



**HOME DEVELOPMENT MUTUAL FUND**

# **Citizen's Charter**

August 2009



## **HOUSING LOAN AVAILMENT**

*(In compliance with Republic Act 9485 or 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**

To be the premier and globally competitive provident financial institution.

## **MISSION**

To uplift the quality of life of the members through savings.

## **GOALS**

1. To motivate the employed and other earning groups to save, with contributory support of the employers, through an integrated nationwide provident savings system.
2. To provide affordable housing finance to the Fund's members to enable them to meet their housing needs.

## HOUSING LOAN AVAILMENT

This housing loan program grants opportunities to Pag-IBIG Fund members to avail of housing loans to finance any one or a combination of the following:

1. Purchase of a fully developed lot not exceeding 1,000 square meters, which should be within a residential area;
2. Purchase of a residential house and lot, townhouse or condominium unit, inclusive of a parking slot, which may be:
  - \* Old or brand new;
  - \* A property mortgaged with the Fund; or
  - \* An acquired asset, which is disposed of through sealed public bidding, negotiated sale, the Rent-to-Own Program, or the “Magaang Pabahay, Disenteng Buhay” Program.
3. Construction or completion of a residential unit on a lot owned by the member;
4. Home improvement, *i.e.* any alteration in an existing residential unit intended by a homeowner to be a permanent integral part thereof, which will enhance its durability and material value;
5. Refinancing of an existing mortgage with an institution acceptable to the Fund, provided that:
  - \* The loan is not in default within 12 months prior to the date of application;
  - \* The said loan has a repayment history of at least two (2) years with the original mortgagee
6. Combination of loan purposes, which shall be limited to the following:
  - \* Purchase of a fully developed lot not exceeding 1,000 square meters and construction of a residential unit thereon;
  - \* Purchase of a residential unit, whether old or new, with home improvement;
  - \* Refinancing of an existing mortgage with home improvement;
  - \* Refinancing of an existing mortgage, specifically a lot loan, with construction of a residential unit thereon.

There are three (3) modes of applying for a Pag-IBIG housing loan:

- a) Window 1 - the developer assists the member in his/her housing loan application and offers a buyback guaranty in case the borrower defaults in the payment of amortization and/or monthly contributions;
- b) Window 2 - the developer still assists the member in his/her housing loan application but does not offer any buyback guaranty; and
- c) Window 3 - the member applies directly to the Fund on his own

## **ELIGIBILITY REQUIREMENTS**

To qualify for a Pag-IBIG housing loan, a member shall satisfy the following requirements:

### 1. On Pag-IBIG Membership

- Must be a member under the Pag-IBIG I, Pag-IBIG II or Pag-IBIG Overseas Program (POP) for at least twenty-four (24) months, as evidenced by the remittance of at least 24 monthly contributions at the time of loan application.
- A member, whether new or with existing monthly contributions that are still short of the 24-month membership requirement, shall be allowed to make lump sum payment based on the mandatory monthly membership contribution rates (both EE and ER share) to meet the said requirement at point of loan application. Lump sum payment of membership contributions shall be considered a single contribution for the applicable month as of the payment date.
- A member whose loan exceeds P500,000.00 shall be required to pay the upgraded membership contribution rates upon housing loan approval and onwards.
- A member who has contributed for at least two (2) years and whose loans exceed P500,000.00 shall be required to pay the upgraded contribution rates upon housing loan approval and onwards.

For purposes of satisfying the required two (2) years membership contributions, the member may opt to pay in lump sum any amount short of the said requirement. In addition, the period corresponding to the TAV applied earlier to an outstanding loan shall also be considered when counting the total number of monthly contributions, provided the remaining TAV after offsetting does not fall below the equivalent amount of two (2) years membership contributions.

