Advisory No. 254 s. 2025

In compliance with DepEd Order (DO) No. 8, s. 2013
this advisory is issued not for endorsement per DO 28, s. 2001,
but only for the information of DepEd officials,
personnel/staff, as well as the concerned public.
(Visit www.deped.gov.ph)

PAG-IBIG FUND (HOME DEVELOPMENT MUTUAL FUND) CALAMITY LOAN

The Pag-IBIG Fund (Home Development Mutual Fund is informing our office/division that they are now accepting applications for Calamity Loan Program, for those who have been affected by "Typhoon Nando".

Attached is a copy of the letter from Pag-IBIG Fund (Home Development Mutual Fund) Office for reference.

2515982/ADMIN/JPM/Advisory-Pag-IBIG Fund
October 08, 2025

Pag-IBIG Fund
(Home Development Mutual Fund)

Robinsons Place Ilocos
2nd floor, Alfresco Area,
San Nicolas, Ilocos Norte
09563557379/09685591898
ilocosnorte.me@pagibigfund.gov.ph

October 1, 2025

Dear Valued Employer:

In light of the recent "*Typhoon Nando*" that has affected many in our community, we understand the challenges that you may be facing. As part of our commitment to help our members recover and rebuild, we would like to inform you that Pag-IBIG Fund is now accepting applications for **Calamity Loan Program**.

Borrow up to ***90 % of your total savings*** .

CALAMITY LOAN

Who may file

Any Pag-IBIG Fund member who satisfies the following requirements:

- **Has made at least 12 monthly savings**
- **Has made at least one (1) MS within the last (6) months prior to the date of loan application**
- **If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application**
- **Is a resident of the area which is declared calamity-stricken and/or his/her place of work is declared under state of calamity**

How to File

SCAN HERE

Option 1

File online through Virtual Pag-IBIG, visit our website ***www.pagibigfundservices.com/virtualpagibig*** or simply scan QR Code.

VIRTUAL PAG-IBIG

Option 2

File over-the-counter. Visit nearest Pag-IBIG Branch.
Submit duly accomplished ***Calamity Loan Application Form (CLAF)***.

Attachments:

1. Photocopy of Latest One (1) Month Pay slip or duly accomplished Certificate of Net Pay (back portion of the CLAF) to be signed by Authorized Signatory
2. Photocopy of 1 Valid ID with address of area under state of calamity with 3 specimen signatures
3. Photocopy of Disbursement Card with 3 specimen signatures (Loyalty Card Plus, Landbank Cash Card or Landbank Payroll Account or Savings Account)

SCAN HERE

CALAMITY LOAN APPLICATION FORM

Option 3

File through arranged pick-up of loan applications. Please feel free to reach out at 0930-018- 240 or email us at ilocosnorte.me@pagibigfund.gov.ph .

We encourage all qualified members to apply and take advantage of this assistance. This is one of the many ways we hope to ease your burden during these difficult times.

Tulong na maaasahan, sa oras ng pangangailangan.

Pag-IBIG Fund
Ilocos Norte Branch

BAGONG PILIPINAS

Pambansang PABAHAY para sa Pilipino

CALAMITY LOAN APPLICATION FORM (CLAF)

HQP-SLF-066
(V11, 05/2025)

INSTRUCTIONS:
1. Accomplish this form in one (1) copy only. Print this form back to back on one single sheet of paper.
2. Type or print all entries in BLOCK or CAPITAL LETTERS.
3. All data fields are mandatory. Otherwise, put N/A if not applicable.

Pag-IBIG MID NO.	APPLICATION NO.
DATE OF BIRTH	PLACE OF BIRTH
CITIZENSHIP	EMAIL ADDRESS
CELL PHONE NUMBER	HOME TELEPHONE NUMBER
APPLICANT'S TAXPAYER IDENTIFICATION NUMBER (TIN)	SSS/GSIS NO.
BUSINESS TELEPHONE NUMBER	NATURE OF WORK
NAME OF TYPHOON/CALAMITY	SOURCE OF FUND
LOAN TERM ☐ One (1) Year ☐ Three (3) Years ☐ Two (2) Years	DESIRED LOAN AMOUNT ☐ Maximum Loan Amount ☐ Others, *specify:* ________

LAST NAME | FIRST NAME | NAME EXTENSION *(e.g., Jr., II)* | MIDDLE NAME | MAIDEN MIDDLE NAME *(for married women)* | NO MIDDLE NAME *(check if applicable only)* ☐

