



Pag-
IBIG
FUND



Pag-IBIG Fund

Tapat na Serbisyo, Mula sa Puso

MERIAM N. PAMITTAN

Area Head – Ilocos Region
Pag-IBIG FUND

LINGKOD
Pag-IBIG



**KAPIHAN SA
BAGONG PILIPINAS**



Twin Mandates



Pagtutulungan sa kinabukasan: *I*kaw, *B*angko, *I*ndustriya, at *G*obyerno

PROVIDENT SAVINGS

Develop and promote an integrated nationwide, sound, and viable tax-exempt mutual **PROVIDENT SAVINGS SYSTEM** suitable to the needs of the employed and other earning groups

HOME FINANCING

Promote home ownership through the extension of **AFFORDABLE HOUSING LOANS**, and stimulate the shelter industry by providing developmental and institutional financing



Pag-IBIG Fund Snapshot

Jan^{to} Oct
2024

16.45 M Active
Membership
Level

Members'
Savings **₱109.97 B**

₱99.88 B | **69,885**
Housing Loan Releases | Members with New or Better Homes

Net
Income **₱39.54 B**
As of September 2024

₱61.21 B | **2,781,151**
Short-Term Loan Releases | Members helped with
Immediate financial needs

Total
Assets **₱1.02 T**
As of September 2024



LINGKOD
Pag-IBIG



Benefits & Services



*You deserve
Pag-IBIG*



The more you *save*,
the more you *earn*!



Harapin ang bukas ng may
Tulong na Maaasahan



Welcome Home
with Pag-IBIG



*Enjoy Discounts and Rewards
Plus the Convenience of a
Cash Card*



*Feel Pag-IBIG
Online!*



*Own a Home
for less!*



Sa 4PH, ang
susunod mong lipat,
sa sariling bahay mo
na.



**KAPIHAN SA
BAGONG PILIPINAS**





Pag-IBIG REGULAR SAVINGS

You deserve
Pag-IBIG



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BAGONG PILIPINAS



Pambansang
PABASAHAY
para sa
Filipino




**Pag-IBIG
REGULAR
SAVINGS**



High Dividend Earnings



Government Guaranteed

2023 DIVIDEND RATE

6.55%



**KAPILAHAN SA
BAGONG PILIPINAS**



Top Banks | Interest Rates

Regular Savings Accounts

BANK	TYPE OF ACCOUNT	PUBLISHED INTEREST RATE P.A. [SUBJECT TO TAX]	AVERAGE DAILY BALANCE (ADB) TO EARN INTEREST	MAINTAINING BALANCE
BANK A	REGULAR SAVINGS	0.1250%	P10,000	P2,000
BANK B	STARTER SAVINGS	0.10%	P1,000	NONE
BANK C	PERSONAL SAVINGS	0.10%	P10,000	NONE



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Top Digital Banks | Interest Rates

Regular Savings Accounts

BANK	TYPE OF ACCOUNT	PUBLISHED INTEREST RATE P.A. [SUBJECT TO TAX]	AVERAGE DAILY BALANCE (ADB) TO EARN INTEREST	MAINTAINING BALANCE
DIGITAL BANK A	SAVINGS ACCOUNT	5%	NONE	NONE
DIGITAL BANK B	SAVINGS ACCOUNT	4.5% for savings up to P250,000 3.5% for savings exceeding P250,000	NONE	NONE
DIGITAL BANK C	SAVINGS ACCOUNT	Per End of Day Balance: 3.50% P0.01 - P4,999.99 4.25% P5,000 - P4,999,999.99 1.0% P5 million and above	NONE	NONE



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BAGONG PILIPINAS



Pambansang
PAGSASALAY
para sa
Pilipino



Pag-IBIG REGULAR SAVINGS

*Mas malaki ang
Contribution,
Mas malaki ang
Ipon!*

Retire as a Millionaire! Top up your Pag-IBIG Regular Savings

Monthly Contributions (Savings)	Cumulative Savings after 20 Years	Total Dividends	TOTAL REGULAR SAVINGS upon MATURITY
P400.00 [P200 Member's Savings + P200 Employer Share] <i>New Rate Effective Feb. 2024</i>	P96,000.00	P76,354.10	P172,354.10
P1,000.00 [P800 Member's Savings + P200 Employer Share] or [P500 Member's Savings + P500 Employer Share]	P240,000.00	P190,885.24	P430,885.24
P2,400.00 [P2,200 Member's Savings + P200 Employer Share] or [P1,200 Member's Savings + P1,200 Employer Share]	P576,000.00	P458,124.58	P1,034,124.5

Computations are based on a 5.5% Annual Dividend Rate



KAPILAN SA
BAGONG PILIPINAS



Top Up Your Savings!



*Mas malaki ang Contribution,
mas malaki ang Ipon!*

- 1** Accomplish the "Upgrade Savings Form" and Submit to your Employer. Or you may Go to Virtual Pag-IBIG for Members and select "Pay Online".
- 2** Earn Higher Dividends by Topping Up your Monthly Savings!



When can you withdraw your Pag-IBIG Regular Savings?

- ✓ **Membership maturity (20 years)**
- ✓ **Retirement**
- ✓ **Permanent total disability or insanity**
- ✓ **Termination from service by reason of health**
- ✓ **Permanent departure from the country**
- ✓ **Death**
- ✓ **Critical illness of the member or any of his/her relatives within the 2nd civil degree of consanguinity**



**Pag-IBIG
REGULAR
SAVINGS**



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MP2 SAVINGS

The more you *save*,
the more you *earn!*



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MP2 SAVINGS



Higher Returns

vs the Pag-IBIG Regular Savings



Payout Options

Annual or Compounded [5 Years]



Open to Pensioners

Who are former Pag-IBIG Members

2023 RETURN RATE

7.05%



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BAGONG PILIPINAS



Pambansang PABASAHAY para sa Filipino

ANNUAL RETURN OPTION

@ Php 500 MONTHLY SAVINGS

YEAR	Monthly MP2 Savings	Accumulated MP2 Savings per year	Cumulative MP2 Savings	ANNUAL RETURNS
Year 1	P500	P6,000	P6,000	P195.00
Year 2	P500	P6,000	P12,000	P555.00
Year 3	P500	P6,000	P18,000	P915.00
Year 4	P500	P6,000	P24,000	P1,275.00
Year 5	P500	P6,000	P30,000	P1,635.00
TOTAL	-	P30,000	-	P4,575.00

Computations are based on a 6.00% Return Rate



**How
Does Your
Savings
Grow?**



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BAGONG PILIPINAS

ANNUAL RETURN OPTION

@ Php 1,000 MONTHLY SAVINGS

YEAR	Monthly MP2 Savings	Accumulated MP2 Savings per year	Cumulative MP2 Savings	ANNUAL RETURNS
Year 1	P1,000	P12,000	P12,000	P390.00
Year 2	P1,000	P12,000	P24,000	P1,110.00
Year 3	P1,000	P12,000	P36,000	P1,830.00
Year 4	P1,000	P12,000	P48,000	P2,550.00
Year 5	P1,000	P12,000	P60,000	P3,270.00
TOTAL	-	P60,000	-	P9,150.00