2. Not more than sixty-five (65) years old at the date of loan application and must be insurable; provided further that he is not more than seventy (70) years old at loan maturity;
3. Has the legal capacity to acquire and encumber real property;
4. Has passed satisfactory background/credit and employment/business checks of the Pag-IBIG Fund;
5. Has no outstanding Pag-IBIG housing loan, either as a principal borrower or co-borrower;

However, should a co-borrower in a tacked loan signify an intention to avail of a Pag-IBIG housing loan for himself, he shall be allowed to do so provided the tacked loan is updated and the amount proportionate to his loan entitlement has been fully paid. Hence, the co-borrower shall be released from the original obligation and shall be allowed to avail of his own Pag-IBIG housing loan, subject to standard evaluation procedures.

6. Had no Pag-IBIG housing loan that was foreclosed, cancelled, bought back due to default, or subjected to dacion en pago, which shall include cases where the borrower is no longer interested to pursue the loan and surrenders the property;
7. Has no outstanding Pag-IBIG multi-purpose loan in arrears at the time of loan application. A member whose multi-purpose loan is in arrears shall be required to pay his arrearages over the counter to update his account.

## **HOUSING LOAN AVAILMENT**

*(Complex Transaction)*

### **Schedule of Receipt of Application**

Monday to Friday, 8:00 am - 5:00 pm

*(No Lunch Break)*

### **Processing Time**

- 2 hours - Housing Loan Counseling
- 9 working days - Preliminary Evaluation (from submission of documents required upon loan application to Credit Investigation and Property Appraisal)
- 6 working days - Processing and Approval of housing loan application
- 5 working days - Final Evaluation (from submission of documents required upon loan approval) to check availability

### **Processing Fee**

- P1,000 - upon filing of housing loan application with required documents (non-refundable)
- P2,000 - to be deducted from loan proceeds

### **Basic Requirements**

1. Pag-IBIG Housing Loan Application Form (PHLAF)
  2. Preliminary Loan Counseling Questionnaire (PLCQ)
  3. Membership Status Verification Slip (MSVS)
  4. Additional Requirements *(Refer to page 15 and 16)*
- (Items 1-3 are downloadable from the Pag-IBIG website, [www.pagibigfund.gov.ph](http://www.pagibigfund.gov.ph))*

## Schedule of Housing Loan Counseling

DAY	TIME	VENUE/ROOM
<b>For NCR Branches</b>		
Monday to Friday	8:00 a.m. to 10:00 a.m. 1:00 p.m to 3:00 p.m.	Rm 602 A. Tadiran Hall, The Atrium of Makati
Saturday	9:00 a.m. to 11:00 a.m.	Makati Ave., Makati City
<b>For OFWs</b>		
Tuesday Thursday Friday	1:00 p.m. to 3:00 p.m.	Training Room 1, 8 <sup>th</sup> Flr. 317 Justine Bldg. Sen. Gil Puyat Ave., Makati City
<b>For Regional Branches</b>		
Proceed to the Housing Loans Division		

### Procedure

#### ***Stage 1: Attend the Pag-IBIG Housing Loan Counseling***

STEP 1	<ul style="list-style-type: none"> <li>▪ Go to the Atrium of Makati Building or any Regional Branch.</li> <li>▪ Proceed to Rm 602 of the Atrium of Makati, Makati Avenue, Makati City.  For Regional Branch, proceed to the Housing Loans Division (HLD) servicing counter.</li> <li>▪ Inform the staff that you will attend the housing loan counseling.</li> </ul>	<u>Person Responsible</u>  Mortgage Loans Specialist
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<p>STEP 3 3 minutes</p>	<ul style="list-style-type: none"> <li>▪ Proceed to the Cash Division-Loans Management Group.  For Regional Branch, proceed to the Cash and Administrative Services Division.</li> <li>▪ Present POF and pay the P1,000 processing fee.</li> <li>▪ Get Pag-IBIG Fund Receipt (PFR, copy 1).</li> <li>▪ Photocopy PFR.</li> </ul>	<p><u>Person Responsible</u></p> <p>Cashier II</p>
<p>STEP 4 3 minutes</p>	<ul style="list-style-type: none"> <li>▪ Proceed to the Members Services Support Division-Servicing Department servicing counter.  For Regional Branch, proceed to the Housing Loans Division (HLD) servicing counter.</li> <li>▪ Submit photocopy of the PFR and get Acknowledgement Receipt (AR).</li> </ul>	<p>Mortgage Loans Specialist</p>
<p><i>Notes:</i></p> <ol style="list-style-type: none"> <li>1. <i>The Mortgage Loans Specialist of the Members Services Support Division-Servicing Department/Housing Loans Division shall inform you thru telephone/cellphone of any findings regarding the Credit Investigation within 5 working days.</i></li> <li>2. <i>The Property Appraiser II of the Property Valuation Division/Housing Loans Division shall inform you thru telephone/cellphone on the schedule of property appraisal within 5 working days. You will be informed of any findings within 2 working days from inspection.</i></li> </ol>		

