad) (Downloadable from the Pag-IBIG website at <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>)</i></li> </ol>
<b>4. Death</b>	<ol style="list-style-type: none"> <li>1. NSO Certified True Copy of Member's Death Certificate</li> <li>2. Notarized Proof of Surviving Legal Heirs [HQP-PFF-030] <i>(Downloadable from the Pag-IBIG website at <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>)</i></li> <li>3. NSO Certified True Copy of Birth Certificate of all children or Baptismal/Confirmation Certificate (If with child/children)</li> <li>4. Notarized Affidavit of Guardianship [HQP-PFF-028] (If with child/children under 18 years old or if child/children is/are physically/mentally incompetent) <i>(Downloadable from the Pag-IBIG website at <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a>)</i></li> </ol>



TYPE OF CLAIM	REQUIREMENTS
	<p>5. To establish kinship with the deceased member, the claimant shall submit any one of the following:</p> <ul style="list-style-type: none"> <li>▪ NSO Certified True Copy of Member's/Claimant's Birth Certificate</li> <li>▪ NSO Certified True Copy of Non-Availability of Birth Record and Notarized Affidavit of Two (2) Disinterested Persons [HQP-PFF-029] (<i>Downloadable from the Pag-IBIG website at <a href="http://www.pagibigfund.gov.ph">www.pagibigfund.gov.ph</a></i>)</li> <li>▪ Certified True Copy of Member's/Claimant's Baptismal/Confirmation Certificate</li> <li>▪ If Member is single, Certificate of No Marriage (CENOMAR)</li> <li>▪ If Member is married, NSO Certified True Copy of Member's Marriage Contract and Advisory on Marriage</li> </ul>
<p><b>IMPORTANT:</b></p> <ol style="list-style-type: none"> <li>1. Pag-IBIG Fund reserves the right to request additional documents, if deemed necessary. Processing of claims shall commence only upon submission of complete documents.</li> <li>2. In all instances wherein photocopies are submitted, the original document must be presented for authentication.</li> <li>3. If member/claimant cannot claim personally, submit Special Power of Attorney (HQP-PFF-033) and two (2) valid ID cards each of the Principal and Attorney-in-Fact.</li> </ol>	

## **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 SUGGESTION/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, 409 JELP Business Solutions Bldg., Shaw Boulevard, Mandaluyong City or for those in the regions, you may raise your concerns at the Housing Business Center (HBC).

For those in the regions, you may raise both your provident and housing-related concerns to the branch maintaining your records.

- **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  
2/F, 409 JELP Business Solutions Bldg.  
Shaw Boulevard, Mandaluyong City

You may also send your letters directly to the concerned Pag-IBIG Branch, addressed to the Office of the Head.

- **Emails**

Emails may be sent to [publicaffairs@pagibigfund.gov.ph](mailto:publicaffairs@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). However, you may also call the Member

Services II – Frontline Servicing of the concerned branch at telephone numbers indicates under List of Pag-IBIG Branches.

▪ **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:

<b>Level</b>	<b>Complexity</b>	<b>Detail</b>	<b>Responsible Unit</b>	<b>Response Time</b>
1	Minor	<ul style="list-style-type: none"> <li>▪ Complaint against personnel (misbehavior, misconduct, fixers, etc.)</li> <li>▪ Resolved minor complaint but unsatisfied customer</li> </ul>	Branch Officer-of-the-Day (if thru MCFF)  Information Officer of the Day (if thru contact points of engagement)	Within 2 hours upon receipt of complaint
2	Major	<ul style="list-style-type: none"> <li>▪ Complaint on services offered by MSB</li> <li>▪ Complaints on directional or mistaken information</li> <li>▪ Complaints on office facilities</li> </ul>	Concerned Division Chief/MSB Head	Within 3 working days upon receipt of complaint
3	Critical	<ul style="list-style-type: none"> <li>▪ Grave Complaints</li> <li>▪ Complaints with threat (media/ legal/ suicide/ threat)</li> <li>▪ Emergency Cases</li> </ul>	Concerned Assistant Department Manager/Asst. TAS Head/ Department Manager/Area Head	Within 10 working days upon receipt of complaint

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

## LIST OF Pag-IBIG BRANCHES

***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](http://www.pagibigfund.gov.ph).*