Computations are based on a 6.00% Return Rate



**How
Does Your
Savings
Grow?**



ANNUAL RETURN OPTION

Php 1,000,000 ONE-TIME SAVINGS

YEAR	One-Time MP2 Savings	ANNUAL RETURNS
Year 1	P1,000,000.00	P60,000.00
Year 2	P0.00	P60,000.00
Year 3	P0.00	P60,000.00
Year 4	P0.00	P60,000.00
Year 5	P0.00	P60,000.00
TOTAL	P1,000,000	P300,000.00

Computations are based on a 6.00% Return Rate



**How
Does Your
Savings
Grow?**



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COMPOUNDED RETURN OPTION

@ Php 500 MONTHLY SAVINGS

YEAR	Monthly MP2 Savings	MP2 Savings per year	COMPOUNDED RETURNS	Total MP2 Savings at the end of each year
Year 1	P500	P6,000	P195.00	P6,195.00
Year 2	P500	P6,000	P566.70	P12,761.70
Year 3	P500	P6,000	P960.70	P19,722.40
Year 4	P500	P6,000	P1,378.34	P27,100.75
Year 5	P500	P6,000	P1,821.04	P34,921.79
TOTAL	-	P30,000	P4,921.79	P34,921.79

Computations are based on a 6.00% Return Rate



How Does Your Savings Grow?



COMPOUNDED RETURN OPTION

@ Php 1,000 MONTHLY SAVINGS

YEAR	Monthly MP2 Savings	MP2 Savings per year	COMPOUNDED RETURNS	Total MP2 Savings at the end of each year
Year 1	P1,000	P12,000	P390.00	P12,390.00
Year 2	P1,000	P12,000	P1,133.40	P25,523.40
Year 3	P1,000	P12,000	P1,921.40	P39,444.80
Year 4	P1,000	P12,000	P2,756.69	P54,201.49
Year 5	P1,000	P12,000	P3,642.09	P69,843.58
TOTAL	-	P60,000	P9,843.58	P69,843.58

Computations are based on a 6.00% Return Rate



**How
Does Your
Savings
Grow?**



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COMPOUNDED RETURN OPTION

Php 1,000,000 ONE-TIME SAVINGS

YEAR	One-Time MP2 Savings	COMPOUNDED RETURNS	Total MP2 Savings at the end of each year
Year 1	P1,000,000.00	P60,000.00	P1,060,000.00
Year 2	P0.00	P63,600.00	P1,123,600.00
Year 3	P0.00	P67,416.00	P1,191,016.00
Year 4	P0.00	P71,460.96	P1,262,476.96
Year 5	P0.00	P75,748.62	P1,338,225.58
TOTAL	P1,000,000.00	P338,225.58	P1,338,225.58

Computations are based on a 6.00% Return Rate



**How
Does Your
Savings
Grow?**



It's EASY to SAVE!



- 1** Visit www.pagibigfund.gov.ph and go to Virtual Pag-IBIG for Members
- 2** Click the "Be a Member" button, followed by "Apply for MP2"
- 3** Get your MP2 Savings Account number and start saving!

Visit your nearest Pag-IBIG Fund Branch to submit your nominated bank account if you opt to receive your MP2 Savings Returns on an annual basis





Pag-IBIG SHORT-TERM LOANS

Harapin ang bukas ng may

Tulong na Maaasahan



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Educational Expenses



Health and Wellness



Minor Home Improvement



Other purposes



The **HIGHER** your **SAVINGS**,
The **HIGHER** you can **LOAN**



Pag-IBIG MULTI-PURPOSE LOAN



Borrow up to **80%** of your Pag-IBIG
Regular Savings



Low Interest Rates



Easy Payment Terms
2 or 3 Years to pay



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CALAMITY LOAN

Financial assistance for active Pag-IBIG Fund members in calamity-stricken areas.

5.95% per annum
interest rate

LOWEST IN THE MARKET

Borrow up to 80%
of your Pag-IBIG Regular Savings



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Pag-IBIG HOUSING LOAN

Welcome Home
with Pag-IBIG



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BORROWER-FRIENDLY TERMS!



- ✓ Borrow up to **₱ 6,000,000.00**
- ✓ Longest Payment Terms **up to 30 Years**
- ✓ **No Prepay Penalties**
- ✓ **Multiple Loans allowed**
Total loans not to exceed Php 6 million



Where can you use or what can you buy with a Pag-IBIG Housing Loan?



Members can use the Pag-IBIG Housing Loan for the following:

- ✓ **Residential lot*** or adjoining residential lots purchase (maximum of 1,000 sq.m.)
- ✓ **Residential house & lot, townhouse or condominium unit*** purchase old or brand new, property mortgaged with Pag-IBIG Fund, adjoining houses/units inclusive of a parking slot
- ✓ **Construction of house**
- ✓ **Improvement of house**
- ✓ **Refinance an existing housing loan**

*plus cost of transfer



Who may apply?



Members should have the following to apply:

- ✓ At least **24 monthly membership savings (Pag-IBIG Regular Savings)**
- ✓ **Not more than 65 years old** at the date of loan application **and is not more than 70 years old** at the date of loan maturity
- ✓ **Legal capacity to acquire and encumber real property in the Philippines**
- ✓ **No Pag-IBIG Housing Loan** foreclosed, cancelled, bought back, or voluntarily surrendered
- ✓ **If with existing Pag-IBIG Housing Loan or Short-Term Loan (STL)**, payments must be updated



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How much can you borrow?



Pag-IBIG HOUSING LOAN

You can borrow up to Php 6 Million, with these considered:

- **Desired Loan Amount**
- **Actual Need**
 - Purchase of Lot and Residential Unit : Selling price
 - Refinancing : Outstanding Loan Balance
 - House Construction & Home Improvement : Total Construction Cost
- **Capacity to Pay**
 - 35% of your Gross Monthly Income
- **Loan to Appraisal Value Ratio**
 - Up to the Economic Housing Limit* – 95%
 - Over the Economic Housing Limit up to P6M – 90%

The lowest value from the list provided shall be your loan amount.

For developer-assisted housing loans up to the prevailing maximum limit for socialized housing loan, the LTV ratio shall be 100%; provided, the developer's License to Sell is for a socialized housing project and the loan purpose is for the purchase of a residential unit.



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Housing Loan Interest Rate



Choose your loan's interest rate based on the options below.