**Stage 3: Approval of housing loan application**

STEP 1	<ul style="list-style-type: none"> <li>▪ Receive telephone/cellphone call regarding approval of housing loan application.</li> </ul>	<u>Person Responsible</u>
STEP 2	<ul style="list-style-type: none"> <li>▪ Go to the Atrium of Makati/Regional Branch.</li> <li>▪ Proceed to the Members Services Support Division-Servicing Department servicing counter.</li> </ul> <p>For Regional Branch, proceed to the Housing Loans Division (HLD) servicing counter.</p>	
STEP 3 5 minutes <u>Pag-IBIG Member/ Seller</u>	<ul style="list-style-type: none"> <li>▪ Sign the LMA, PN, DSLT and “Conforme” portion of the NOA.</li> <li>▪ Receive the following documents:               <ul style="list-style-type: none"> <li>* Notice of Approval (NOA)</li> <li>* Letter of Guaranty (LOG) (<i>applicable to all loan purposes except for Construction of House and Home Improvement</i>)</li> <li>* Disclosure Statement on Loan Transaction (DSLTL)</li> <li>* Loan and Mortgage Agreement (LMA)</li> <li>* Promissory Note (PN)</li> </ul> </li> <li>▪ For disapproved applications, get Notice of Disapproval (NOD).</li> </ul>	Mortgage Loans Specialist
STEP 4	<ul style="list-style-type: none"> <li>▪ Proceed to the Notary Public for the notarization of the LMA and the PN.</li> <li>▪ Complete the requirements in the NOA.</li> </ul> <p><i>Notes:</i></p> <ol style="list-style-type: none"> <li>1. <i>The requirements must be submitted within 90 days from receipt of LOG/NOA.</i></li> <li>2. <i>For registration and transfer of title, please refer to guide on page 17 and 18.</i></li> </ol>	



<p>30 minutes <u>Pag-IBIG Member</u></p> <p>5 minutes <u>Pag-IBIG Member</u></p>	<p><i>Purchase, Purchase of Lot and Construction of House.</i></p> <ol style="list-style-type: none"> <li>2. <i>In case Check will be claimed by an authorized representative, submit a notarized Special Power of Attorney (SPA) and 2 valid IDs each of the Principal and Attorney-in-Fact.</i></li> <li>3. <i>For loans with House Construction or Home Improvement, loan proceeds shall be released on a staggered basis depending on the progress of the construction. (Refer to House Construction or Home Improvement with Staggered Releases)</i></li> </ol> <p>For payment of HL amortization thru Post-Dated Checks (PDCs)</p> <ul style="list-style-type: none"> <li>▪ Issue 12 PDCs to cover the 1 year monthly amortization.</li> </ul> <p><i>Notes:</i></p> <ol style="list-style-type: none"> <li>1. <i>Upon consumption of 10 PDCs, issue 12 new PDCs (exclusive of the remaining 2 PDCs).</i></li> <li>2. <i>You may claim your Pag-IBIG Fund Receipts at the Pag-IBIG Branch where you issued your PDCs.</i></li> </ol> <ul style="list-style-type: none"> <li>▪ Get Acknowledgement Receipt (AR) and Notice of Installment/Amortization.</li> </ul> <p>For payment of housing loan amortization thru salary deduction</p> <ul style="list-style-type: none"> <li>▪ Present Authority to Deduct duly received by the Billing and Collection Department-NCR/Loans and Contribution Management and Recovery Division-Regional Branch.</li> <li>▪ Get Notice of Installment/Amortization.</li> </ul>	<p><u>Person Responsible</u></p> <p>Check Release Controller</p>
<p><b>END OF TRANSACTION</b></p>		

