



Republic of the Philippines
Department of Education
REGION XI
SCHOOLS DIVISION OF DIGOS CITY

DIVISION MEMORANDUM
No. 634, s. 2021

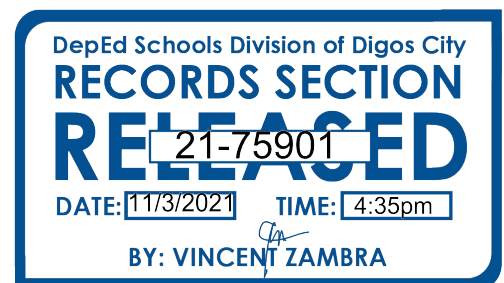
October 14, 2021

PAG-IBIG SHORT-TERM LOAN ONLINE APPLICATION FOR DEPED PERSONNEL

To: Assistant Schools Division Superintendent
CID and SGOD Chiefs
Education Program Supervisor
Public Schools District Supervisors
Public Schools Elementary School Heads
Public Schools Secondary School Heads
All Division Personnel Concerned

1. Pursuant to Unnumbered Regional Memorandum dated September 23, 2021 by Allan G. Farnazo, Director IV, DepEd Region XI and in reference to the letter from the Office Branch Head of Pag-IBIG Fund (Home Developmental Mutual Fund) Davao-Bajada, entitled ***“Pag-IBIG Short-term Loan Online Application for DepEd Personnel”***.
2. Relative to this short-term loan, DepEd personnel may now submit their loan applications online via Virtual Pag-IBIG. Authorized Approving Officer are hereby reminded of the instruction stipulated in the attached letter.
3. For information and immediate dissemination.


CRISTY C. EPE
Schools Division Superintendent 



Address: Roxas Street cor. Lopez Jaena Street, Zone II, Digos City 8002
Telephone No: (082) 553-8396 | (082) 553-8376 | (082) 553-9170 | (082) 553-8375



Republic of the Philippines
Department of Education
DAVAO REGION

Office of the Regional Director

MEMORANDUM

To : Schools Division Superintendents / OIC-SDSs
Regional Office XI Personnel

Subject: PAG-IBIG SHORT-TERM LOAN ONLINE
APPLICATION FOR DEPED PERSONNEL

Date : September 23, 2021

Herewith is the letter dated September 13, 2021, from the Office of the Branch Head of Pag-IBIG Fund (Home Development Mutual Fund) Davao – Bajada relative to the company's offer for Short-Term Loan which is made safer, more accessible for DepEd personnel via Virtual Pag-IBIG.

The Authorized Approving Officers of the Regional and Schools Division Offices are hereby reminded of the instructions relative to this loan as stipulated in the letter and its attachments.

Teachers are hereby reminded to apply in this loan only when deemed very necessary.

For immediate dissemination.

ALLAN G. FARNAZO
Director IV

Enclosed: As Stated

ROA3/PS/ljj

DEPARTMENT OF EDUCATION ROX
RECORDS SECTION
RELEASED

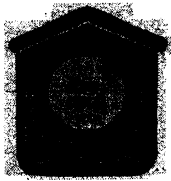
By [Signature]
Date 09/27/2021 Time 11:07 am
0921-6194



Address: F. Torres St., Davao City (8000)
Telephone Nos.: (082) 291-1665; (082) 221-6147



Certificate Number: AJA19-0237



Pag-IBIG Fund

(Home Development Mutual Fund)

September 13, 2021

Mr. Allan G. Farnazo
 Director IV
 DepEd Region Office XI
 F. Torres St., Davao City 8000

Dear Sir Farnazo:

We have made the application for our Short-Term Loans safer, more accessible, and more convenient for you and your employees via the Virtual Pag-IBIG!

With the Online Short-Term Loan Application via the Virtual Pag-IBIG, your employees may now submit their Multi-Purpose Loan (MPL) and Calamity Loan applications online, anytime, and anywhere.

And, as their **employer**, enjoy unmatched convenience as you may now **verify, confirm, and certify** their **Short-Term Loan applications**

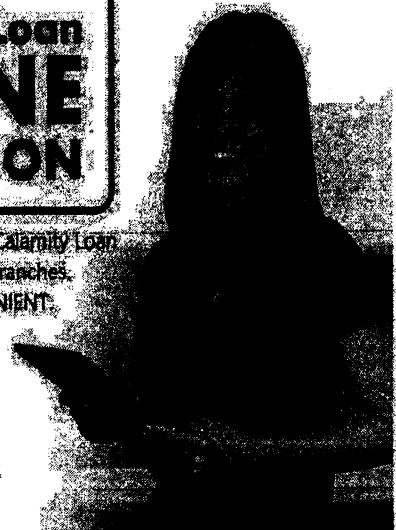
online by enrolling your employer account to Virtual PagIBIG. No need to manually sign and transmit loan applications to our branches. All you need are just a few clicks to help them file their Short Term Loan applications!

These enhanced services are available to all employees of our **Accredited Partner-Employers**, provided that they are issued a **Pag-IBIG Loyalty Card Plus** and must have a **Virtual Pag-IBIG account**. This will ensure that all transactions are protected and secured.



Get a Multi-Purpose Loan or Calamity Loan without having to go to our branches. It's SAFER and MORE CONVENIENT.

Apply now via



DAVAO BAJADA BRANCH

2nd Floor, Bormaheco Building, Bajada, Davao City
 Tel Nos. (082) 222 8055

Mobile Numbers : 09054438967 (globe); 09686671113 (smart)

jideocariza@pagibigfund.gov.ph;
davao_med@pagibigfund.gov.ph

Start enjoying the convenience of the Online Short-Term Loan Application via the Virtual Pag-IBIG TODAY! Please contact **Ms Julie Ann L. Deocariza of the Marketing and Sales-Davao Bajada Branch** on the contact numbers and email provided below to process enrollment and issuance of the Pag-IBIG Loyalty Card Plus at the branch while employer deployment is not possible. Attached are: **Employers Virtual Pag-IBIG Enrollment Form (HQP-PFF-372)**, **copy of the Memorandum of Agreement (MOA) (HQP-SLF-143)** and a **printed copy of a presentation as guide on how use the online system.**

Let us continue working together and be heroes for each other as we support the safety, security, and welfare of our Filipino workers.

Very truly yours,


EMELINDA Q. GLEMAO
Branch Head- Davao Bajada

Noted By:


MANOLITO O. OLEGARIO
Area Head-Southern Mindanao

DAVAO BAJADA BRANCH
2nd Floor, Bormaheco Building, Bajada, Davao City
Tel Nos. (082) 222 8055
Mobile Numbers : 09054438967 (globe); 09686671113 (smart)
jideocariza@pagibigfund.gov.ph;
davao_med@pagibigfund.gov.ph

GUIDELINES AND INSTRUCTIONS

I. INSTRUCTIONS

1. Accomplish this form in one (1) copy.
2. Type or print all entries in BLOCK or CAPITAL LETTERS.
3. On the "CONTACT DETAILS" portion, indicate available contact information.
4. Submit duly accomplished form and required supporting documents based on the Checklist of Requirements.

II. QUALIFICATIONS

The Authorized Approving Officer:

1. Must be a regular employee of the company with sufficient discretion from Human Resource Department.
2. Has access to the payroll data, specifically on the paying capacity of the employees of the agency.
3. Has access to service records of employees of the agency.
4. Have an active official company email account.

III. DUTIES AND RESPONSIBILITIES

The designated Authorized Approving Officer shall:

1. Verify and confirm the employment status of the member-applicant as follows:
 - That the member-applicant is in active service in his/her agency/company and not on-leave of absence without pay.
 - That the member-applicant has no pending administrative and/or criminal case/s.
 - That the member-applicant is not separated or retired or deceased.
2. Ensure correctness and completeness of the data indicated in the online Short-Term Loan (STL) application.
3. Provide the Gross Monthly Income and Net Take Home Pay (NTHP) of the member-applicant and ensure that the same is sufficient to cover the regular monthly amortization of the loan applied for.
4. Confirm and submit employees online STL application in the system.