Your loan's interest rate shall be fixed for the number of years based on your chosen fixed period. Throughout the duration of your housing loan – which you can pay for up to 30 years – you will choose your interest rate and fixed period based on the prevailing rates at such time, each time your chosen fixed period comes to an end

5.750%
per annum

One (1) Year Fixed Period

6.250%
per annum

Three (3) Years Fixed Period

6.500%
per annum

7.125%
per annum

7.750%
per annum

8.500%
per annum

9.125%
per annum

9.750%
per annum

**5 Years
Fixed Period**

**10 Years
Fixed Period**

**15 Years
Fixed Period**

**20 Years
Fixed Period**

**25 Years
Fixed Period**

**30 Years
Fixed Period**



Pag-IBIG Housing Loan Rates vs Banks



Fixing Period	Pag-IBIG Fund	Bank A	Bank B	Bank C
1 year	5.750%	7.00%	7.00%	7.25%
3 years	6.250%	7.75%	7.75%	7.75%
5 years	6.500%	8.25%	8.25%	8.25%
10 years	7.125%		10.25%	
15 years	7.750%		10.50%	
20 years	8.500%		12.00%	
25 years	9.125%			
30 years	9.750%			



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para sa
Pilipino

BAGONG PILIPINAS

Gross Monthly Income Requirement^{and} Monthly Amortization based on Loan Amount



LOAN AMOUNT	Required GROSS MONTHLY INCOME	EST. MONTHLY AMORTIZATION* (30-Year Loan Term)
₱1,000,000.00	₱17,591.92	₱6,157.17
₱1,500,000.00	₱26,387.88	₱9,235.76
₱2,000,000.00	₱35,183.84	₱12,314.34
₱2,500,000.00	₱43,979.80	₱15,392.93
₱3,000,000.00	₱52,775.76	₱18,471.52
₱4,000,000.00	₱70,367.68	₱24,628.69
₱5,000,000.00	₱87,959.60	₱30,785.86
₱6,000,000.00	₱105,551.52	₱36,943.03

* Monthly amortization figures are exclusive of insurance premiums and are based on the Interest Rate under a 3-Year Repricing Period (Based on January to June 2024 Rates)



Gross Monthly Income Requirement^{and} Monthly Amortization based on Loan Amount

[for Government Employees who shall pay their loan via salary deduction]



LOAN AMOUNT	Required GROSS MONTHLY INCOME*	EST. MONTHLY AMORTIZATION* (30-Year Loan Term)
₱1,000,000.00	₱31,877.63	₱6,157.17
₱1,500,000.00	₱40,673.59	₱9,235.76
₱2,000,000.00	₱49,469.55	₱12,314.34
₱2,500,000.00	₱58,265.51	₱15,392.93
₱3,000,000.00	₱67,061.47	₱18,471.52
₱4,000,000.00	₱84,653.39	₱24,628.69
₱5,000,000.00	₱102,245.31	₱30,785.86
₱6,000,000.00	₱119,837.23	₱36,943.03

*Takes into consideration the Net Take Home Pay Requirement for employees in the Government Sector
 **Monthly amortization figures are exclusive of insurance premiums and are based on the Interest Rate under a 3-Year Repricing Period
 (Based on January to June 2024 Rates)





AFFORDABLE HOUSING LOAN

For Minimum-Wage Earners

Sa Pag-IBIG,
*walang imposibleng
pangarap.*



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Special Subsidized Interest Rate

Available for Minimum-Wage Earners since May 2017



3%
per
annum

for **Minimum-Wage Earners**
with **Gross Monthly Income** of

NCR	Regions
P15,000	P12,000

Key Features	Type of Unit	Socialized Subdivision Projects	Socialized Condominium	
			NCR, SJDM Bulacan, Cainta and Antipolo, San Pedro, Laguna, Carmona, and Imus and Bacoor City	Other Areas
Loan Amount		Up to P580,000.00	Up to P750,000.00	Up to P650,000.00
Min. Floor Area		32 sq.m.	24 sq.m.	24 sq.m.
Monthly Payment		P2,445.30*	P3,162.03*	P2,740.43*

* Monthly payment/amortization is exclusive of insurance premiums and is based on a 30-year term. In case the borrower's gross monthly income at the end of the five (5)-year period is within the required income threshold under the program's prevailing guidelines, the subsidized interest rate shall still apply for another three (3) years.



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Pambansang Pabahay Para sa Pilipino

4PH

Sa 4PH, ang susunod
mong lipat, sa sariling
bahay mo na.



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Anu-ano ang pakinabang ng 4PH Program?

Mas Abot-Kaya

Murang housing units dahil sa Price Subsidy, at mababang monthly payments dahil sa Interest Subsidy



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Para sa
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Anu-ano ang pakinabang ng 4PH Program?

May Tulong Panghulog

Mababang buwanang hulog para sa mga low-income earners hatid ng Amortization Subsidy ng Local Government Units.

**Select LGUs only*



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Anu-ano ang pakinabang ng 4PH Program?

**Mas Maginhawang
Tahanan**

Kumpleto ang amenities, at malapit sa trabaho at transport hubs



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para sa
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Paano Mag-Qualify sa 4PH Program?

- Magpamiyembro sa Pag-IBIG.
- Magpalista sa Housing Board ng inyong LGU.
- Magsumite ng Pag-IBIG Housing Loan Application.



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PABAHAY
Para sa
Pilipino



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Pambansang
PABAHAY
para sa
Pilipino

Pambansang Pabahay
para sa Pilipino Program

4PH



Pambansang
PABAHAY
Para sa
Pilipino

₱250B

in **6 years** through the

**Pag-IBIG Developmental
Loan Program**





HOME EQUITY APPRECIATION LOAN HEAL

Maximize the value of your home
to fund what's valuable for you.

Fund your life goals
with **HEAL**



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BAGONG PILIPINAS



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PABAHLAY
para sa
Pilipino

- **A low-interest loan**
based on the net value of your mortgaged property with Pag-IBIG Fund
- **Open to Pag-IBIG Housing Loan Borrowers**
whose loans are at least 5 years and with on-time payments over the past year.



**HOME EQUITY
APPRECIATION LOAN
HEAL**





Pag-IBIG ACQUIRED ASSETS

*Own a Home
for less!*



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Pag-IBIG ACQUIRED ASSETS



Bidding Process



“as is, where is” basis



Selling price is based on the
**valid appraisal value as of date
of disposal.**



**KAPILAHAN SA
BAGONG PILIPINAS**



BAGONG PILIPINAS

MODES of SALE



1 DIRECT PURCHASE [for occupied units]

- Offered to the present occupant of the unit

2 PUBLIC AUCTIONS

- 1st Public Auction [no discount]
- 2nd Public Auction [with discounts]

Mode of Payment	DISCOUNT
Cash	20%
Short-Term Installment	10%

3 NEGOTIATED SALE

- Retail Sale, Bulk Sale and Group Sale

4 BUYER-INITIATED BULK/GROUP SALE

- Bulk properties are offered to purchase by individuals/groups upon approval of Pag-IBIG Fund's Management Committee



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DISCOUNTS PER MODE OF SALE



Mode of Payment	Direct Purchase	Buyer-Initiated Bulk Sale	1 st Public Auction	2 nd Public Auction (Original Published Price Discounted by 10%)	Negotiated Sale (back to Original Published Price)		
					Retail	Bulk Sale	Group Sale
Cash (payable within 30 days)	None	40% to 45%	None	20%	30%	40% to 45%	40% to 45%
Short-Term Installment (up to 12 mos. with interest)				10%	20%		
Long-Term Installment (maximum of 30 years)		None		None	10%	None	



NEGOTIATED SALE TYPES



a RETAIL SALE

- with DISCOUNTS based on mode of payment

Mode of Payment	DISCOUNT
Cash	30%
Short-Term Installment	20%
Long-Term Installment	10%



NEGOTIATED SALE TYPES



b BULK SALE

- with DISCOUNTS based on aggregate price
- available for both cash and installment terms

Gross Selling Price	DISCOUNT
P10M to P50M	40%
More than P50M to P100M	42%
More than P100M	45%



NEGOTIATED SALE TYPES



C GROUP SALE

- Open to members of Employees' Associations or Cooperatives whose employer has, or is willing to execute, a Collection Servicing Agreement (CSA) with Pag-IBIG Fund
- Must enter into a Memorandum of Agreement with Pag-IBIG Fund
- Submit consolidated Offer to Purchase (OTP) at least P10M for the 1st batch of the calendar year
- Evaluation of offer shall be on a per property basis.
- Discount based on total group amount

Gross Selling Price	DISCOUNT
P10M to P50M	40%
More than P50M to P100M	42%
More than P100M	45%

Note: The aggregate selling price of the properties (based on the published price) to be purchased should at least be P10M for the 1st batch of Group Sale bid. Subsequent batches of bid offers need not reach P10M if within the same calendar year as first batch of winning bid.



