



Pag-IBIG Fund

Programs and Benefits

Our Corporate Philosophy

Vision

For every Filipino worker to save with Pag-IBIG Fund and to have decent shelter.

Mission

To generate more savings from more Filipino workers, to administer a sustainable Fund with integrity, sound financial principles, and with social responsibility, and to provide accessible funds for housing of every member.

Values

The governing values that will steer the Pag-IBIG Fund in pursuit of its vision include Integrity, Excellence, Professionalism and Service.

Pag-IBIG Fund

Pag-tutulungan sa kinabukasan: **I**kaw, **B**angko, **I**ndustriya, at **G**obyerno.



PROVIDENT SAVINGS

To establish, develop, promote, and integrate a nationwide sound and viable tax-exempt mutual provident savings system suitable to the needs of the employed and other earning groups



SHELTER FINANCING

To motivate them to better plan and provide for their housing needs, by membership in the HDMF, with mandatory contributory support of the employers in the spirit of social justice and the pursuit of national development

Mandatory membership for Filipino workers earning at least ₱1,000 a month

Pag-IBIG Fund Snapshot

17.40 Million
Members

as of March 2017

2016 Dividends

₱22.3 B

HIGHEST EVER!

₱451.67 B

Total Assets
as of March 2017

₱32.8 B

Membership Savings
2016

2016 Net Income

₱25.01 B

122

Branches
Nationwide



23

Posts Worldwide

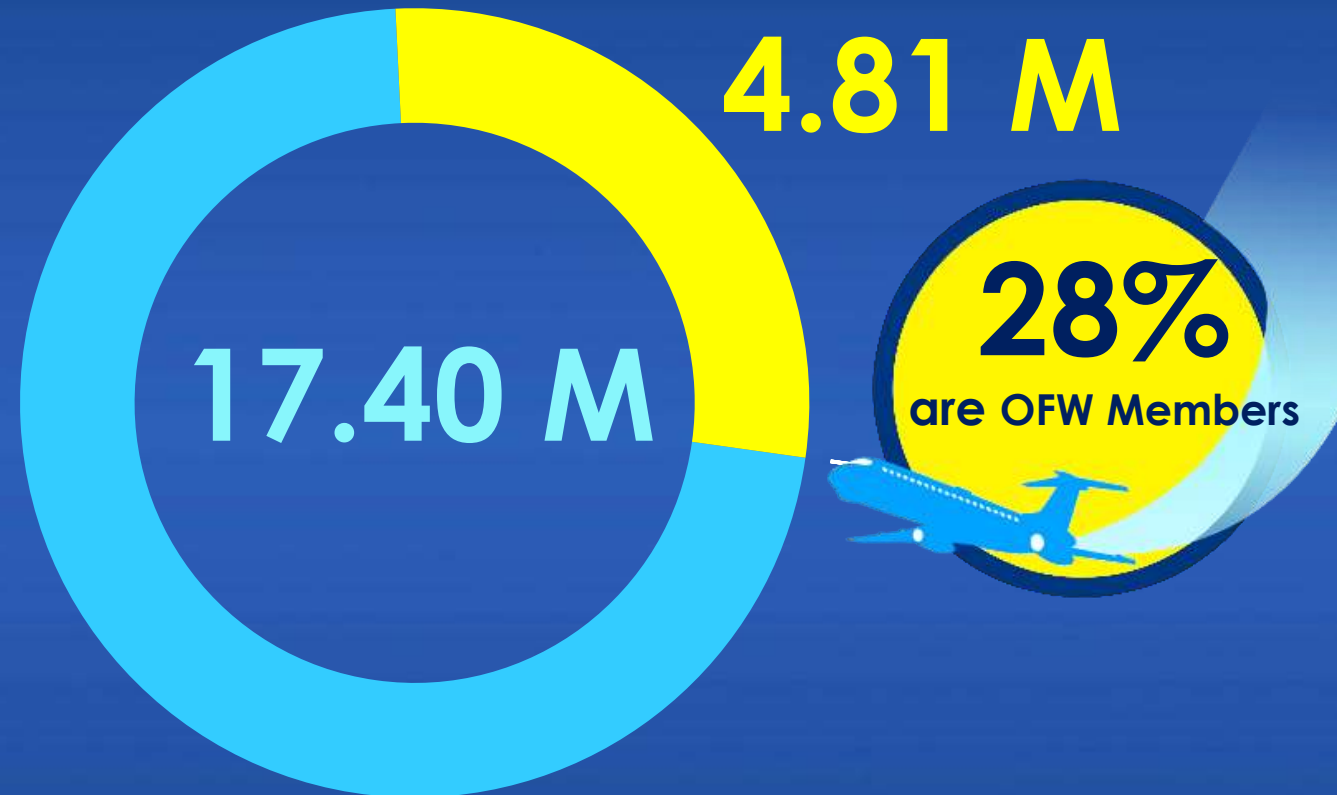


2016 Dividend Rate

6.93%
per annum



Membership Level of Overseas Filipino Workers (OFWs)



■ Total Members ■ OFW Members

**Pag-IBIG Membership is
Mandatory for OFWs**



Overseas Posts Worldwide



Overseas Posts (23)		
Asia Pacific (8)	Europe (4)	Middle East (9)