IV. OTHERS

1. The designated Authorized Approving Authority for the employer's Virtual Pag-IBIG account must be among the approving/signing authority of the company/agency as reflected in the submitted Specimen Signature Form (SSF, HQP-PFF-003) of the employer.
2. In case there is/are changes/additional/replacement of the Authorized Approving Authority, the concerned employer must advise the concerned Pag-IBIG Branch and submit an updated SSF.

Pag-IBIG EMPLOYER ID NUMBER

[illegible]***BUSINESS TAXPAYER IDENTIFICATION NO.**[illegible]

Name (Last Name, First Name, M.I)	Official Designation	Department

HEAD OF OFFICE/AUTHORIZED SIGNATORY
(Signature over Printed Name)

DESIGNATION/POSITION

DATE _____

RECEIVED BY:	DATE:	REMARKS:
APPROVED/DISAPPROVED BY:	DATE:	REMARKS:

1. Employer's Virtual Pag-IBIG Enrollment Form (HQP-PFF-372) (1 Original)
2. Valid ID of Agency Authorized Officer (1 Photocopy, 1 Original)
3. Valid ID of Head of Agency or Authorized Signatory (1 Photocopy, 1 Original)

THIS FORM MAY BE REPRODUCED. NOT FOR SALE.

MEMORANDUM OF AGREEMENT

This Agreement, made and entered into by and between:

HOME DEVELOPMENT MUTUAL FUND (Pag-IBIG Fund), a government financial institution duly organized and existing under and by virtue of **Republic Act. No. 9679**, with principal office and postal address at Petron Mega Plaza, 358 Sen. Gil Puyat Avenue, Makati City, represented herein by its **Vice President for VISMIN - Members Services Operations. Mr. Rio R. Teves**, and hereinafter referred to as the **Pag-IBIG Fund**;

and

(Employer/Business Name) a business duly organized and existing under the laws of the Philippines, with principal office and postal address at **(Employer/Business Address)**, represented herein by its **(Designation of Representative and Name)** and hereinafter referred to as **(Employer/Business Name)**.

WITNESSETH THAT;

WHEREAS, **Pag-IBIG Fund** shall extend an additional facility on availing the loan program of the Fund by implementing the Online Short-Term Loan (STL) Application through Virtual Pag-IBIG.

WHEREAS, **(Employer/Business Name)** supports **Pag-IBIG Fund's** program and agrees to certify and confirm the STL application of **its** employees and submits online to **Pag-IBIG Fund**.

WHEREAS, the **Pag-IBIG Fund** and **(Employer/Business Name)**, through their Authorized Approving Officer (AAO) agree to cooperate with and assist one another in the implementation of the Online STL application through Virtual Pag-IBIG.

NOW, THEREFORE, for and in consideration of the foregoing premises, the employer agrees, stipulates and binds **itself** to the following terms and conditions:

Section 1 GENERAL PROVISIONS

The **Pag-IBIG Fund** shall require **(Employer/Business Name)** to enroll in the Virtual Pag-IBIG Employer by accomplishing the Employer's Virtual Pag-IBIG Enrollment Form (HQP-PFF-372) to enable it to use the STL online facility to certify and confirm the STL application of **its** employees.

The **Pag-IBIG Fund**, prior to the approval of enrollment to Virtual Pag-IBIG, shall ensure that **(Employer/Business Name)** is religiously paying the Membership Savings (MS) and other obligations with the Fund and without pending legal case.

(Employer/Business Name) agrees to collect the corresponding monthly amortization on the loan and the MS of herein applicant through salary deduction, together with the employer counterpart, and remit said amounts to **Pag-IBIG Fund** on or before the 15th day of each month, for the duration that the loan remains outstanding. However, should **(Employer/Business Name)** deduct the monthly amortization due from the applicant's salary, but failed to remit on due date, **(Employer/Business Name)** agrees to pay the corresponding penalty

charged to applicant equivalent to 1/20 of 1% of any unpaid amount for every day of delay and penalty for non-remittance equivalent to 1/10 of 1% per day of delay of the amount payable from the date the loan amortization or payments fall due until paid.

Upon approval of the enrollment, the Pag-IBIG Fund shall create and issue the username and password to Employer.

The employer shall only share the username and password with its Authorized Approving Authority Officer (AAO). The employer shall be accountable for the acts of the AAO and shall ensure that proper information on the employee loan applicants is provided by the AAO.

The employer has the responsibility to ensure the safekeeping of the username and password. Therefore, the employer guarantees that any action taken using the username and password is an official act sanctioned and authorized by the employer.

Pag-IBIG Fund and (Employer/Business Name) shall ensure the implementation of the procedural guidelines herein attached as Annex A.

Section 2 ELIGIBILITY

The (Employer/Business Name) shall ensure that the following conditions are satisfied:

- a) That its employees have Pag-IBIG MID Number;
- b) That its employees have a Pag-IBIG Loyalty Card Plus;
- c) That its employees are enrolled to Virtual Pag-IBIG; and
- d) That its employees have a sufficient Net Take Home (NTHP) or capacity to pay.

The (Employer/Business Name) upon receipt of duly accomplished online STL application through Virtual Pag-IBIG, shall key-in the employee's net income and confirm the STL application to indicate approval.

Section 3 INFORMATION AND COMMUNICATION

Pag-IBIG Fund and (Employer/Business Name) shall assist each other in disseminating the information and to increase awareness on the Pag-IBIG Fund program particularly the Online STL application through Virtual Pag-IBIG.

Section 4 EFFECTIVE CASCADING AND STANDARD IMPLEMENTATION OF THE PROGRAM

Pag-IBIG Fund undertakes to inform all its employees and departments and its members of the Online STL Application through Virtual Pag-IBIG.

(Employer/Business Name) undertakes to inform all its employees regardless of its employment status, of the Pag-IBIG Fund program on the online STL application through Virtual Pag-IBIG.

Section 5
PERSONAL INFORMATION

The Pag-IBIG Fund shall comply with all applicable laws with respect to all Personal Information, as defined in Republic Act No. 10173, otherwise known as the Data Privacy Act of 2012, and its Implementing Rules and Regulations (IRR); not, by any act or omission, put (Employer/Business Name) or any of its affiliates in breach of any such laws; and execute, or arrange to be done and executed, each act, document and thing necessary to keep the (Employer/Business Name) and any of its affiliates in compliance with any such laws in connection with this Agreement.

Section 6
SEPARABILITY

The invalidity or unenforceability of the terms, conditions, stipulations, covenants or restrictions on any part hereof, as determined by a final judgment of a court of competent jurisdiction shall not affect the remaining provisions hereof which shall continue to be valid and binding upon the parties hereto.

Section 7
TERM OF AGREEMENT

This Agreement shall take effect upon its signing and until the STL Online with Employer Certification is being implemented.

Section 8
BINDING EFFECT

All the terms, covenants, conditions, and provisions of this Agreement shall be binding and enforceable upon the parties and their heirs, executors, administrators, principal, successors-in-interest and assigns.

Section 9
GOVERNING LAW

This Agreement shall be construed under the laws of the Republic of the Philippines.

IN WITNESS WHEREOF, the Parties have hereunto set their hand this __th day¹⁴ of _____ 20__ at _____.

Home Development Mutual Fund
(Pag-IBIG Fund)

(Employer/Business Name)

MR. RIO R. TEVES
VICE PRESIDENT, VISMIN
MEMBER'S SERVICES OPERATIONS

EMPLOYER/BUSINESS
OFFICIAL REPRESENTATIVE
DESIGNATION

Signed in the presence of:

MR. MANOLITO O. OLEGARIO
AREA HEAD – SOUTHERN MINDANAO

ACKNOWLEDGMENT

Republic of the Philippines)
City of _____) Ss.

BEFORE ME, a Notary Public for and in the City of _____, this ____ day of _____ 20____, personally appeared **Mr. Rio R. Teves** who has proven to me his/her identity through his **Passport with no. P3507768B**, valid until **October 10, 2029**, that he/she is the same person who executed and voluntarily signed the foregoing Memorandum of Agreement which he/she acknowledged before me as his/her free and voluntary act and deed, that he/she is acting as the representative of **Pag-IBIG Fund** and that he/she has the authority to sign in such capacity.