**For House Construction or Home Improvement with Staggered Releases**

		<u>Person Responsible</u>
<p>STEP 1 <u>Pag-IBIG Member</u></p>	<ul style="list-style-type: none"> <li>▪ Upon utilization of at least 90% of the previous release, coordinate (thru telephone or personal visit) with the Property Appraiser II of the Property Valuation Division/Housing Loans Division (for Regional Branch) for the schedule of inspection.</li> </ul> <p><i>Note: The Property Valuation Division/Housing Loans Division (For Regional Branch) shall conduct inspection of the property within 5 working days from receipt of the request.</i></p>	<p>Property Appraiser II</p>
<p>STEP 2 <u>Pag-IBIG Member</u></p>	<ul style="list-style-type: none"> <li>▪ Receive telephone/cellphone call regarding Check availability.</li> </ul>	<p>Check Release Controller</p>
<p>STEP 3 <u>Pag-IBIG Member</u></p>	<ul style="list-style-type: none"> <li>▪ Present 2 valid IDs (<i>refer to page 19</i>) and get Check.</li> </ul>	
<p><i>Note: For succeeding releases, repeat Steps 1 to 3.</i></p>		

## DOCUMENTS REQUIRED UPON LOAN APPLICATION

### A. Documentary Requirements

1. Housing Loan Application with recent ID photos of borrower
2. Proof of Income
  - 2.1 For Locally Employed, any of the following:
    - a. Notarized Certificate of Employment and Compensation (Pag-IBIG format)
    - b. Notarized Certificate of Employment and Compensation (Employer's format) and latest one (1) month payslip
    - c. Income Tax Return/Certificate of Tax Withheld (BIR Form No. 2316) and latest one (1) month payslip
  - 2.2 For Self-Employed

ITR and Audited Financial Statements and Official Receipt of tax payment from bank, DTI Registration, Mayor's Permit
  - 2.3 For Pag-IBIG Overseas Program (POP) Members

Employment Contract or Employer's Certificate of Income (with English translation if in foreign language) or other valid Proof of Income
3. Contract to Sell or similar agreement between the buyer and the seller.
4. For POP members, Special Power of Attorney notarized prior to date of departure or duly certified and authenticated by the Philippine Embassy or Consulate in the country where the member is staying, if abroad.
5. Insurance Coverage
  - If availing of loans over P2.0 M to P3.0 M and aged up to 60 years old, Health Statement Form (Medical Questionnaire)
  - If over 60 years old, Health Statement Form (Medical Questionnaire) and Full Medical Examination
  - If POP member over 60 years old, Health Statement Form (Medical Questionnaire)

*The Pro-forma Health Statement Form (Medical Questionnaire) is available at the Members Services Support Division-Servicing Department for NCR or at any Pag-IBIG Regional Branch. These are downloadable from the Pag-IBIG website, [www.pagibigfund.gov.ph](http://www.pagibigfund.gov.ph).*

## **B. Technical Requirements**

1. Certified true copy of TCT/CCT by the Register of Deeds (latest title)
2. Location Plan and Vicinity Map
3. Photocopy of Tax Declaration

### **Additional Requirements Depending on the Loan Purpose**

#### ***For Refinancing***

1. Statement of Account on outstanding loan balance, indicating loan purpose
2. Any of the following documents:
  - Official Receipt for the past 12 months
  - Subsidiary Ledger
  - Any valid proof of payment for the past 12 months

#### ***For Purchase of Lot and Construction of House, Construction of House, Home Improvement***

1. Building Plans, Specification and Bill of Materials duly signed by the Licensed Civil Engineer or Architect

## **DOCUMENTS REQUIRED PRIOR TO LOAN RELEASE**

1. TCT/CCT in the name of the borrower with proper mortgage annotation in favor of the Pag-IBIG Fund (owner's copy)
2. Certified true copy of the TCT/CCT in the name of the borrower with proper mortgage annotation in favor of the Pag-IBIG Fund (RD's copy)
3. Photocopy of New Tax Declaration in the name of the borrower and updated Real Estate Tax Receipt
4. Collection Servicing Agreement with Authority to Deduct or Post Dated Checks, if applicable
5. Proof of Billing Address