<ol style="list-style-type: none">1. Korea2. Japan3. Macau4. Hong Kong5. Taiwan6. Brunei7. Malaysia8. Singapore	<ol style="list-style-type: none">1. London2. Milan3. Rome4. Greece	<ol style="list-style-type: none">1. Bahrain2. Abu Dhabi3. Qatar4. Kuwait5. Al Khobar6. Riyadh7. Dubai8. Oman9. Jeddah
United States of America (2) NEW!		
<ol style="list-style-type: none">1. New York	<ol style="list-style-type: none">2. Canada	

23 POSTS
WORLDWIDE
and expanding

Pag-IBIG FUND PROGRAMS



PROVIDENT PROGRAMS



HOME LENDING PROGRAMS



PROVIDENT PROGRAMS

- Pag-IBIG Savings
- Modified Pag-IBIG 2 (MP2) Savings
- Multi-Purpose Loan
- Calamity Loan



Pag-IBIG Savings

(Mandatory)

- ✓ Higher yield
- ✓ Tax-exempt
Free from 20% withholding tax
- ✓ Government guaranteed
- ✓ 20-year membership period

2016 Dividend Rate

6.93%

per annum





HIGHER INVESTMENT RETURN THROUGH MODIFIED Pag-IBIG 2 (MP2) SAVINGS (Voluntary)

- ✓ Higher yield
vs regular Pag-IBIG savings
- ✓ Minimum of ₱500 savings only
- ✓ Deposit anytime
- ✓ 5-Year maturity period

2016 Dividend Rate

7.43%

per annum





IMMEDIATE ASSISTANCE THROUGH THE MULTI-PURPOSE LOAN PROGRAM

- ✓ Only 10.75% interest rate per annum
- ✓ Minor home improvement
- ✓ Livelihood
- ✓ Educational expenses
- ✓ Health and wellness
- ✓ Other purposes

P11.41 B

Loans Approved
(January – March 2017)

No. of Beneficiaries

524,434



EMERGENCY SUPPORT THROUGH THE CALAMITY LOAN PROGRAM

Financial assistance to Pag-IBIG members
In calamity-stricken areas.

5.95%

interest rate per annum

LOWEST IN THE MARKET

January – March 2017

Loan Value

₱760 M

**No. of
Beneficiaries**

53,535





PROVIDENT BENEFITS CLAIMS

Total Accumulated Value (TAV) can be withdrawn upon the occurrence of any of the grounds for termination of Fund membership.