This foregoing Memorandum of Agreement consisting of 6 pages, including the page on which this acknowledgment is written, has been signed on the left margin of each and every page by the parties and their witnesses.

WITNESS MY HAND AND SEAL on the date and place above written.

Doc. No. : _____
Page No.: _____
Book No.: _____
Series of : _____

ACKNOWLEDGMENT

Republic of the Philippines)
City of _____) Ss.

BEFORE ME, a Notary Public for and in the City of _____,
this ____ day of _____ 20____, personally appeared _____ who has
proven to me his/her identity through his (I.D.) valid until _____
that he is the same person who executed and voluntarily signed the foregoing
Memorandum of Agreement which he acknowledged before me as his/her free and
voluntary act and deed, that he/she is acting as the representative of _____
and that he has the authority to sign in such capacity.

This foregoing Memorandum of Agreement consisting of 6 pages, including the
page on which this acknowledgment is written, has been signed on the left margin of
each and every page by the parties and their witnesses.

WITNESS MY HAND AND SEAL on the date and place above written.

Doc. No. : _____
Page No.: _____
Book No.: _____
Series of : _____

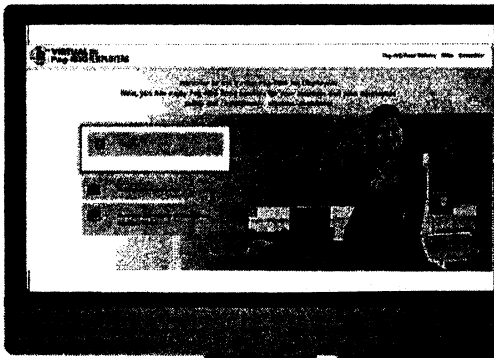


VIRTUAL | for **Pag-IBIG** EMPLOYERS

An even easier, safer and more convenient way for employers to remit the Pag-IBIG Savings and loan payments, and certify and file Multi-Purpose Loan (MPL) applications of their employees

SIGN UP NOW!





111

How to Apply for a



Pag-IBIG

MULTI-PURPOSE

LOAN



ONLINE  **VIRTUAL Pag-IBIG**

112

1. Naka-pag-apply ONLINE
 Pag-IBIG Purpose Loan (MPL),
 pag-uuring mayroon po kayo
 kung naka-samusunod.

Virtual Pag-IBIG Account
Loyalty Card Plus (issued by Asia
 United Bank o Union Bank of the
 Philippines)

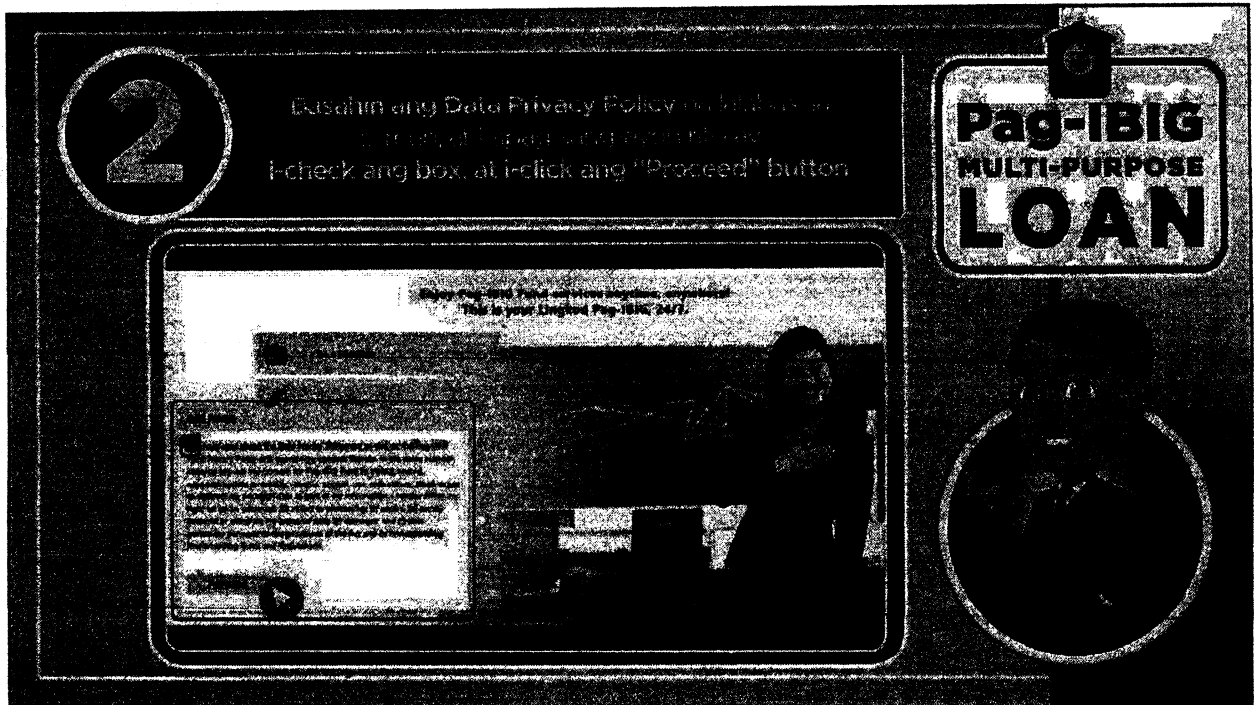
2. Naka-hinding ang inyong current
 employer ay naka-enroll
 sa Virtual Pag-IBIG for Employers

113

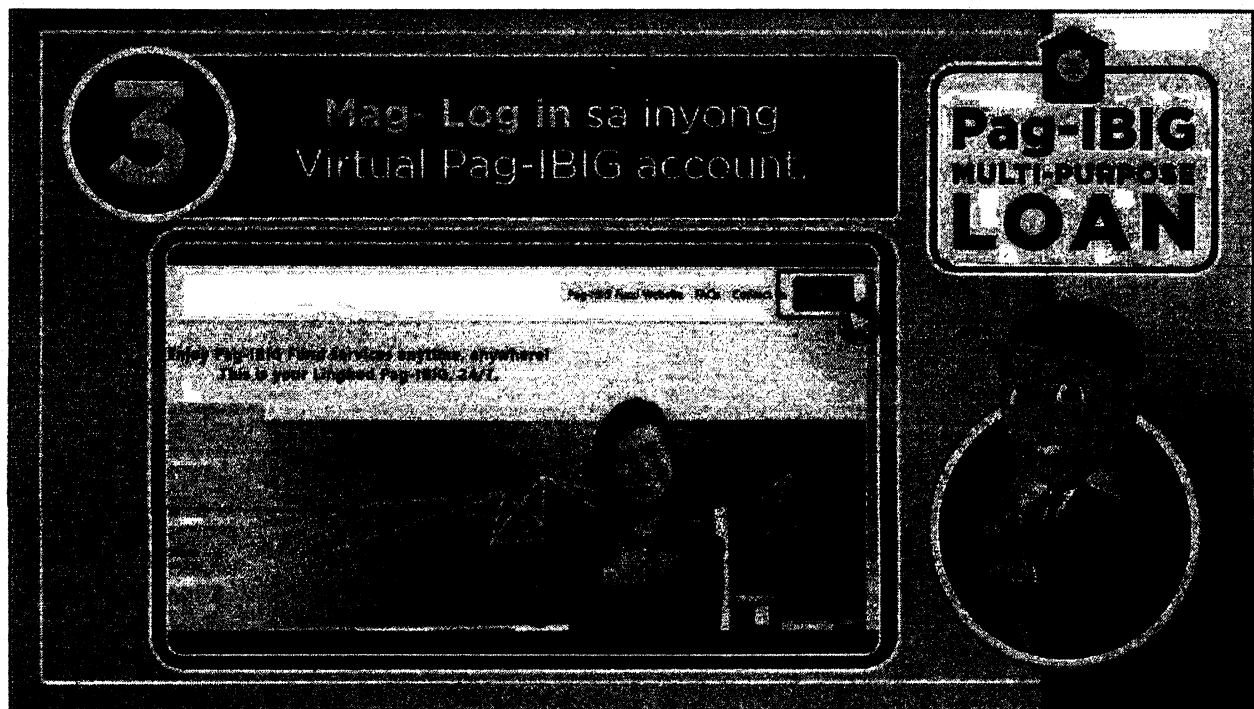
1

Pumunta po sa Pag-IBIG Fund website
www.pagibigfund.gov.ph, at i-click ang
 Virtual Pag-IBIG sa menu bar

114



115



116

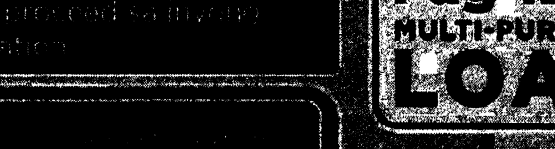
[illegible]

117



Click the **Take-Back Loan** in the **i-click and Multi-Purpose Loan** at pillin and **"Apply"** button upang mag-proceed sa inyang application.