### **Pag-IBIG Documents**

6. Notarized Loan and Mortgage Agreement (LMA) with original RD stamp
7. Notarized Promissory Note (PN)
8. Disclosure Statement on Loan Transaction (DSLTT)

### **Additional Requirements Depending on the Loan Purpose**

1. Occupancy Permit (*for Purchase of New Residential Unit/newly constructed house*)
2. Building Plans/Electrical/Sanitary Permits duly approved by building officials (*for Purchase of Lot and Construction of House/House Construction/Home Improvement*)
3. Deed of Absolute Sale (DOAS) with original RD stamp.

## GUIDE ON THE REGISTRATION AND TRANSFER OF TITLE

- A. For purchase of a residential house and lot, townhouse or condominium unit or purchase of a fully developed lot
1. Proceed to **Bureau of Internal Revenue (BIR)** that has jurisdiction over the property:
    - Present Deed of Absolute Sale (DOAS) and Loan and Mortgage Agreement (LMA)
    - Request computation of Documentary Stamps and Capital Gains Tax.
    - Pay Documentary Stamps and Capital Gains Tax at designated bank.
    - Present bank receipt
    - Request issuance of Certificate Authorizing Registration (CAR)
  2. Proceed to **Registry of Deeds (RD)** that has jurisdiction over the property:
    - Present the following documents:
      - \* Certificate Authorizing Registration (CAR)
      - \* Deed of Absolute Sale (DOAS)
      - \* Loan and Mortgage Agreement (LMA)
    - Pay transfer tax and registration fees.
    - Request for the following:
      - \* Issuance of new title under borrower's name
      - \* Certified true copy of new title
      - \* DOAS stamped received
      - \* LMA stamped received
      - \* Certified true copy of the TCT/CCT (new-RD's copy)
  3. Proceed to **Assessor's Office** that has jurisdiction over the property:
    - Present new title
    - Pay fees for the issuance of new tax declaration under the borrower's name for lot and house, if applicable.
    - Secure copy of new Tax Declaration for lot and house, if applicable.

B. For House Construction or Home Improvement,

1. Proceed to **Registry of Deeds (RD)** for the annotation of mortgage.
  - Present the following documents:
    - \* TCT/CCT
    - \* Loan and Mortgage Agreement (LMA)
  - Pay registration fee.
  - Request for the following:
    - \* Certified true copy of title with mortgage annotation (RD's copy)
    - \* LMA stamped received
2. Upon completion of house construction or home improvement, proceed to **Local Government Unit's Engineering Office** that has jurisdiction over the property:
  - Present Certificate of Completion
  - Secure Occupancy Permit

C. For Refinancing,

1. Proceed to **Originating Institution** where the property is mortgaged.
  - Present Letter of Guaranty (LOG)
  - Secure TCT/CCT
2. Proceed to **Registry of Deeds (RD)** for the cancellation and annotation of mortgage.
  - Present the following documents:
    - \* TCT/CCT
    - \* Loan and Mortgage Agreement (LMA)
    - \* Release of Real Estate Mortgage (REM)
  - Pay the appropriate fees.
  - Request for the following:
    - \* Certified true copy of title with mortgage annotation
    - \* LMA stamped received

## **List of Valid IDs acceptable to the Fund**

1. Company ID
2. Passport
3. GSIS E-Card
4. SSS Card
5. Philhealth Card
6. Driver's License
7. Professional Regulation Commission (PRC) ID
8. NBI Clearance
9. Police Clearance
10. Postal ID
11. Voter's ID
12. Barangay Certification
13. Senior Citizen Card
14. OWWA ID
15. OFW ID
16. Seaman's Book
17. Alien Certification of Registration/Immigrant Certificate of Registration
18. National Council for the Welfare of Disabled Persons (NCWDP) Certification
19. DSWD Certification
20. Other Valid IDs issued by the Government and its instrumentalities.

