



Republic of the Philippines
Department of Education
REGIONAL OFFICE IX, ZAMBOANGA PENINSULA

May 17, 2022

**The Schools Division Superintendents
This Region**



Dear Sirs/Mesdames:

Warm greetings of peace and prosperity from DepEd, Region IX!

We are furnishing your Office with a copy of the letter and its enclosures dated May 13, 2022 from **Gregorio M. Luba, Jr.**, Head, Pagadian Branch, Pag-IBIG Fund (Home Development Mutual Fund), for your information, guidance and appropriate action.

Thank you. May God bless you and more power.

Very truly yours,

For the Regional Director:

PEDRO MELCHOR M. NATIVIDAD, PhD, CSEE

OIC- Assistant Regional Director

In-Charge of Office

Enclosed: as stated
ORD-ADMIN 2022-061
APG/rte



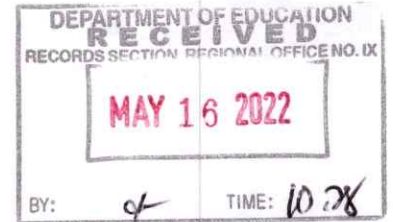


Pag-IBIG Fund

(Home Development Mutual Fund)

May 13, 2022

DR. RUTH L. FUENTES, CESO IV
Regional Director
DEPED- REGIONAL OFFICE IX
Regional Government Center, Balintawak
Pagadian City, Zamboanga del Sur



Dear Dr. Fuentes:

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 Pag-IBIG. No need to manually sign and transmit loan applications to our branches. All you need are a few clicks to help them file their Short-Term Loan applications!



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

Apply now via



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

Start enjoying the convenience of the Online Short-Term Loan Application via the Virtual Pag-IBIG TODAY! Please contact our authorized Lingkod Pag-IBIG, Ms. Maria Thelma R. Del Pilar at 0918 728 4497 or via email mrdelpilar@pagibigfund.gov.ph to process enrollment and to schedule the issuance of the Pag-IBIG Loyalty Card Plus to your employees without Pag-IBIG Loyalty Card Plus.

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,

GREGORIO M. LUBA, JR.
Head, Pagadian Branch

PAGADIAN BRANCH

2F, Trace Arcade Bldg., FS Pajares Ave., Gatas District, Pagadian City 7016
Tel./CP Nos. (062) 2144959, 09285591128
Email: pagadian.me@pagibigfund.gov.ph

**PROCEDURAL GUIDELINES FOR THE ONLINE SHORT-TERM LOAN (STL)
APPLICATION THROUGH VIRTUAL Pag-IBIG WITH EMPLOYER INTERFACE**

I. Enrollment of Employer to *Virtual Pag-IBIG – Employer*

A. The Employer shall:

1. Submit duly accomplished **Employer's Virtual Pag-IBIG Enrollment Form (HQP-PFF-372)** to Pag-IBIG Branch.

Note: Indicate in the Enrollment Form the **Authorized Approving Officer/s (AAO/s)** of the company and match with the **Specimen Signature Form (SSF)**.

2. Receive **Username and Password** for *Virtual Pag-IBIG – Employer* to be issued by Pag-IBIG Branch.

B. The Branch shall:

1. Upon receipt of the Enrollment Form, check the completeness of information.
2. Access SSF Viewer Facility and match the AAO/s indicated in the Enrollment Form against the SSF.
3. Ensure that the Employer has no pending Legal Case and not delinquent in the remittance of Membership Contribution and Loan Amortization.
4. Access *Virtual Pag-IBIG - Employer* and process the Enrollment of Employer.
5. Create and issue **Username and Password** to the Employer for *Virtual Pag-IBIG – Employer*.
6. Advise the Employer that the assigned **Username and Password** shall be used to **Certify/Confirm the Online MPL/CL Application** of its employees.

II. File MPL/CL Application thru *Virtual Pag-IBIG - Employer*

A. The Employee shall:

1. Access **www.pagibigfund.gov.ph** and log on to "Virtual Pag-IBIG" account of the member (using the **Username and Password**).

Note: If the employee has no "Virtual Pag-IBIG" account, please advise to create his own "Virtual Pag-IBIG" account using the Pag-IBIG Loyalty Card Plus (PLCP).

2. Select MPL/CL and click "Apply Now" button.
3. Review the correctness of details reflected in the system.
4. Encode necessary application details, as applicable.
5. Select Loyalty Card Plus Disbursement Card.
6. Submit the MPL/CL application for Employer's Certification/Confirmation.
7. Receive "One Time Pin (OTP)" through email from the system and encode OTP in the application.