118

5

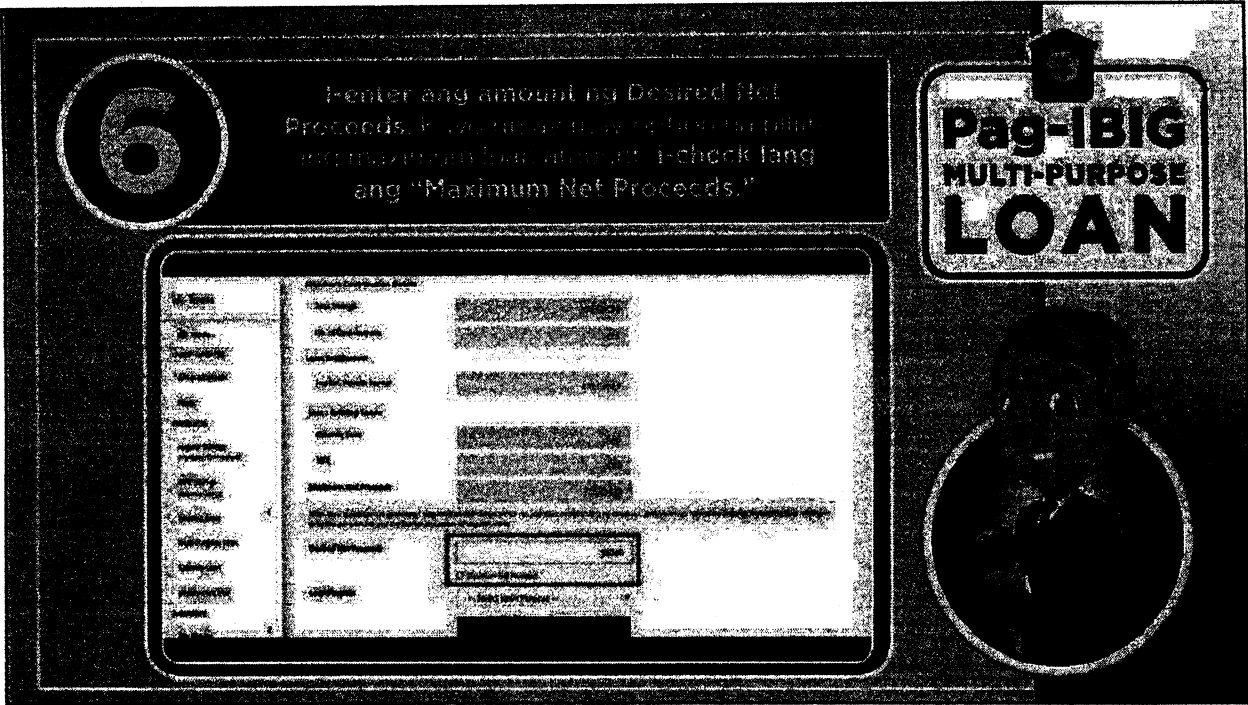
I-click ang mga link na mayroon
 ang nakaraang o kasalukuyang Pag-IBIG
 Short-Term Loans

119

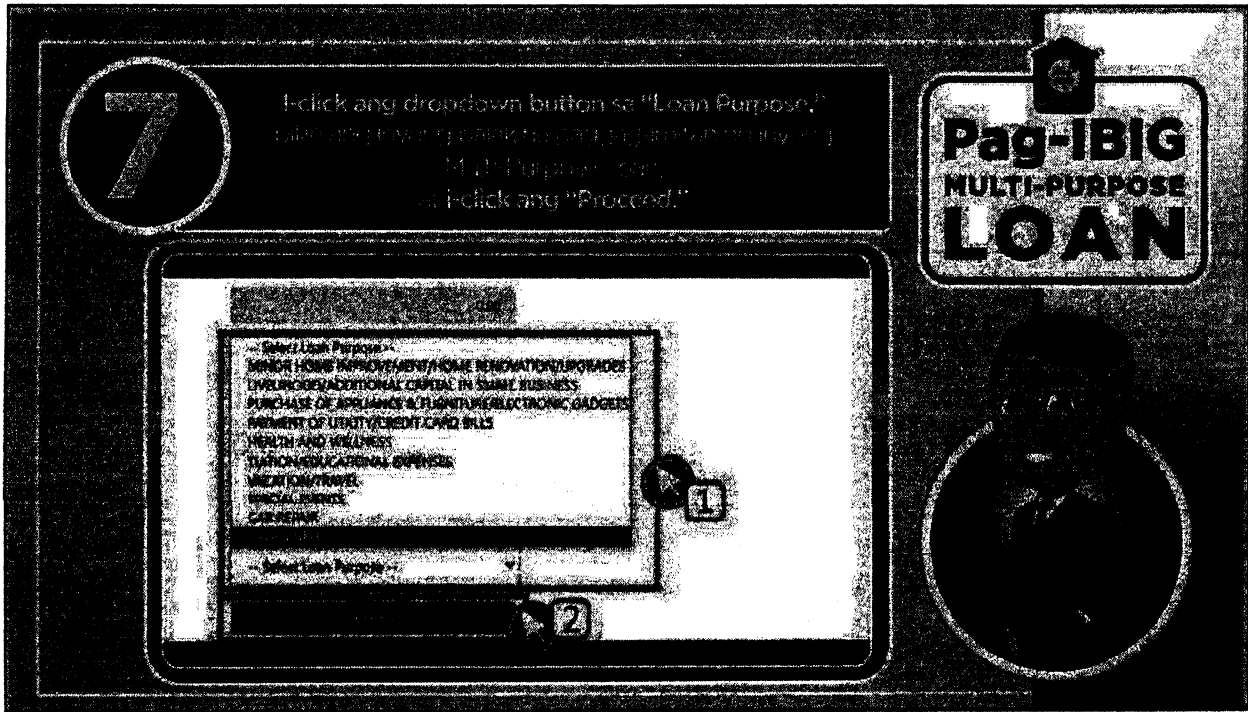
5

Upang mag-apply para sa
 Multi-Purpose Loan, i-click ang
 "Apply Now" button.

120



121



122

8

Fill in and last four (4) digits ng inyong Loyalty Card No. at ang inyong Preferred Bank sa right side ng online application form.

Patnong tyo at ita at submit ng inyong Application Agreement i-click ang "Submit" button.

**Pag-IBIG
MULTI-PURPOSE
LOAN**

1. Fill in the required information in the online application form.

2. Review the information and click the "Submit" button.

3. Click the "Submit" button.

123

9

I-click ang “OK” button
upang magproceed sa inyong
application.







124

9

Pagkatapos ng ilang sandali, kayo po ay
 makakatanggap ng One-Time Pin (OTP)
 sa inyong registered mobile number.

Pag-IBIG
MULTI-PURPOSE
LOAN

125

10

I-type ang natanggap na
 One-Time Pin (OTP)
 at i-click ang "Proceed" button.

MULTI-PURPOSE
LOAN
ONLINE

126

11

Makakatanggap po kayo ng notification na nai-submit na sa inyong employer ang inyong loan application. Ito ay kailangan nilang i-certify online, gamit ang kanilang Virtual Pag-IBIG Employer Account.

**MULTI-PURPOSE
LOAN
ONLINE**

127

11

Oras na magawa ng employer ninyo ito, agad naming iproproseso ang inyong loan application. Upang malaman ang status ng inyong aplikasyon, tingnan po lamang ito sa inyong Virtual Pag-IBIG account.