- Membership Maturity
- Retirement
- Permanent Total Disability or Insanity
- Termination from service by reason of health
- Permanent departure from the country
- Death
- Any other reason as may be approved for by the Board of Trustees

Jan. – Mar. 2017

Amount	P2.69 B
No. of Claimants	58,965





Pag-IBIG LOYALTY CARD



3.4 M
Cardholders
as of Apr. 2017

186
Partner Establishments
and counting
as of Apr. 2017

Up to
50% DISCOUNT
ON MEDICINES
**with partner pharmas & drugstores*

PESO POINTS
on Groceries and Fuel
**with Puregold and Petron*

Up to
15% DISCOUNT
ON TUITION FEES
**with partner schools*



HOME LENDING PROGRAMS

- **End-User Financing Program**
- **Affordable Housing Program**
- **Pag-IBIG Led Housing Program**
- **Institutional Loan Program**



LOWEST EVER INTEREST RATE FOR REGULAR HOUSING LOAN

- ✓ Borrow up to ₱6M
- ✓ Multiple housing loans allowed
- ✓ Up to 2 co-borrowers

AS LOW AS
5.5%
interest rate per annum
1-year re-pricing period

Actual Housing Loan Takeouts (January – March 2017)

Loan Value

P14.5 B

No. of Units

18,579





AFFORDABLE HOUSING FOR MINIMUM WAGE-EARNERS

- ✓ **Subsidized interest rate** *for first 10 years of loan term*
- ✓ **30 years maximum loan term**
- ✓ **Monthly Payment as low as ₱2,280**
- ✓ **Loan up to ₱750K**

4.5%*
interest rate per annum
for up to P450K loan



2016 Actual Affordable HL Takeouts	
Loan Value	P7.97 B
No. of Units	19,908

**for first 10 years of loan term*



LOWEST-EVER INTEREST RATE

For Minimum-Wage Earners

3%

PER ANNUM

The new rate is **33% lower** than the previous 4.5% interest rate.