## HANDLING MEMBER'S SUGGESTION/COMPLAINT

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 NCR/Regional branches.

For NCR provident-related concerns, please visit the Pag-IBIG Branch maintaining your records. However, for housing-related concerns, you may visit us at the ground floor of Atrium of Makati, Makati Avenue, Makati City.

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 Customer Service Feedback Form (CSFF) or the Customer Complaint Form (CSF). These forms are available at various counters of any Pag-IBIG Office. You may drop the accomplished form/s at designated Suggestion/Complaint Boxes upon your visit.

- **Letters**

Letters may be sent to:

The Member Relations Department  
Rm 603, 6/F The Atrium of Makati  
Makati Avenue, Makati City

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

- **E-mails**

E-mails 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), from Monday to Friday between 8:00 am and 5:00 pm. However, you may also call the Marketing and Enforcement Division of the concerned branch at telephone numbers indicated under List of 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>Duration</b>	<b>Nature of Concern</b>
3 working days	<ul style="list-style-type: none"><li>▪ Simple queries (General Information)</li><li>▪ Complaints</li></ul>
10 working days	<ul style="list-style-type: none"><li>▪ Complex queries (Policy and Loan-related queries, queries that require coordination with other Pag-IBIG offices)</li><li>▪ Grave complaints</li></ul>
1 hour	<ul style="list-style-type: none"><li>▪ Pag-IBIG Hotline Queries</li></ul>

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

## Pag-IBIG Branch Areas of Coverage

### **Atrium of Makati**

National Capital Region (NCR),  
Laguna (*San Pedro, Biñan, Sta.  
Rosa, Cabuyao only*), Rizal, Cavite

### **NORTHERN LUZON**

#### **La Union**

Abra, Ilocos Sur, Ilocos Norte, La  
Union, Pangasinan

#### **Baguio**

*Baguio, Benguet, Mt. Province*

#### **Tuguegarao**

*Batanes, Cagayan, Tuguegarao  
City, Ifugao, Isabela, Cauayan  
City, Santiago City, Kalinga  
Apayao, Nueva Vizcaya, Quirino*

#### **San Fernando**

*Pampanga, Angeles City, Tarlac,  
Nueva Ecija, Cabanatuan City,  
Palayan City, San Jose City,  
Aurora*

#### **Dinalupihan**

*Western Pampanga, Bataan,  
Balanga City, Zambales, Olongapo  
City*

#### **Malolos**

*Malolos City, San Jose Del Monte  
City*

### **SOUTHERN LUZON**

#### **Lucena**

*Marinduque, Quezon*

#### **Batangas**

*Batangas, Occidental Mindoro,  
Oriental Mindoro, Romblon*

#### **Calamba**

*Palawan, Laguna (except:  
Cabuyao, Biñan, Sta. Rosa, San  
Pedro)*

#### **Legaspi**

*Albay, Legazpi City, Catanduanes,  
Masbate, Sorsogon*

#### **Naga**

*Camarines Norte, Camarines Sur,  
Iriga City, Naga City*

### **VISAYAS**

#### **Iloilo**

*Iloilo, Iloilo City, Passi City,  
Antique, Aklan, Capiz, Roxas City,  
Guimaras*

#### **Bacolod**

*San Carlos City, Escalante City,  
Sagay City, Cadiz City, Victorias  
City, Silay City, Talisay City,  
Bacolod City, Bago City, La  
Carlota City, Himamaylan City,  
Kabankalan City, Sipalay City*

#### **Mandaue**

*Mandaue, Danao City, Lapu-Lapu  
City, Mandaue City, Bohol, Danao  
City*

#### **Cebu**

*Cebu City, Toledo City, Negros  
Oriental, Bais City, Canlaon City,  
Dumaguete City, Tanjay City*

#### **Tacloban**

*Leyte, Southern Leyte, Western  
Samar, Biliran, Northern Samar,  
Eastern Samar*