**Pag-IBIG
MULTI-PURPOSE
LOAN**

128

12

Pagkatapos ma-certify online ng inyong employer ang inyong Multi-Purpose Loan application gamit ang kanilang Virtual Pag-IBIG Employer Account, kayo ay muling makakatanggap ng notification na napadala na sa amin ang inyong aplikasyon para sa aming agarang pagproseso.

129

SUCCESS

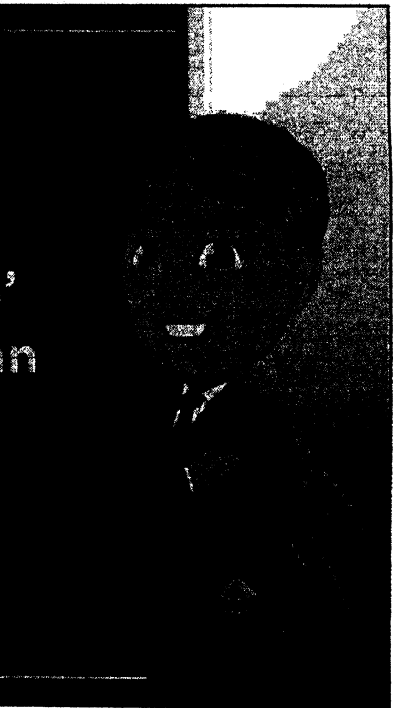
Makalipas lamang ang ilang araw, makatatanggap na kayong muli ng notification na aprubado na ang inyong Multi-Purpose Loan at kung magkano ang halagang inyong matatanggap sa ligtas at madaling paraan gamit ang inyong Loyalty Card Plus.

130

A Step-by-Step Guide
for Companies and Business-Owners

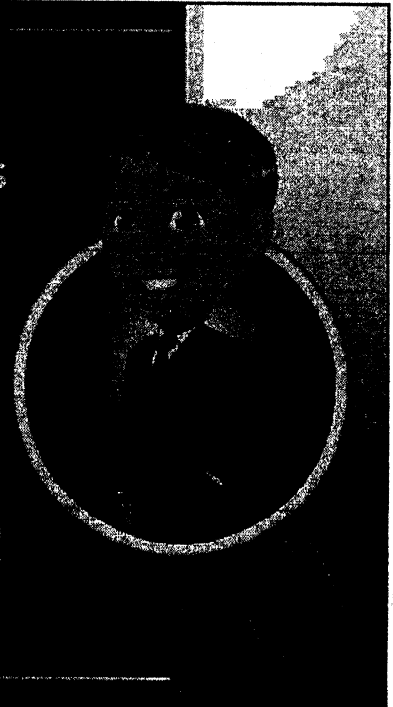
How to File your Employees' Pag-IBIG Multi-Purpose Loan

via



131

Now, you can enjoy Pag-IBIG
Fund services for your business
and your employees
safely and conveniently,
anytime, anywhere!



132

With a Virtual Pag-IBIG Employer Account, your company's authorized representative can certify, submit and track your employees' Pag-IBIG Multi-Purpose Loan applications even while at office, without having to go to our branches!

And with more features being developed, your company will enjoy even more services online with your Virtual Pag-IBIG Employer Account



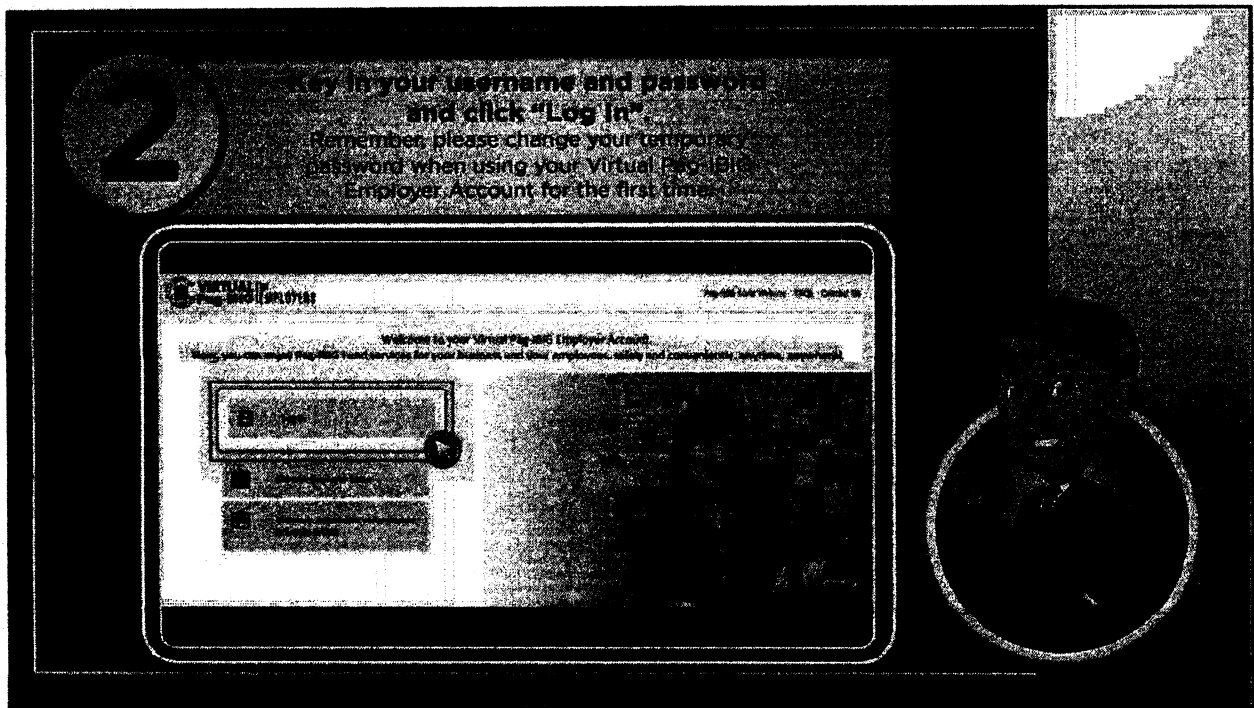
133



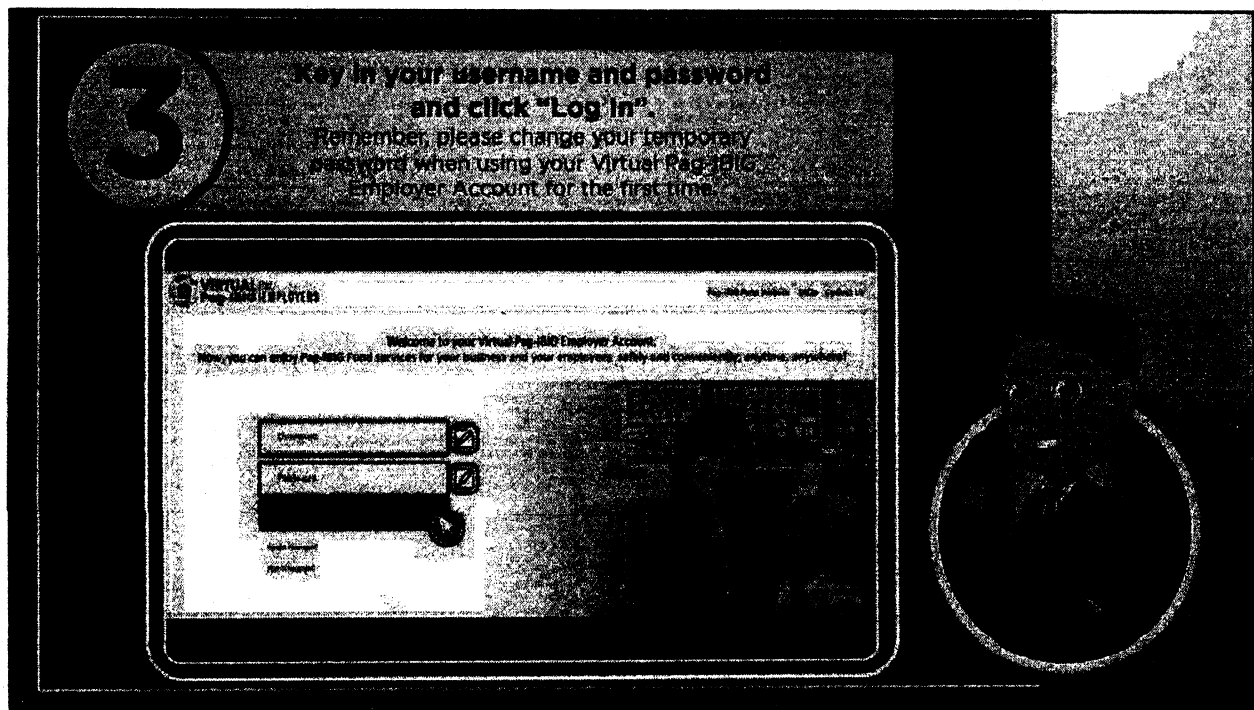
To file your employees' Multi-Purpose Loan using the Virtual Pag-IBIG for Employers, simply visit our website at www.pagibigfund.gov.ph and click Virtual Pag-IBIG on the menu bar.