BAGONG PILIPINAS

NEGOTIATED SALE TYPES


**Pag-IBIG
ACQUIRED
ASSETS**

d SALE VIA MOA with **PROJECT PROPONENT**

- Available to interested buyers who are willing to enter into a MOA with Pag-IBIG Fund on the rehabilitation and sale of Acquired Assets

Gross Selling Price	DISCOUNT
P10M to P50M	20%
More than P50M to P150M	22%
More than P150M	25%



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6 STEPS TO PURCHASE


**Pag-IBIG
ACQUIRED
ASSETS** via **GROUP
SALE**



1

Check Available Properties

6 STEPS
TO PURCHASE

Pag-IBIG
ACQUIRED
ASSETS

via

**GROUP
SALE**

Tingnan ang listahan ng mga Pag-IBIG Acquired Assets sa

www.pagibigfund.gov.ph

[Properties for Sale/Properties under Negotiated Sale]

o bumisita sa pinakamalapit na Pag-IBIG Fund Housing Hub.



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2

Inspect the Acquired Asset

6 STEPS
TO PURCHASE

Pag-IBIG
ACQUIRED
ASSETS

via

GROUP
SALE

**Puntahan at
inspeksyunin
ang balak na bilhing
acquired asset.**



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3

Submit Purchase Order Form

6 STEPS
TO PURCHASE

Pag-IBIG
ACQUIRED
ASSETS

via

**GROUP
SALE**

Magparehistro at sagutan ang Purchase Offer Form,
at isumite sa authorized representative, kalakip ang:

- 1. Offer To Purchase (OTP) Form - Individual**
- 2. Kopya ng valid ID's ng offeror**
- 3. Certificate of Employment and Compensation
at Certified latest One-Month Payslip**



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4

Pay Reservation Fee

6 STEPS TO PURCHASE

Pag-IBIG
ACQUIRED
ASSETS

via

GROUP
SALE

Ang nanalong offeror o buyer ay kinakailangang **magbayad ng P1,000.00 Reservation Fee*** sa loob ng limang (5) araw mula sa pagkatanggap ng Notice of Award.

*non transferrable/non refundable

Paalala: Ang pagbubukas ng mga naisumiting Purchase Offer ay base sa nakatakdang oras at araw na nakalathala sa website ng Pag-IBIG Fund. Ang mga nanalo na buyer ay makakatanggap ng kumpirmasyon sa pamamagitan ng text message."



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para sa
Pilipino

5

Submit Deed of Conditional Sale

6 STEPS
TO PURCHASE

Pag-IBIG
ACQUIRED
ASSETS

via

GROUP
SALE



Pagkatanggap ng

Notice of Conditional Approval of Sale.



Pirmahan at isumite

Deed of Conditional Sale at

ibang dokumento na nagpapatunay
ng loan sa Pag-IBIG Fund.



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6

Pay your Monthly Amortization

6 STEPS
TO PURCHASE

Pag-IBIG
ACQUIRED
ASSETS

via

GROUP
SALE

**Simulan ang pagbabayad
ng buwanang
amortization pagkaraan
ng tatlumpong (30) araw
mula sa pagpirma ng Deed of
Conditional Sale.**



LINGKOD
Pag-IBIG



BAGONG PILIPINAS

Pambansang
Pabalayan
para sa
Filipino



Acquired Assets Online Public Auction (OPA)



**Pag-IBIG
ACQUIRED
ASSETS**

**ONLINE
PUBLIC AUCTION**

Pag-IBIG Fund

Pag-IBIG Fund Acquired Assets

Quick Links

- HOW TO BUY ACQUIRED ASSETS
- LIST OF BUY ACQUIRED ASSETS
- CHECK OUT DOCUMENTS
- LIST OF AVAILABLE ACQUIRED ASSETS

Own a Home for Less!