### **NORTHERN MINDANAO**

#### **Zamboanga City**

*Zamboanga del Norte, Basilan,  
Tawi-tawi, Sulu*

#### **Pagadian**

*Zamboanga del Sur, Zamboanga  
Sibugay, Misamis Occidental*

#### **Cagayan de Oro**

*Misamis Oriental, Bukidnon,  
Camiguin*

#### **Butuan**

*Agusan del Norte, Agusan del Sur,  
Surigao del Norte, Surigao del Sur*

#### **Iligan**

*Lanao del Norte, Lanao del Sur*

### **SOUTHERN MINDANAO**

#### **Davao City**

*Davao City, Island Garden City of  
Samal, Digos City, Davao del Sur*

#### **Tagum**

*Tagum City, Panabo City, Davao  
del Norte, Compostella Valley,  
Davao Oriental*

#### **General Santos**

*South Cotabato, Koronadal City,  
Sarangani*

#### **Cotabato City**

*North Cotabato, Maguindanao,  
Sultan Kudarat*

# LIST OF Pag-IBIG OFFICES AND BRANCHES

## NCR

### SERVICING DEPARTMENT

Rm 108 Ground Floor  
The Atrium of Makati  
Makati Ave., Makati City

## NORTHERN LUZON

### LA UNION

Pag-IBIG Fund Building  
Government Center, Sevilla, San  
Fernando City, La Union  
072-2425588-89 local 202

### Vigan Extension Office

G/F CAP Building  
Florentino Street, Vigan City  
072-6321118

### Ilocos Norte Extension Office

WC Building Barangay #10  
D. Samonte St., Laoag City  
077-7704699/7705216

### BAGUIO

G/F Insular Life Building  
Abanao St corner Legarda Road  
Baguio City  
074-619-1330/2710 local 202

### DAGUPAN

1<sup>st</sup> and 3<sup>rd</sup> Floors  
Benning Realty Square  
Pantal District Arellano St.  
Dagupan City, Pangasinan  
075-5223865/3266 local 304

### MALOLOS

2<sup>nd</sup> Floor, North Centrum  
Bldg. Tabang, Guiguinto,  
Bulacan

044-7940549 local 107

### Cabanatuan Extension Office

2<sup>ND</sup> Floor DBP Building  
Burgos Ave., Cabanatuan City  
044-6001225

### SAN FERNANDO

Suburbia Commercial Center  
Maimpis San Fernando,  
Pampanga  
045-8604490 local 118

### Tarlac Extension Office

Benin Building  
Zamora Street  
San Roque, Tarlac City  
045-6286026

### DINALUPIHAN

NEJ Building  
San Ramon Highway  
Dinalupihan, Bataan  
047-4811181

### TUGUEGARAO

Ong Chong Building  
88 del Rosario Street  
Tuguegarao City, Cagayan  
078-8441448 local 111/113

### Isabela Extension Office

2<sup>nd</sup> Floor, Bucag Building  
corner Faustino L. Dy and  
Cancellor Streets, Cauayan  
City, Isabela  
078-6345156/6522883

### Nueva Vizcaya Extension Office

BAJ Building Mabini Street  
Solano, Nueva Vizcaya  
078-3266113

## SOUTHERN LUZON

### CALAMBA

High Rise Business Center  
National Highway Halang,  
Calamba City  
049-5651278 local 201/205

### LUCENA

2<sup>nd</sup> Floor Lucena Grand  
Central Terminal Building  
Ilayang Dupay, Lucena City  
042-3736727

### BATANGAS

Caedo Commercial Building,  
National Highway Bo.  
Calicanto, Batangas City  
043-7236578

### Calapan Extension Office

Unit 11 Filipiniana Commercial  
Complex Brgy Sto Niño,  
Calapan City, Oriental Mindoro

### Palawan Extension Office

Lustre Building Rizal Avenue  
Puerto Princesa City, Palawan  
048-4335024/4334522

### LEGAZPI

Buban Building Peñaranda  
Street Extension Bonot,  
Legazpi City  
052-4808539/480-8867  
local 121/144/119