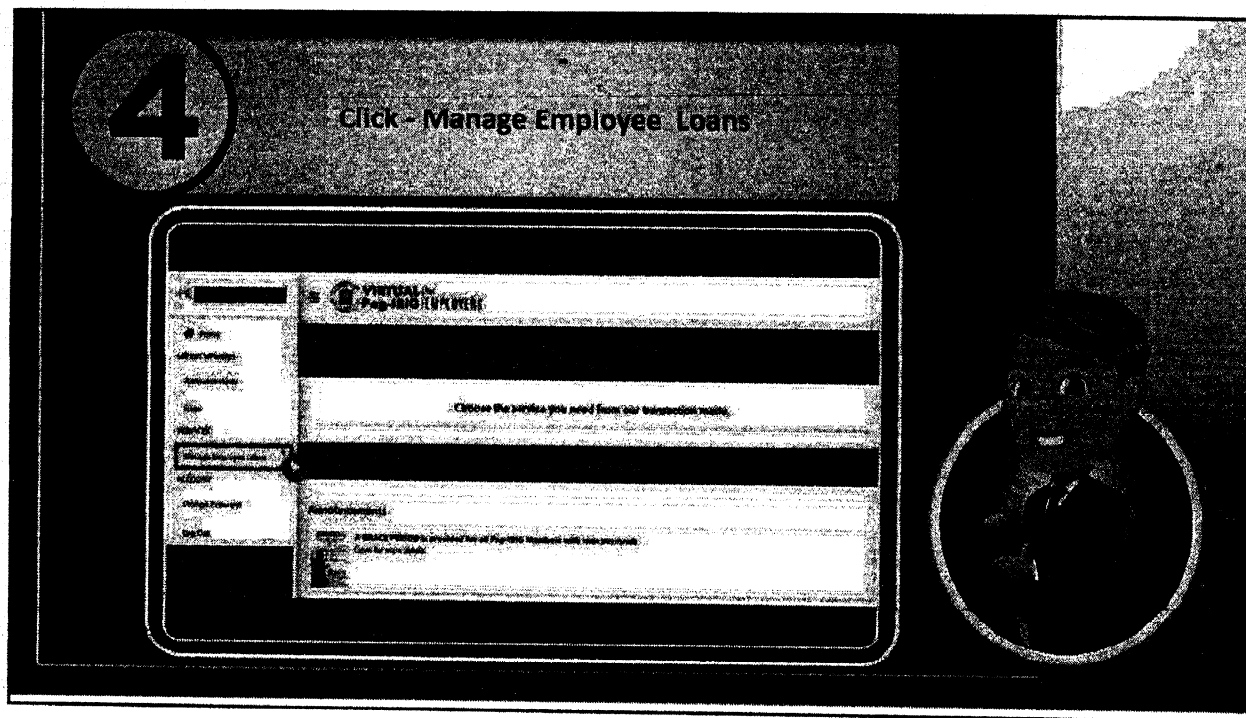
134



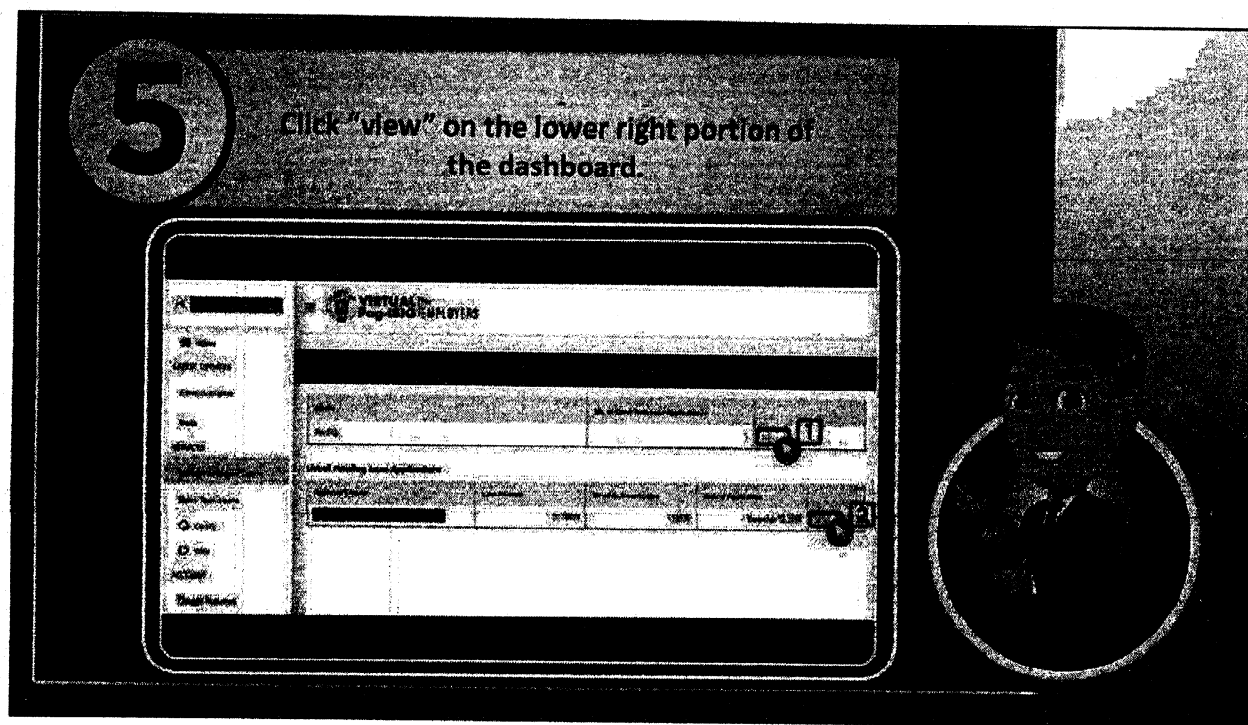
135



136



137



138

6

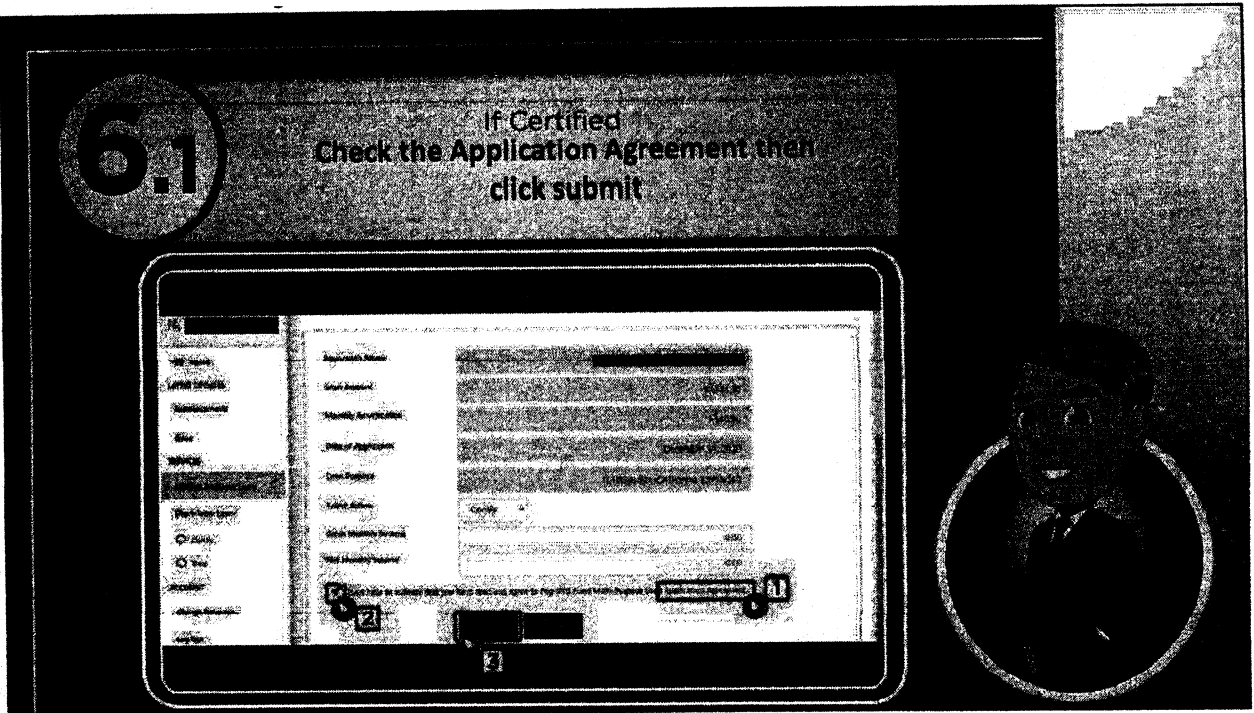
On the dropdown menu
CERTIFY or DECLINE employees
loan application.