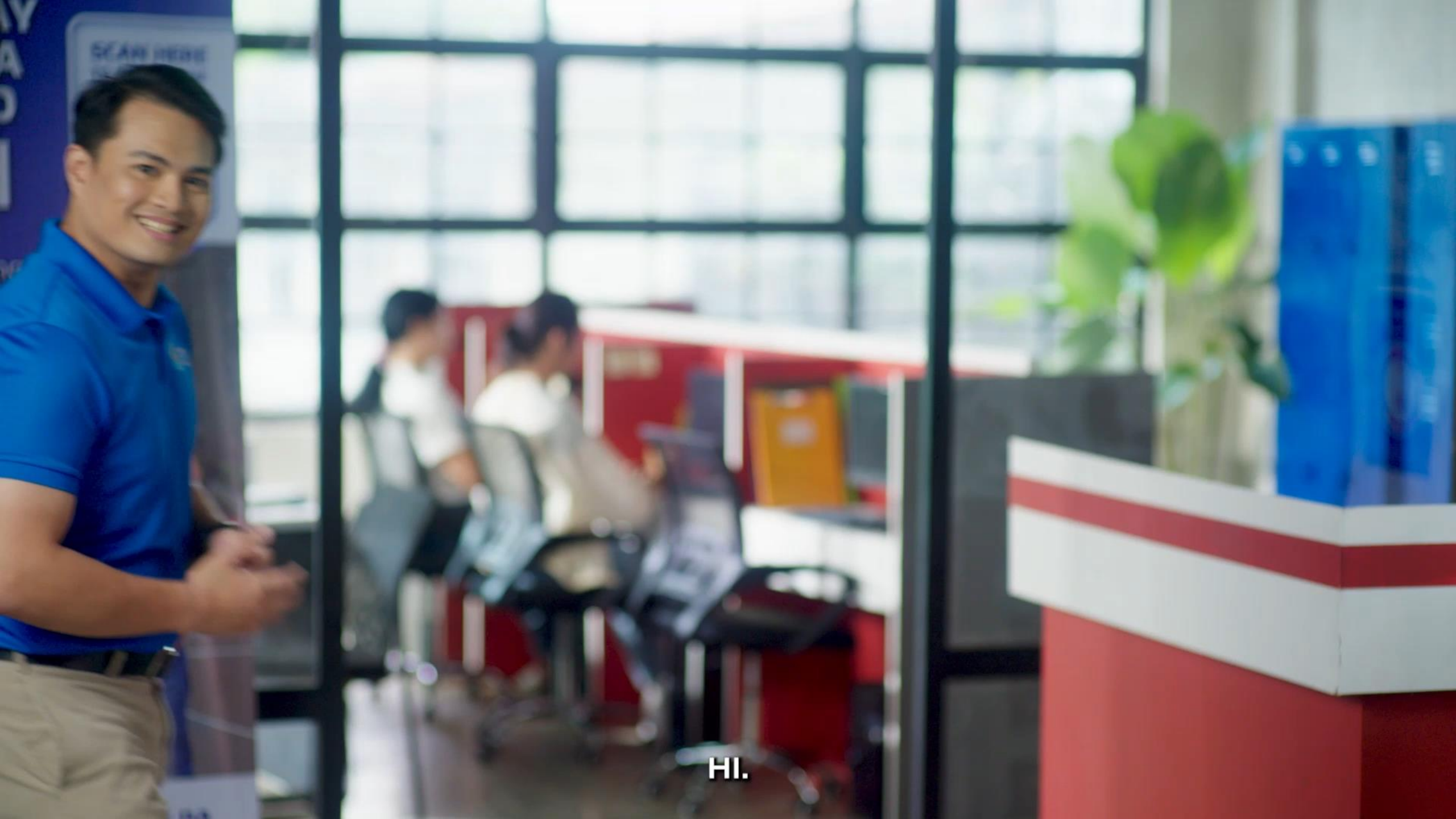
**Pag-IBIG
ACQUIRED
ASSETS**

Own a Home for Less! Take a look at Pag-IBIG Acquired Assets and buy a home at special discounted rates.

List of Properties for Sale | Steps to Buy Acquired Assets | List of Working Bids & Offers

FOUR (4) MODES OF SALE





HI.

Save and **Pay**
conveniently!

Pay Online via



**VIRTUAL
Pag-IBIG**

Over
55,000
PAYMENT PARTNERS
NATIONWIDE

400+
REMITTANCE PARTNERS
OVERSEAS



LINGKOD
Pag-IBIG



BAGONG PILIPINAS

Save and Pay Conveniently



OVER 55,000 PAYMENT PARTNERS
NATIONWIDE

Digital Payments



Over-the-Counter Payments (OTC)



POWERED CREDIT CARDS



Online via



VIRTUAL Pag-IBIG

SCAN HERE



400+ OVERSEAS REMITTANCE PARTNERS



KAPIHAN SA BAGONG PILIPINAS





Pag-IBIG LOYALTY CARD *Plus*

*Enjoy Discounts and Rewards
Plus the Convenience of a
Cash Card*



LINGKOD
Pag-IBIG



BAGONG PILIPINAS



Pambansang
PABANAY
para sa
Pilipino

Benefits and Features



- **Discounts and Rewards**
on your purchases from
over hundreds of establishments
- The most convenient way to create your
Virtual Pag-IBIG Account
- The most convenient and safest way to
receive your Short-Term Loan



Get your Pag-IBIG Loyalty Card *Plus*
INSTANTLY, WHILE AT YOUR WORK!



- Request for a **Pag-IBIG Loyalty Card Enrollment Kiosk**
- Kindly ensure:
 - ✓ **Ample space at your company premises to accommodate card applicants;** and
 - ✓ **Area with strong internet signal**



Get **DISCOUNTS** and **REWARDS**



Fuel and Other Essentials

PETRON

DHL

2GO
group inc.

Food and Groceries

McDonald's

PUREGOLD

Shakey's
PIZZA PARLOR

Bo's
COFFEE

Health and Education

STI

HI-PRECISION
diagnostics



GET DISCOUNTS and REWARDS

380+ partner-establishments nationwide and counting!



Lingkod Pag-IBIG On Wheels





VIRTUAL Pag-IBIG

Feel Pag-IBIG Online!



LINGKOD
Pag-IBIG



Create your **VIRTUAL** Account **Pag-IBIG**

**CREATE and
ACTIVATE
YOUR ACCOUNT
ONLINE**



with your
Pag-IBIG
LOYALTY CARD
Plus



**ONLINE
ACTIVATION**
for
**Overseas Filipino
Workers (OFWs)**



**LINGKOD
Pag-IBIG**



BAGONG PILIPINAS



Pambansang
PABAHLAY
para sa
Pilipino



VIRTUAL Pag-IBIG



View Savings Records



Apply for Loans; View Loan Records



**Pay Loans and Top-Up your Savings
(via Gcash or Maya)**



Claim Pag-IBIG Savings



Chat with a Lingkod Pag-IBIG 24/7



VIRTUAL Pag-IBIG v1.12.4



Enjoy Pag-IBIG Fund services anytime, anywhere
with the **Virtual Pag-IBIG!**
It's your Lingkod Pag-IBIG 24/7.



Be a Member



Pay OnLine



Apply for and Manage
Loans



View Records



Claim Pag-IBIG Savings

Create Account

Log In





VIRTUAL Pag-IBIG

for **EMPLOYERS**





VIRTUAL | for Pag-IBIG | EMPLOYERS

FEATURES





VIRTUAL | for Pag-IBIG EMPLOYERS

Employer transactions,
NOW ONLINE!

Enjoy a faster, safer and more efficient way to remit your employees' Pag-IBIG contributions and loan payments, file the Multi-Purpose Loan (MPL) applications of your employees, and secure your monthly billing statements!



**Employer Transactions made
Faster, Easier^{and} More Efficient!**



1

Conveniently file your employees' Pag-IBIG Multi-Purpose Loans (MPL)

- No need to manually sign, submit or upload scanned application forms or documents
- Certify, submit and track your employees' MPLs online - anytime, anywhere - without having to go to our branches
- Get automatic notifications on the status of your employees' loans filed online



Employer Transactions made **Faster, Easier** and **More Efficient!**



2

Easily manage and remit your employees' contributions and loan payments!

- Easily create or update your monthly remittance lists
- Ensure the correctness of your remittance lists using a data validation tool we made just for you
- Conveniently pay at any of our branches or our accredited payment partners' by using a Payment Instruction Number (PIN)



Employer Transactions made **Faster, Easier** and **More Efficient!**



3

Never miss a due date on your employees' monthly Short-Term Loan payments

- View and generate the monthly billing statement of your employees' Short-Term Loans, online, 24/7
- Download your monthly remittance list and conveniently use it as basis in deducting the loan payments from your employees' pay
- Track loan payments efficiently, to help you know when your employees have fully paid their loans





VIRTUAL for Pag-IBIG EMPLOYERS

HOW TO ENROL



Create your Virtual Pag-IBIG for Employers Account today!



Step **1**

Register and enroll
your authorized
representatives to
start enjoying your
Virtual Pag-IBIG for
Employers Account

Step **2**

**Schedule your
Walkthrough**
to learn the many
features of your
Virtual Pag-IBIG for
Employers Account

Step **3**

**Set a Webinar or
In-Person Talk**
for us to inform
your employees
how to use
Virtual Pag-IBIG to
easily avail of their
benefits online