COMPLETE MOTHER'S MAIDEN NAME | NATIONALITY | SEX ☐ Male ☐ Female | MARITAL STATUS ☐ Single/Unmarried ☐ Married ☐ Widow/er ☐ Legally Separated ☐ Annulled

PERMANENT HOME ADDRESS *Unit/ Room No., Floor Building Name Lot No., Block No., Phase No. House No.*
Street Name Subdivision Barangay Municipality/City Province/State/Country (if abroad) ZIP Code

PRESENT HOME ADDRESS *Unit/Room No., Floor Building Name Lot No., Block No., Phase No. House No.*
Street Name Subdivision Barangay Municipality/City Province/State/Country (if abroad) ZIP Code

EMPLOYER/BUSINESS NAME

EMPLOYER/BUSINESS ADDRESS *Unit/Room No., Floor Building Name Lot No., Block No., Phase No. House No. Street Name*
Subdivision Barangay Municipality/City Province/State/Country (if abroad) ZIP Code

EMPLOYEE ID NUMBER | DATE OF EMPLOYMENT

LOAN PURPOSE

Non-Housing Related
☐ Home Enhancement
☐ Tuition/Educational Expense
☐ Health and Wellness
☐ Livelihood

Housing Related
☐ House Repair
☐ Minor home improvement
☐ Others, *please specify* ________

PREVIOUS EMPLOYMENT DETAILS FROM DATE OF Pag-IBIG MEMBERSHIP *(Use another sheet if necessary)*

EMPLOYER/BUSINESS NAME	EMPLOYER/BUSINESS ADDRESS	FROM *(mm/yy)*	TO *(mm/yy)*

In the event of the approval of my application for Calamity Loan, I hereby authorize Pag-IBIG Fund to credit my loan proceeds through my Payroll Account/Disbursement Card that I have indicated on the right portion.

SIGNATURE OF APPLICANT

PAYROLL ACCOUNT/DISBURSEMENT CARD

NAME OF BANK/BRANCH

APPLICATION AGREEMENT

In consideration of the loan that may be granted by virtue of this application subject to the pertinent provisions of the Implementing Rules and Regulations of Pag-IBIG Fund, I hereby waive my rights under R.A. No. 1405 (Secrecy of Bank Deposits Act) and authorize Pag-IBIG Fund to verify/validate my payroll account/disbursement card. Furthermore, I hereby authorize my present employer, ____________________ or any employer with whom I may get employed in the future, to deduct the membership savings (MS) and monthly amortization due from my salary and remit the same to Pag-IBIG Fund. If the resulting monthly net take home pay after deducting the computed monthly amortization on Calamity Loan falls below the monthly net take home pay as required under the GAA/company policy, I authorize Pag-IBIG Fund to compute for a lower loanable amount.

I understand that should I fail to pay the monthly amortization due, I shall be charged with a penalty of 1/20 of 1% of any unpaid amount for every day of delay.

If, for any reason, excess loan proceeds are erroneously credited to my payroll account/disbursement card, I hereby authorize Pag-IBIG Fund to debit/deduct the excess amount from my account without need of further notice of demand. Should my account balance be insufficient, the Fund has the right to demand for the excess amount to be refunded.

I authorize Pag-IBIG Fund to disclose, submit, share or exchange any of my account information to legal and government regulating agencies, other banks, partner-merchants or third party in accordance with R.A. No. 9510 (Credit Information System Act), 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. The credit information may also be transferred to service providers (e.g., Credit Information Corporation, Bankers Association of the Philippines - Credit Bureau), likewise in accordance with laws and regulations.

I have read, understood and agree to be bound by the terms and conditions governing the eDisbursement Facility/Program and Pag-IBIG Fund's partner-banks' internal guidelines.

Furthermore, I agree to participate in all current and future promotional activities conducted by the Fund.

I 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 of perjury that my signature appearing herein is genuine and authentic.

Signature of Applicant Over Printed Name

This office agrees to collect the corresponding monthly amortization on this 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 we deduct the monthly amortization due from the applicant's salary but failed to remit it on due date, this office 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.

AUTHORIZED SIGNATORY
(Signature Over Printed Name)

DESIGNATION

Pag-IBIG EMPLOYER ID NO.

PROMISSORY NOTE

For value received, I promise to pay on due date without need of demand to the order of Pag-IBIG Fund with principal office at BDO Life Megaplaza Building, 358, Sen. Gil Puyat Avenue., City of Makati the sum of Pesos:

(P______________) Philippine Currency, with an interest rate of 5.95% per annum, with interest during the grace period and shall be amortized over the term of the loan.