Note: For successful submission, the system shall automatically generate and assign corresponding MPL/CL Reference Number to be used in monitoring the status of loan application.

B. The Employer's "Authorized Approving Officer/s" (AAO/s) shall:

1. On a daily basis, AAO/s shall access the **Virtual Pag-IBIG - Employer** (using the **Username and Password**).
2. Select the MPL/CL Application for Certification/Confirmation.
3. Verify the Employee's Employment Status (as Active, Resigned, or Retired).
4. Encode the Employee's Gross Monthly Income (GMI) and Net Take Home Pay (NTHP) in the system.
5. Confirm/Decline the Employee's Loan Application, as applicable, under the Law/Pag-IBIG Guidelines.
6. Click the "Submit" button to submit the application for Pag-IBIG Fund processing/approval.

Note: The employer shall ensure that the employee's Net Take Home Pay (NTHP) will not fall below the minimum requirement as prescribed by the General Appropriations Act (GAA) or company policy, whichever is applicable.

III. Process MPL/CL Application

A. The Branch Member Services II - Frontline Servicing/Reviewer shall:

1. On a daily basis, access MPL/CL Origination System (using **Username and Password**).
2. Click the "Check Online Application" button to view all MPL/CL application submitted thru *Virtual Pag-IBIG - Employer*.
3. Select the application for processing and click the "Search" button.
4. Verify member-applicants record.
5. Review the following loan details: Loan Scheme, Bank Account details, Loan Amount, and Loan Balance to be deducted from loan proceeds, if applicable.
6. Click the "Submit" button.

B. The Branch Member Services II - Frontline Servicing/Approver shall:

1. Review loan details and approve/disapprove the MPL/CL application.
 - 1.1 For disapproved application, indicate the reason for disapproval in the "Remarks" portion in the system.

Note: For disapproved application, the system shall automatically notify the member-applicant on the disapproval and the reason of disapproval through SMS.

2. Generate STL Verification Summary.
3. Generate Batch Number and submit Batch for Disbursement in the system.
4. Generate and sign the List of Approved STL Applications and Certification for Disbursement.
5. Forward the Certification for Disbursement and List of Approved STL Applications thru email to Cash Management Division - Treasury Department for processing/crediting of MPL/CL Proceeds to the borrower's Pag-IBIG Loyalty Card Plus (PLCP), respectively.



EMPLOYER'S VIRTUAL Pag-IBIG ENROLLMENT FORM

Pag-IBIG EMPLOYER ID NUMBER

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*EMPLOYER/BUSINESS NAME	*BUSINESS TAXPAYER IDENTIFICATION NO.																				
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ADDRESS AND CONTACT DETAILS			
EMPLOYER/BUSINESS ADDRESS		Building Name	AREA CODE
Unit/Room No., Floor			TELEPHONE NUMBER
Lot No, Block No., Phase No. House No	Street Name		Business (Direct Line)
Subdivision	Barangay		<input style="width: 100%;" type="text"/>
Municipality/City			Business (Fax)
Province	ZIP Code		<input style="width: 100%;" type="text"/>
		Business (Trunk Line) Local	
		<input style="width: 50%;" type="text"/>	<input style="width: 50%;" type="text"/>
		Cell Phone	
		<input style="width: 100%;" type="text"/>	
		Business Email Address	
		<input style="width: 100%;" type="text"/>	

AUTHORIZED APPROVING OFFICER (AAO)			
Name <small>(Last Name, First Name, Name Extension, Middle Name)</small>	Official Designation	Mobile Number	Email Address