The Virtual Pag-IBIG Mobile App



GET IT ON
Google Play

◀ Scan Code



Now Available on the
App Store

◀ Scan Code

Feel Pag-IBIG
at your *Fingertips*



The Virtual Pag-IBIG

Mobile App

**View your Pag-IBIG Savings
+ Dividends!**



GET IT ON
Google Play



Now Available on the
App Store

Feel Pag-IBIG
at your *Fingertips*

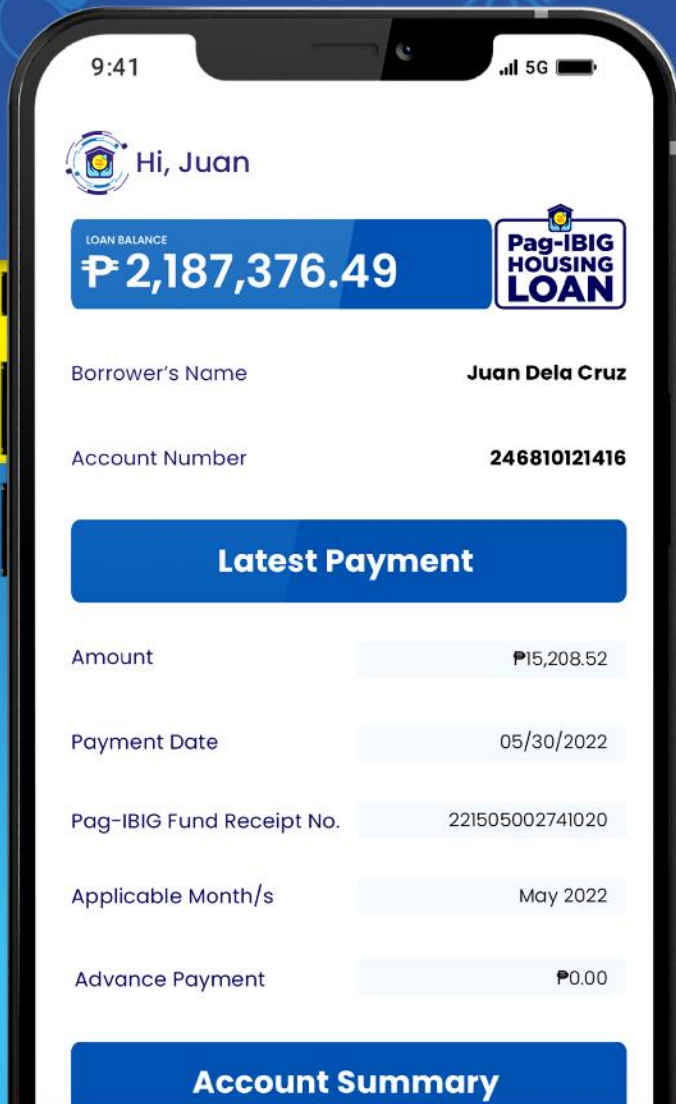


LINGKOD
Pag-IBIG



The Virtual Pag-IBIG Mobile App

**Check your loan status,
loan balance and next payment due!**



9:41 5G

Hi, Juan

LOAN BALANCE
₱2,187,376.49

Pag-IBIG HOUSING LOAN

Borrower's Name **Juan Dela Cruz**

Account Number **246810121416**

Latest Payment

Amount	₱15,208.52
Payment Date	05/30/2022
Pag-IBIG Fund Receipt No.	221505002741020
Applicable Month/s	May 2022
Advance Payment	₱0.00

Account Summary



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Google Play



Now Available on the
App Store

Feel Pag-IBIG
at your *Fingertips*



**LINGKOD
Pag-IBIG**



Pambansang
Pabalayan
para sa
Filipino

The Virtual Pag-IBIG

Mobile App

**Pay online and
confirm online payments!**

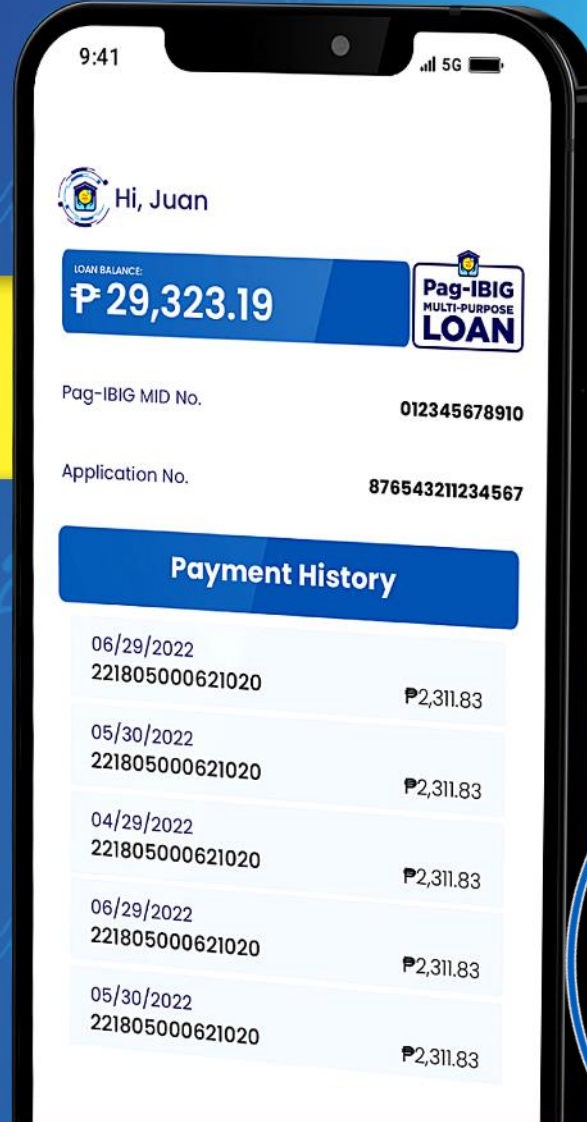


GET IT ON
Google Play



Now Available on the
App Store

*Feel Pag-IBIG
at your Fingertips*



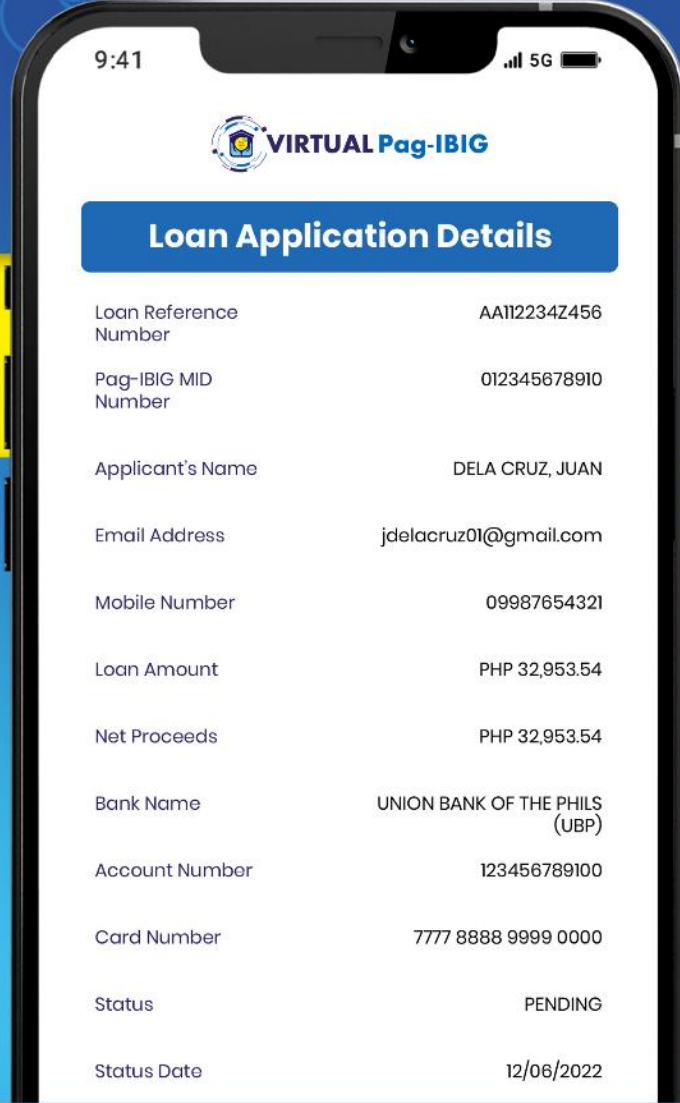
**LINGKOD
Pag-IBIG**



BAGONG PILIPINAS



Pambansang
PABASAHAY
para sa
Filipino



The Virtual Pag-IBIG

Mobile App

Apply for a Multi-Purpose Loan!