I hereby waive notice of demand for payment and agree that any legal action, which may arise in relation to this note, may be instituted in the proper court of Makati City.

Finally, this note shall likewise be subject to the following terms and conditions:

1. I shall pay the amount of Pesos: ______________________ (P______________) through salary deduction, whenever feasible, over a period of one (1) year/two (2) years/three (3) years, with a grace period of three (3) months. In case I am unable to pay through salary deductions for any of the following circumstances, such as but not limited to, suspension from work; leave of absence without pay; insufficiency of take home pay at any time during the term of the loan; or other circumstances analogous to the foregoing, payments should be made directly to the Pag-IBIG Fund.
2. Payments are due on or before the 15th day of the month starting on ______________________.
3. Payments shall be applied according to the following order of priorities: Penalties, Interest and Principal.
4. A penalty of 1/20 of 1% of any unpaid amount shall be charged to me for every day of delay.
5. I shall be considered in default in any of the following cases:
   a. Any willful misrepresentation made in any of the documents executed in relation hereto;
   b. Failure to pay any three (3) consecutive monthly amortizations;
   c. Failure to pay any three (3) consecutive monthly membership savings;
   d. Violation of any of the membership/STL/housing loan policies, rules, regulations and guidelines of Pag-IBIG Fund.
6. In the event of default, the outstanding loan obligation shall become due and demandable. Without the need for demand, the Fund shall offset the outstanding loan obligation from my Total Accumulated Value (TAV). However, in case my loan is in arrears but not in default, immediate offsetting of my outstanding Calamity Loan obligation shall be effected upon approval of my request, provided, that it is based on any of the following justifiable reasons: Total disability or insanity; Separation from service by reason of health; Death of member's immediate family member; Distressed borrower due to unemployment limited to layoff and/or closure of company; Critical illness of the borrower or any immediate family member, as certified by a licensed physician under any of the following categories, subject to the approval of the Fund: cancer, organ failure, heart-related illness, stroke, neuromuscular-related illness; Repatriation of OFW borrower from host country and other meritorious grounds as may be approved for by the Board.
7. In the event of membership termination prior to loan maturity, any outstanding loan balance shall be deducted from my TAV and/or any amount due to my beneficiaries that is in the possession of the Fund. In case of my death, the outstanding obligation shall be computed up to the date of death. Any payment received after date of death shall be refunded to my beneficiaries.
8. In case of falsification, misrepresentation or any similar acts committed by me, Pag-IBIG Fund shall automatically suspend my loan privileges indefinitely. I shall abide with all the applicable rules and regulations governing this lending program that Pag-IBIG Fund may promulgate from time to time.

Signed in the presence of:

Witness
(Signature over Printed Name)

Witness
(Signature over Printed Name)

Signature of Applicant over Printed Name

*OTHER INFORMATION

How did you learn about the Pag-IBIG Calamity Loan?

☐ Pag-IBIG Fund Website ☐ Radio ☐ Streaming Service Ad ☐ Billboard ☐ Referral ☐ Others: ________
☐ Social media ☐ Television ☐ Newspaper/Online Newspaper ☐ Word of Mouth ☐ Employer/Fund Coordinator

AUTHORITY TO DEDUCT (Optional)

In case of retirement/separation from employment, I hereby authorize my employer to deduct any outstanding Calamity Loan balance from my retirement or separation benefits to fully settle my loan obligation. In the event that my retirement/separation benefits are not sufficient to settle the outstanding balance of my Calamity Loan or my employer fails for whatever reason, to deduct the same from said retirement/separation benefits, I hereby authorize Pag-IBIG Fund to apply whatever benefits are due to me from the Fund to settle the said obligation.

SIGNATURE OF APPLICANT

THIS PORTION IS FOR Pag-IBIG FUND USE ONLY

RECEIVED BY:		**APPROVED/DISAPPROVED BY:**	
(SIGNATURE OVER PRINTED NAME) ***(POSITION/DESIGNATION)***	***DATE***	***(SIGNATURE OVER PRINTED NAME)*** ***(POSITION/DESIGNATION)***	***DATE***

THIS FORM CAN BE REPRODUCED. NOT FOR SALE.