139

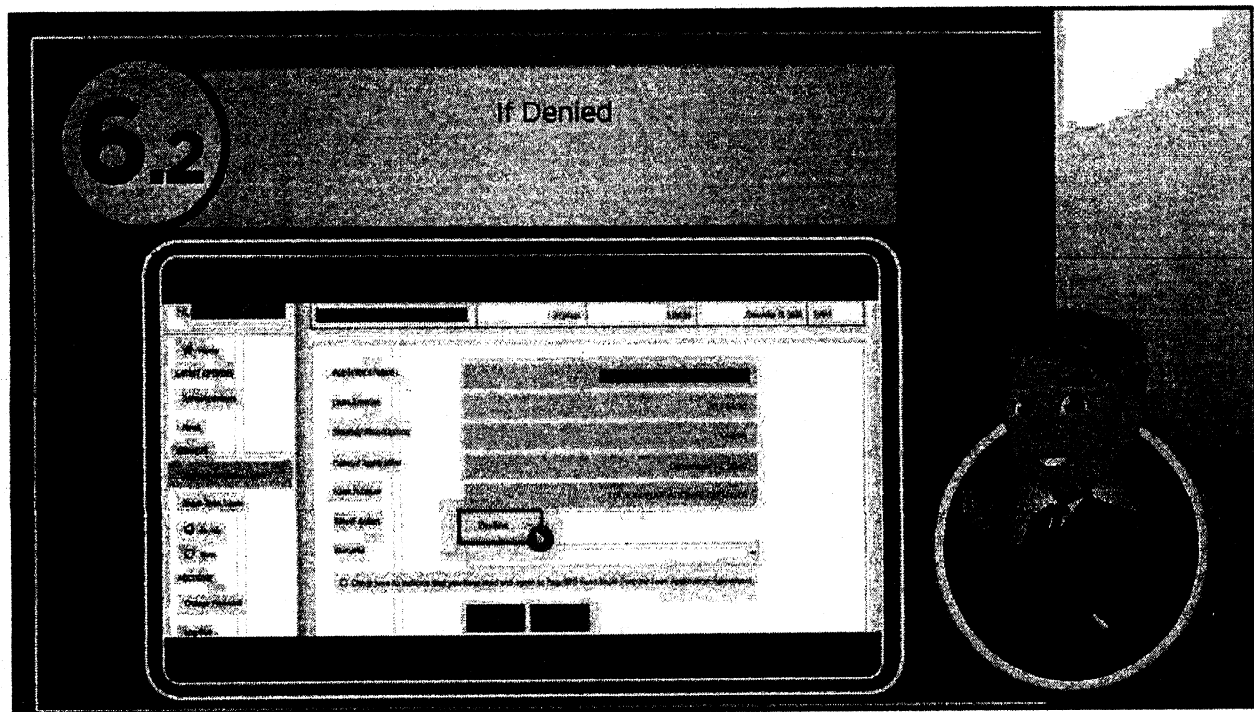
6.1

If Certified
Key in the employee Gross Monthly
Income and Net Monthly Income

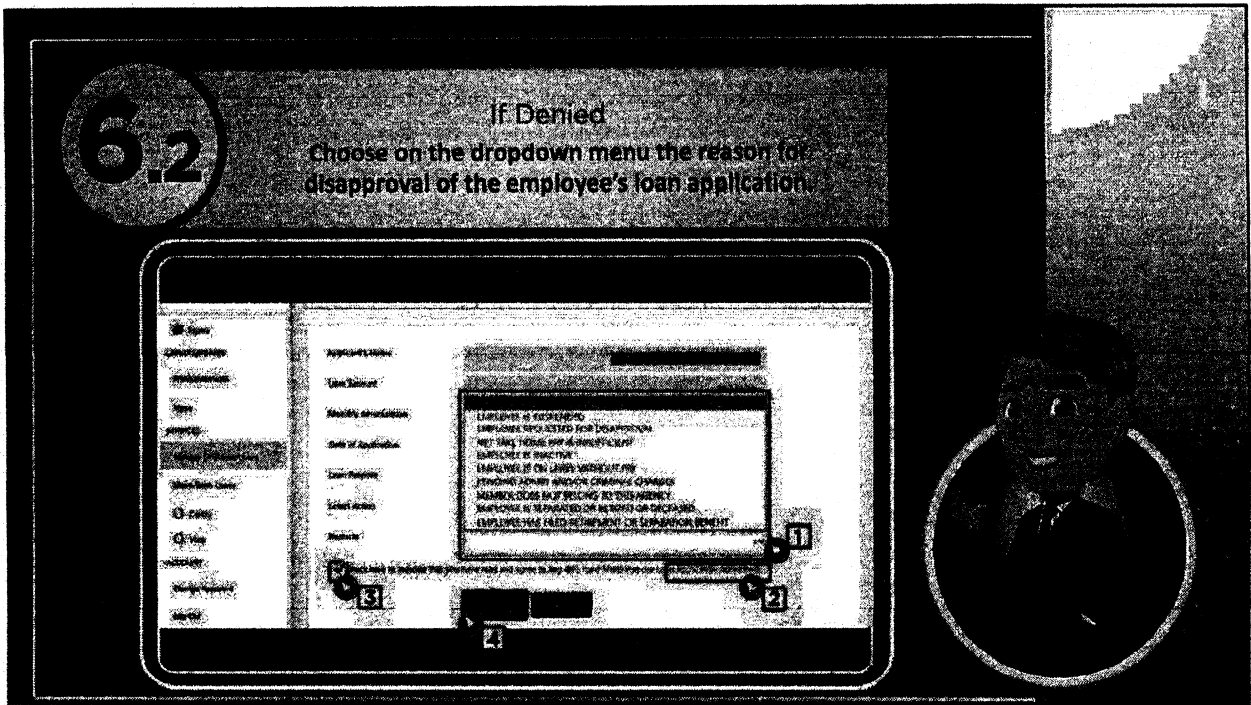