Available for members whose employers have a Virtual Pag-IBIG for Employers Account



Feel Pag-IBIG at your Fingertips



The Virtual Pag-IBIG Mobile App



GET IT ON
Google Play

◀ Scan Code



Now Available on the
App Store

◀ Scan Code

Feel Pag-IBIG
at your *Fingertips*





Pag-IBIG Fund

1+1

**ONE PLUS ONE
RAFFLE PROMO**

SIGN UP, REFER AND WIN TOGETHER!

promo mechanics



ang pagIBIGfluencer at plus 1

Ang PagIBIGfluencer (Nag-imbita):

- Ang mga **PagIBIGfluencers** ay ang mga nag-iimbita o naghihikayat sa mga hindi pa miyembro ng Pag-IBIG o inactive ang membership status na magparehistro o i-reactivate muli ang kanilang Pag-IBIG membership.
- Upang maging PagIBIGfluencer, kinakailangang **current*** ang kanilang membership status.
- Pumunta sa Pag-IBIG Fund website, **www.pagibigfund.gov.ph**, at mag-**SIGN UP** sa Pag-IBIG 1 Plus 1 Raffle Promo para makuha ang inyong personal na **Pag-IBIG Promo Code (PPC)**.
- I-share ang PPC sa mga maiimbitahang magpa-rehistro o mag-reactivate ng kanilang Pag-IBIG membership, na tinatawag na Plus 1.

Ang members na may **current membership status ay ang mga miyembro na may hindi bababa sa isang buwang hulog sa loob ng nakaraang tatlong buwan sa kanilang Pag-IBIG Regular Savings.*



ang pagIBIGfluencer at plus 1

Ang Plus 1 (Inimbitahan):

- Maaaring sumali bilang PLUS 1 ang mga Overseas Filipino Workers (OFWs) at/o mga manggagawang Pilipino mula sa informal income sector*, hindi miyembro ng Pag-IBIG, o kaya'y hindi current ang membership status.
- Pagkatanggap ng imbitasyon mula sa Pag-IBIGfluencer, at 'pag hindi pa Pag-IBIG member, kinakailangan munang mag-rehistro ni Plus 1 bilang Pag-IBIG member **bago mag-sign up para sa Pag-IBIG 1 Plus 1 Raffle Promo.**
- Kapag registered na bilang Pag-IBIG member, **kailangang ilagay ni PLUS 1 ang Pag-IBIG Promo Code ng kanyang PagIBIGfluencer sa pag-sign up sa Pag-IBIG 1 Plus Raffle Promo page.**
- Makakakuha din ang mga Plus 1 ng sarili nilang PPC. Maaari nila itong gamitin upang mag-imbita ng iba pa para maging Plus 1 naman nila.

**Gaya ng mga kasambahay, public utility vehicle (PUV) drivers o mga namamasada, magsasaka, mangingisda, barangay officials o empleyado ng mga barangay, self-employed professionals, at iba pa.*



paano manalo

pag-IBIG 1 plus 1 raffle promo

- Ang Plus 1 ay makakatanggap ng **isang (1) e-ticket pagkatapos maghulog ng hindi bababa sa P200 sa kanilang Pag-IBIG Regular Savings.**
- Ang PagIBIGfluencer ay mananalo rin kapag ang kanilang PLUS 1 ay mananalo sa raffle draw.
- Ang promo ay **mula 1 December 2024 hanggang 30 November 2025.**



*kwalipikasyon
upang makasali*

*pag-IBIG 1 plus 1
raffle promo*



Para sa PagIBIGfluencer:

Lahat ng miyembro ng Pag-IBIG na may current/active membership status.

Ang members na may **current membership status ay ang mga miyembro na may hindi bababa sa isang buwang hulog sa loob ng nakaraang tatlong buwan sa kanilang Pag-IBIG Regular Savings.*

kwalipikasyon upang makasali

pag-IBIG 1 plus 1 raffle promo



Para sa Plus 1:

- Dapat ay may edad na 18 taong gulang hanggang 64 taong gulang sa oras ng pag-sign up sa raffle promo.
- Nagtatrabaho bilang OFW o kaya'y mga manggagawang Pilipino mula sa informal income sector*, hindi miyembro ng Pag-IBIG, o kaya't hindi current ang membership status.

**Gaya ng mga kasambahay, public utility vehicle (PUV) drivers o mga namamasada, magsasaka, mangingisda, barangay officials o empleyado ng mga barangay, self-employed professionals, at iba pa.*

pag-issue ng pag-IBIG

1 plus 1 raffle promo e-tickets

- Para sa **unang hulog na P200 pagkatapos mag-sign up sa raffle promo**, makakatanggap ang mga Plus 1 ng isang (1) bonus e-ticket.
- Ang mga Plus 1 ay maaaring makakuha ng **isang (1) e-ticket sa bawat P200 na hulog nila sa kanilang Pag-IBIG Regular Savings.**



pag-issue ng pag-IBIG

1 plus 1 raffle promo e-tickets



Narito ang mga halimbawa ng number of e-Tickets na makukuha sa bawat P200 na ipon sa Pag-IBIG Regular Savings:

ACTIVITY	Halaga ng Hinulog sa Pag-IBIG Regular Savings	Bilang ng mga Issued e-Tickets		
		Bonus	Regular	Total
Pag-sign up ng PLUS 1	0	0	0	0
Pag-sign up ng PLUS 1 + Unang hulog	₱200	1	1	2
	₱400	1	2	3
	₱500	1	2	3
Sa mga susunod na ₱200 na hulog	₱200	0	1	1

Ang e-tickets ay ibinibigay lamang para sa mga hulog o ipon sa Pag-IBIG Regular Savings.

ang pag-ibig 1 plus 1 raffle promo incentive



Ang **PagIBIGfluencer** ay makakatanggap ng parehong premyo ng kanyang Plus 1 kapag natugunan ang mga sumusunod na kondisyon:

1. Siya ay may *current membership status* sa araw ng raffle draw; at
2. Nagbayad o naghulog siya sa kanyang Pag-IBIG Regular Savings sa buwan kung kailan nagbayad ang kanyang Plus 1 para sa nanalong e-ticket.