### Masbate Field Service Center

Espinosa Apartment Mabini  
Street Masbate City, Masbate  
056-3333678

### Catanduanes Field Service Center

2<sup>nd</sup> Floor Zafe Building, Francia  
Virac, Catanduanes  
052-8110783

### NAGA

Annelle Building  
Tabuco, Naga City  
054-4735232-34  
local 14

### Daet Field Service Center

Rafer Building Magallanes,  
Hiraya, Daet, Camarines  
Norte  
054-4401640

## VISAYAS

### ILOILO

F & E Building Emmanuel  
Business Center Benigno  
Aquino Avenue  
Molo, Iloilo City  
033-3388006

### Kalibo Service Center

3<sup>rd</sup> Floor Garcia Building  
C. La Cerna Street  
Kalibo, Aklan  
036-2689336

### Capiz Extension Office

Acevedo Building  
Mckinley Street, Roxas City  
036-6214165

### BACOLOD

St. Francis Center  
Araneta Street Singcang,  
Bacolod City  
034-4351129/4351137-40  
local 104/115/114

### CEBU

WT Corporate Tower  
Mindanao Ave. corner  
Archbishop Street Cebu  
Business Park, Cebu City  
032-4155008

### MANDAUE

A.S. Fortuna Street  
Mandaue, Cebu City  
032-4226000/422-6086  
local 2202

### Dumaguete Extension Office

Philippine National Red Cross  
Building Legaspi Street,  
Dumaguete  
035-4228199/2257713

### Tagbilaran Extension Office

Maria Clara Street  
Tagbilaran City  
038-4125977/2354065

### TACLOBAN

Pag-IBIG Fund Building,  
Lopez Jaena cor Del Pilar  
extensions, Tacloban City  
053-3259089

### Catbalogan Extension Office

11 Del Rosario Street,  
Catbalogan, Samar  
055-2515895

### Ormoc Service Center

Rm 208, 2<sup>nd</sup> floor, Superdome,  
San Pedro Street, Ormoc City  
053-2555089

## NORTHERN MINDANAO

### ZAMBOANGA

Pag-IBIG Fund Building  
San Jose Road Baliwasan,  
Zamboanga City  
062-9920805

### Dipolog Extension Office

3<sup>rd</sup> Floor Elio Building  
Arellano corner Echavez Sts.  
Dipolog City  
065-9081178/2124542

### PAGADIAN

2<sup>nd</sup> Floor DBP Building  
Rizal Avenue,  
Balangasan District  
Pagadian City  
062-2152716 local 7  
**CAGAYAN DE ORO**  
Pag-IBIG Fund Building  
J.R. Borja-Mortola Street  
Cagayan De Oro City  
08822-710268/088-8561860

### BUTUAN

ARUJ Building  
T. Calo Extension  
Butuan City  
085-3423183/3416379  
local 21

### Surigao Extension Office

4<sup>th</sup> floor Laurente Building  
(EDUHOME ENT.)  
Rizal Street, Surigao City  
086-8266212

### ILIGAN

Ground & 2<sup>nd</sup> Floor  
Gonzales-Gimeno Building IV  
Tubod Highway, Iligan City  
063-2213199 local 19

### Kidapawan Service Center

2<sup>nd</sup> Floor  
Zepol Building  
Alin Street, Kidapawan City  
064-2885470

## SOUTHERN MINDANAO

### DAVAO

Pryce Tower Condominium  
Pryce Business Park  
Bajada 8000, Davao City  
082-2244733

### TAGUM

Ramos Building  
Arellano Street, Tagum City  
084-4004700

### GENERAL SANTOS

2<sup>nd</sup> and 3<sup>rd</sup> Floors  
RDRDC Building  
Santiago Boulevard  
General Santos City  
083-5545468  
**Koronadal Extension Office**  
2<sup>nd</sup> Level Fitmart Mall of Marvel  
National Highway  
Koronadal City  
083-2288125

### COTABATO

6<sup>th</sup> Floor Cotabato Yu Ekey  
Marketing Building  
Don Rufino Alonzo Street  
Cotabato City  
064-4216946

### 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.paqibigfund.gov.ph](http://www.paqibigfund.gov.ph).