140



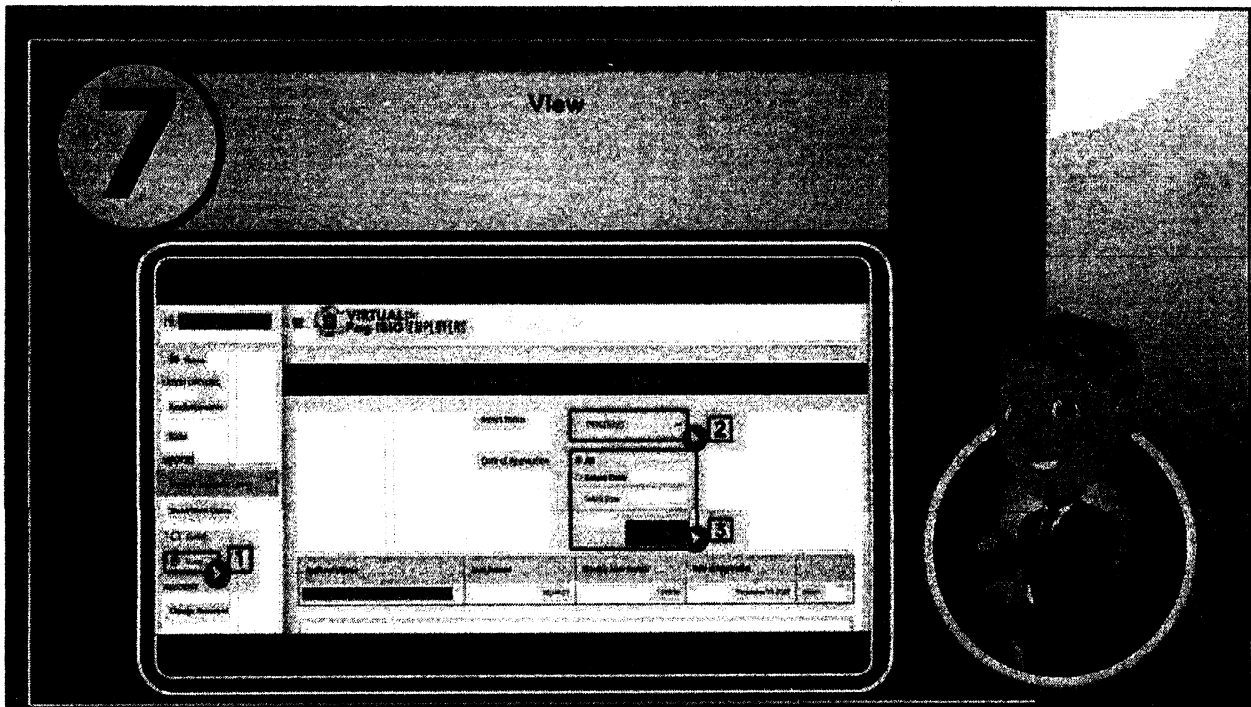
141



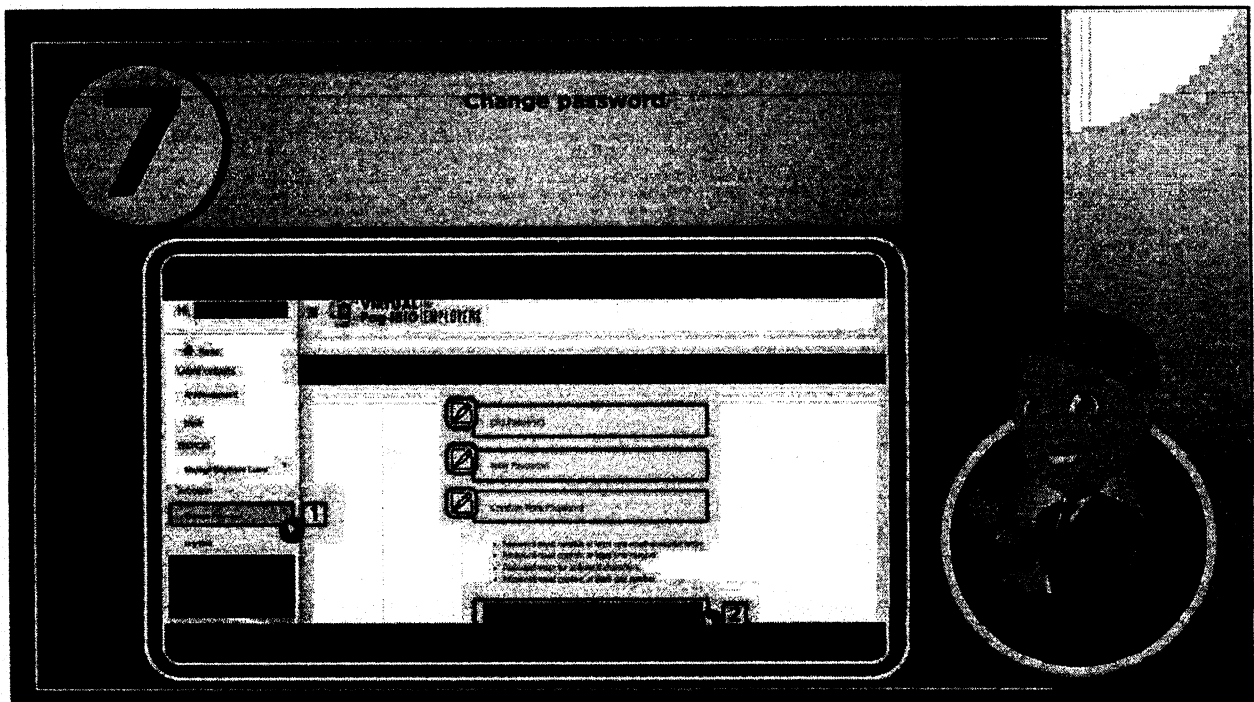
142



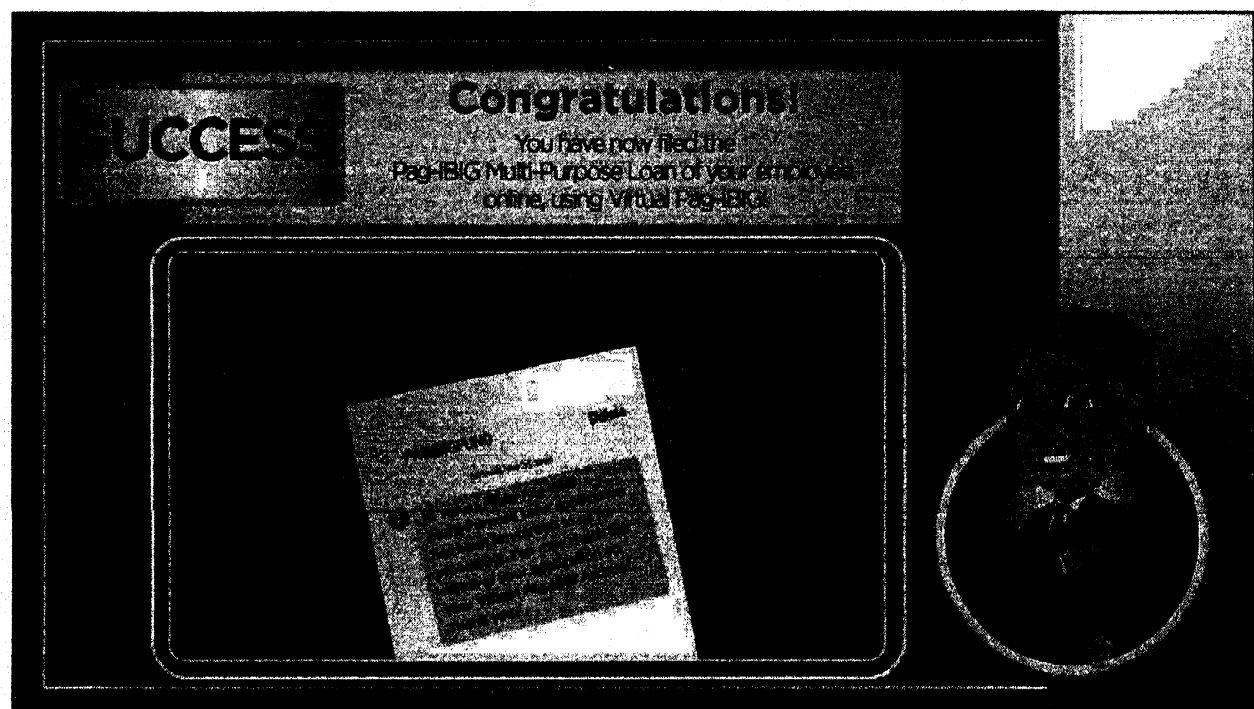
143



144



145



146