SCENARIO	TRANSACTION DATE		ELIGIBLE PARA SA PREMYO
	Plus 1	PagIBIGfluencer	
SCENARIO 1	12 MARCH 2025	20 MARCH 2025	YES
SCENARIO 2	12 MARCH 2025	10 APR 2025	NO

schedule ng pag-IBIG 1 Plus 1 raffle draws



DRAW	SCHEDULE	COVERED TRANSACTION DATES
Inaugural Draw	December 2024	01 December 2024 to 10 December 2024
Preliminary Draw 1	March 2025	01 December 2024 to 28 February 2025
Preliminary Draw 2	June 2025	01 December 2024 to 31 May 2025
Preliminary Draw 3	September 2025	01 December 2024 to 31 August 2025
Grand Draw	December 2025	01 December 2024 to 30 November 2025

pag-IBIG 1 Plus 1 raffle draws

- Ang lahat ng limang (5) raffle draws ay mapapanood sa Facebook Live ng Pag-IBIG Fund.
- Ang mga nanalo ay pipiliin sa pamamagitan ng manual raffle draw gamit ang tambolos, na sasaksihan ng Pag-IBIG Fund Internal Audit Services Group at mga kinatawan mula sa Commission on Audit (COA).
- Ang mga Plus 1 ay maaari lamang manalo ng isang (1) beses sa bawat raffle draw. Kung halimbawang siya ay manalo ng higit pa sa isang beses sa parehong draw, ang mas mataas na premyo ang ibibigay sa kanya, at ang mas mababang premyo ay muling ipapa-raffle.



pag-IBIG 1 Plus 1 raffle draws

- Sa kabilang banda, ang PagIBIGfluencers ay maaaring manalo ng higit sa isang beses sa isang partikular na draw kung higit sa isa sa kanilang mga Plus 1 ay mananalo.
- Kung ang Plus 1 ay madiskwalipika o hindi kwalipikado, magkakaran ng muling pag-draw para sa premyo na kanyang napanalunan.
- Kung ang PagIBIGfluencer ay hindi kwalipikado bilang winning partner, mawawala o mafo-forfeit ang kanyang premyo bilang PagIBIGfluencer; ngunit makakakuha pa rin ng premyo ang kanyang Plus 1.



mga mapapanalunan sa Pag-IBIG 1 plus 1 raffle promo

(Inaugural Draw)
December 2024



PRIZES	Plus 1		PagIBIGfluencer	
	AMOUNT	NO. OF WINNERS	AMOUNT	NO. OF WINNERS
1 ST	P50,000	1	P50,000	1
2 ND	P25,000	1	P25,000	1
3 RD	P10,000	1	P10,000	1
CONSOLATION	P5,000	5	P5,000	5

NOTE: a) CONSOLATION PRIZES SHALL BE PRE-DRAWN.
b) ALL RAFFLE PRIZES ARE TAX-PAID.

mga mapapanalunan sa Pag-IBIG 1 plus 1 raffle promo

(Preliminary Draws)
March, June, Sept 2025



PRIZES	Plus 1		PagIBIGfluencer	
	AMOUNT	NO. OF WINNERS	AMOUNT	NO. OF WINNERS
1 ST	P50,000	1	P50,000	1
2 ND	P25,000	1	P25,000	1
3 RD	P10,000	1	P10,000	1
CONSOLATION	P5,000	10	P5,000	10

- NOTE:**
- a) THERE WILL BE THREE (3) PRELIMINARY DRAWS PER GROUP (NORTH LUZON, SOUTH LUZON, VISAYAS, MINDANAO, NCR, OFW).
 - b) CONSOLATION PRIZES SHALL BE PRE-DRAWN.
 - c) ALL RAFFLE PRIZES ARE TAX-PAID.



mga mapapanalunan sa pag-IBIG 1 plus 1 raffle promo

(Grand Draw)
December 2025



PRIZES	Plus 1		PagIBIGfluencer	
	AMOUNT	NO. OF WINNERS	AMOUNT	NO. OF WINNERS
1 ST	P500,000	1	P500,000	1
2 ND	P250,000	1	P250,000	1
3 RD	P100,000	1	P100,000	1
CONSOLATION	P10,000	30*	P10,000	30*

- NOTE:**
- a) ***FIVE (5) CONSOLATION PRIZES SHALL BE PRE-DRAWN PER GROUP (NORTH LUZON, SOUTH LUZON, VISAYAS, MINDANAO, NCR, OFW)**
 - b) **ALL RAFFLE PRIZES ARE TAX-PAID.**

notification at pagkuha ng premyo

- Ang raffle winners ay aabisuhan at makakatanggap ng SMS o email mula sa Pag-IBIG Fund sa loob ng sampung (10) working days matapos ang raffle draw.
- Ang mga pangalan ng mga nanalo ay ipo-post sa official Pag-IBIG Fund Facebook page, website, at iba pang channels tulad ng diyaryo.
- Para sa mga mananalong OFWs, maaaring kunin ng kanilang authorized representative ang kanilang napanalunan, ihanda lang ang mga sumusunod:
 - ✓ Duly notarized/authenticated/Apostillized Special Power of Attorney (SPA);
 - ✓ One (1) valid government-issued ID
 - ✓ Photocopy ng valid ID ng nanalo
- Sakali mang hindi ma-claim o makuha ang premyo sa loob ng isang (1) taon mula sa pagkapanalo, awtomatiko itong maiki-credit sa kanilang Pag-IBIG Regular Savings.





AWARDS and RECOGNITIONS



AWARDS and RECOGNITIONS

12

CONSECUTIVE UNQUALIFIED/ UNMODIFIED OPINIONS



from the

COMMISSION ON AUDIT

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

2022

2023



LINGKOD
Pag-IBIG



AWARDS and RECOGNITIONS

**ASEAN Social Security
Association (ASSA) Awards 2023**

**Service Excellence Award
for Financial Literacy
Lingkod Pag-IBIG
On Wheels**



This award is
PA



**LINGKOD
Pag-IBIG**



BAGONG PILIPINAS



Pambansang
PAGSASALAY
para sa
Filipino

AWARDS and RECOGNITIONS

ISO 9001:2015 CERTIFIED



- **HOUSING LOAN PROCESSES**
- **SHORT-TERM LOAN PROCESSES**
- **PROVIDENT BENEFIT CLAIMS PROCESSES**
- **MEMBERSHIP REGISTRATION PROCESS**



AWARDS and RECOGNITIONS



ISO 27001:2017 CERTIFIED

INFORMATION SECURITY MANAGEMENT SYSTEMS (ISMS)



AWARDS and RECOGNITIONS



Ms. Marilene C. Acosta
Chief Executive Officer

Stevie Awards for Women
in Business 2023
Gold Stevie® Awardee
Female Executive of the Year
for Government or
Non-Profit Organizations

The Professional Regulatory
Board of Accountancy (BoA)'s
**Accountancy Centenary
Award of Excellence**
100 Notable Certified Public
Accountants (CPAs) in the
Philippines

Asia CEO Awards 2023
**Woman Leader
of the Year**
Circle of Excellence



LINGKOD
Pag-IBIG





“

If I am to sum up your report,
**the splendid things that
Pag-IBIG has done**
during what is, unquestionably, a banner
year, then, without a doubt it is clear that
“it is a labor of love,”

**I urge the Pag-IBIG Fund to
make its home financing
even more accessible**
and to balance this with sustainability. This is
to inspire Filipinos today, and the generations
to come, to work hard to reach their goal of a
house that they can call their own.

President Ferdinand R. Marcos, Jr.
Pag-IBIG Fund Chairman's Report | February 2024

”



Thank you.