AGREEMENT			
<p>I hereby certify that I have read and understood the contents hereof, including the guidelines and instructions indicated at the back portion of this form. I likewise understand that the implementation of the Virtual Pag-IBIG Facility shall be subject to the pertinent provisions of the Implementing Rules and Regulations (IRR) of Pag-IBIG Fund.</p> <p>I hereby agree to be bounded by the terms and conditions governing this facility, including the Pag-IBIG Fund's internal guidelines. In the event that we do not abide by the terms and conditions enumerated herein, the Pag-IBIG Fund has the right to terminate and revoke our user's access.</p> <p>I hereby designate the aforementioned as the Authorized Approving Officer (AAO) for the Short-Term Loan (STL) application of our concerned employees.</p> <p>I hereby authorize Pag-IBIG Fund to disclose, submit and share or exchange any company's information to legal and government regulating agencies in accordance with R.A. No. 10173 (Data Privacy Act of 2012), and other related or pertinent laws and regulations, as described in Pag-IBIG Fund's Freedom of Information (FOI) Manual.</p> <p>Furthermore, I hereby certify that the information given and any or all statements made herein are true and correct to the best of my knowledge and belief. I hereby certify under pain or perjury that my signature appearing herein is genuine and authentic.</p>			
<table style="width: 100%; border: none;"> <tr> <td style="width: 40%; border: none;"> <p>_____ HEAD OF OFFICE/AUTHORIZED SIGNATORY <small>(Signature over Printed Name)</small></p> </td> <td style="width: 30%; border: none;"> <p>_____ DESIGNATION/POSITION</p> </td> <td style="width: 30%; border: none;"> <p>_____ DATE</p> </td> </tr> </table>	<p>_____ HEAD OF OFFICE/AUTHORIZED SIGNATORY <small>(Signature over Printed Name)</small></p>	<p>_____ DESIGNATION/POSITION</p>	<p>_____ DATE</p>
<p>_____ HEAD OF OFFICE/AUTHORIZED SIGNATORY <small>(Signature over Printed Name)</small></p>	<p>_____ DESIGNATION/POSITION</p>	<p>_____ DATE</p>	

FOR Pag-IBIG FUND USE ONLY		
RECEIVED BY:	DATE:	REMARKS:
APPROVED/DISAPPROVED BY:	DATE:	REMARKS:

CHECKLIST OF REQUIREMENTS
<ol style="list-style-type: none"> 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)



SPECIMEN SIGNATURE FORM

HQP-PFF-003
(V08, 07/2020)

INSTRUCTIONS

1. Accomplish this form in one (1) copy.
2. Type or print all entries in **BLOCK** and **CAPITAL LETTERS**.
3. Please refer to the table below for the List of Authorized Signatories to certify and/or sign documents on various business transaction with the Fund. In case you have different authorized signatory/ies depending on the type of document, please specify or indicate in the "Type of Document" portion.
4. In case of revocation of the authority of the officials named in this form, secure and submit duly accomplished Employer's Change of Information Form (ECIF, HQP-PFF-106) and new Specimen Signature Form to any Pag-IBIG Branch.

CHECK APPROPRIATE BOX FOR AUTHORIZED SIGNATORY

NEW ADDITIONAL CHANGE/REPLACEMENT

Pag-IBIG EMPLOYER/HOUSEHOLD EMPLOYER ID NO.

EMPLOYER/BUSINESS NAME

EMPLOYER/BUSINESS ADDRESS

The following are hereby authorized to certify and/or sign documents on various business transactions of our company/business with the Fund:

AUTHORIZED SIGNATORY/IES

NAME (Last Name, First Name, Name Extension, Middle Name)	NAME (Last Name, First Name, Name Extension, Middle Name)	NAME (Last Name, First Name, Name Extension, Middle Name)
OFFICIAL DESIGNATION	OFFICIAL DESIGNATION	OFFICIAL DESIGNATION
TYPE OF DOCUMENT/S TO BE SIGNED ONLY (if applicable)	TYPE OF DOCUMENT/S TO BE SIGNED ONLY (if applicable)	TYPE OF DOCUMENT/S TO BE SIGNED ONLY (if applicable)

SPECIMEN SIGNATURES

1.	1.	1.
2.	2.	2.
3.	3.	3.
PERSON GRANTING AUTHORITY		DATE AUTHORITY GRANTED
_____ SIGNATURE OVER PRINTED NAME	_____ DESIGNATION/POSITION	

LIST OF SIGNATORIES FOR PERSON GRANTING AUTHORITY

1. For Single Proprietorship - Owner
 2. For Partnership - Managing Partner
 3. For Corporation - President, Chairman or Corporate Secretary
 4. For Cooperative - Chairman or Corporate Secretary
 5. For Trade Association - President or Chairman of the Board
 6. For Household Employer - Any immediate members of the family, 18 years old and above or occupants of the house who are directly and regularly provided service by the Kasambahay.
 7. For Government Agency/Office/Unit - Head of the Agency/Office/Unit or its equivalent
- NOTE: In case the signatory for the Person Granting Authority shall be other than those listed above, a supporting document designating the authorized signatory shall be attached to the SSF (i.e. SPA, Authorization Letter, etc.).