BETTER SERVICES

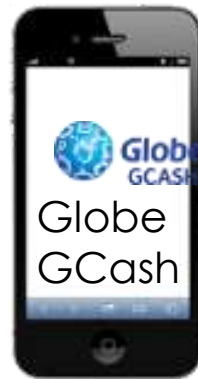


Payment Channels

5,500+
PAYMENT PARTNERS
NATIONWIDE

almost 700
REMITTANCE PARTNERS
ABROAD

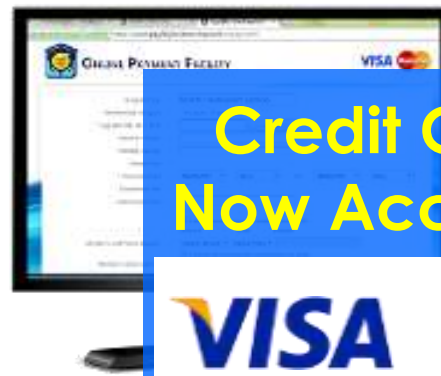
Globe GCash



**SMS
Phone
Banking**

**for Philippines only.*

Online Payment



**Credit Cards
Now Accepted**

VISA



Partner Banks



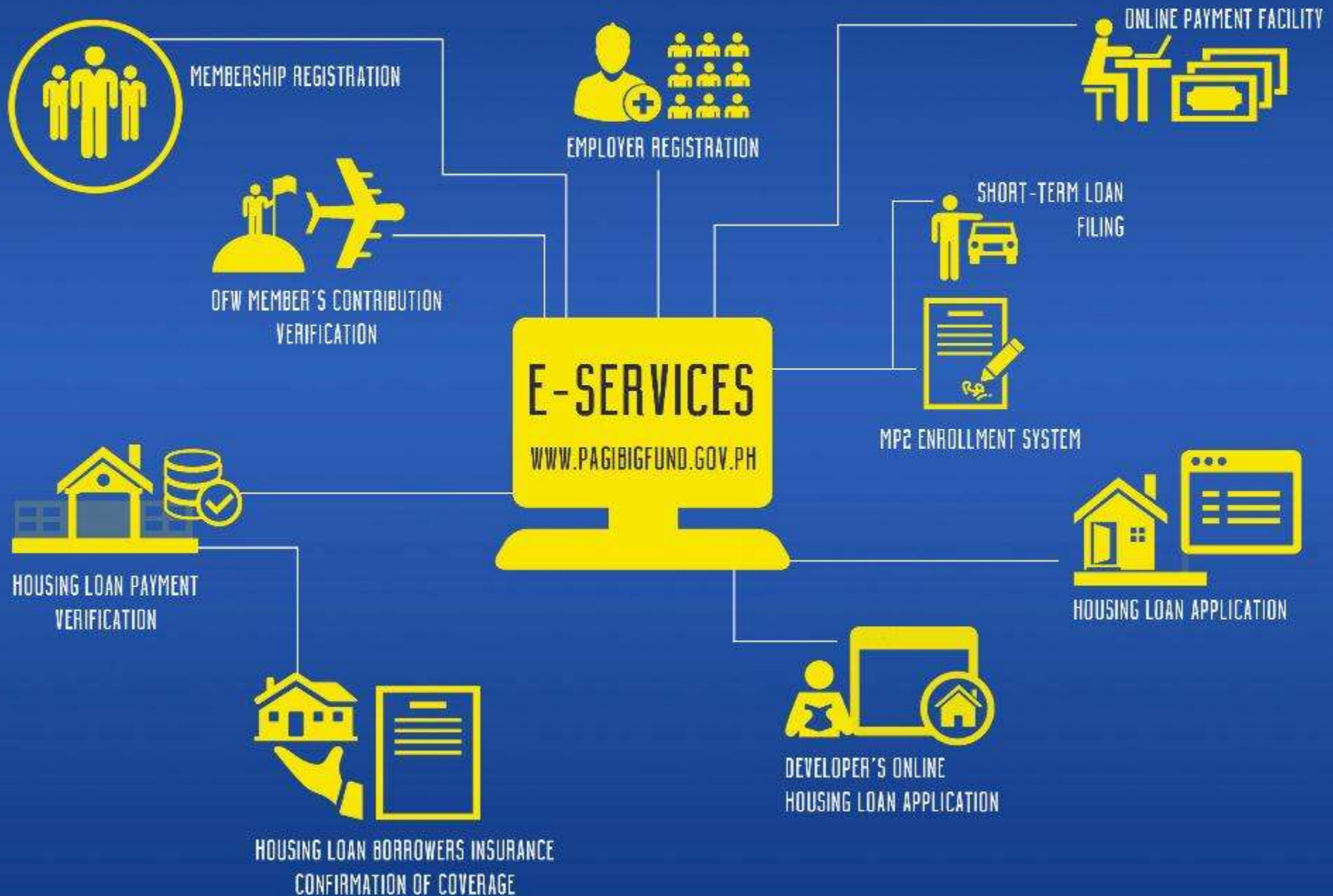
BancNet

eGov
Participating banks:*



as of March 2017

e-Services



The Pag-IBIG 24/7 Contact Center



(02) 724-4244 (standard rates apply)



contactus@pagibigfund.gov.ph



Log on to www.pagibigfund.gov.ph,
choose "Contact Us," and click "Chat" icon

724-4244

P A G - I B I G

CALL NOW!

Awards and Recognitions



COA'S UNQUALIFIED OPINION
2012 • 2013 • 2014 • 2015

4-PEAT!



BACK-TO-BACK
MOST OUTSTANDING
ACCOUNTING OFFICE AWARD
2014 & 2015



All these **without increasing**
the monthly mandatory
membership savings of
P100 only since 1980s.



Thank You.