CERTIFICATE OF NET PAY

____

NAME OF BORROWER

For the month of: ______________

Basic Salary ______________

Add: Allowances

______________ ______________

______________ ______________

______________ ______________

______________ ______________

______________ ______________

______________ ______________

Gross Monthly Income ______________

Less: Deductions

______________ ______________

______________ ______________

______________ ______________

______________ ______________

______________ ______________

______________ ______________

Total Deductions ______________

Net Monthly Income ______________

Issued this ________ day of ____, 20___.

I certify under pain of perjury that the above-mentioned information is true and correct.

____

AUTHORIZED SIGNATORY
(Signature Over Printed Name)

HQP-SLF-066
(V11, 05/2025)

GUIDELINES AND INSTRUCTIONS

A. Who May File

Any Pag-IBIG Fund member who satisfies the following requirements:

1. Has made at least twelve (12) monthly membership savings (MS);
   - A member who has withdrawn his MS due to membership maturity, or through optional withdrawal, may apply for a calamity loan, provided that the member has subsequently accumulated 12 monthly MS or at least its equivalent, reckoned from the cut-off date of membership maturity or optional withdrawal.
   - A member who does not meet the required 12 monthly MS may nevertheless, be allowed to avail of a calamity, provided that the total accumulated savings is at least equivalent to 12 monthly MS, based the rate applicable to the member him.
2. Must be an active Pag-IBIG Fund member at time of loan application;
3. If with existing MPL/Calamity Loan/HELPs, the account/s must not be in default as of date of application;
4. Is a resident of the area which is declared calamity-stricken;
5. His/her place of work is declared under state of calamity, subject to the approval of the Management; and
6. Has sufficient proof of income.

B. How to File

The applicant shall:

1. Secure the Calamity Loan Application Form (CLAF) from any Pag-IBIG Fund Branch or download from Pag-IBIG website at www.pagibigfund.gov.ph.
2. Accomplish one (1) copy of the application form.
3. Submit the accomplished application form, together with the required documents to any Pag-IBIG Fund Branch. Processing of loans shall commence only upon submission of the complete documents.

C. Loan Features

1. **Loan Amount**
   A qualified Pag-IBIG member shall be allowed to borrow an amount based on the lowest of the following:
   1.1 Desired Loan Amount
   1.2 Loan Entitlement
   The loan entitlement shall be equivalent to ninety percent (90%) of the member's TAV. However, if the borrower has an existing MPL/Calamity Loan/HELPs, the loanable amount shall be the difference between the 90% of the borrower's TAV and the outstanding balance of his MPL/Calamity Loan/HELPs.
   1.3 Capacity to Pay
   The loanable amount shall be limited to an amount which will not render the borrower's Net Take Home Pay (NTHP) to fall below the minimum requirement as prescribed by the General Appropriation Act (GAA) or company policy, whichever is applicable.
2. **Interest Rate**
   The loan shall be charged with an interest rate of 5.95% per annum, with interest during the grace period and shall be amortized over the term of the loan.
3. **Loan Term**
   The loan shall be repaid over a period of one (1) year, two (2) years or three (3) years, at the option of the member upon loan application, with a grace period of three (3) months.
   However, in the event that the borrower does not indicate the chosen loan term upon loan application, the default term shall be two (2) years.
4. **Loan Release**
   The loan proceeds shall be released through any of the following modes:
   a) Crediting to the borrower's disbursement card or Pag-IBIG Loyalty Card Plus;
   b) Crediting to the borrower's bank account through LANDBANK's Payroll Credit Systems Validation (PACSVAL);
   c) Check payable to the borrower. However, when the check remains unclaimed for a period of thirty (30) calendar days from the DV/Check date despite notice to the borrower (either by email, registered mail or personal delivery to his postal address, or Short Message Service (SMS)) informing him that the same is available for release, the check shall be cancelled, and the loan will be reversed.
   d) Other acceptable modes of disbursement.
5. **Loan Payments**
   5.1 The loan shall be repaid in equal monthly payments in such amounts as may fully cover the principal and interest over the loan period. Said amortization shall be made, whenever feasible, through salary deduction.
   5.2 For self-employed individuals, Overseas Filipino Workers (OFWs) or other types of individual payors, monthly payments shall be paid over-the-counter or any other modes of payment approved by the Fund.
   5.3 Payments shall be remitted to the Fund on or before the fifteenth (15^{th}) day of each month, starting on the fourth (4^{th}) month from the date indicated on the DV/check or manual disbursement voucher.
   5.4 If the due date falls on a non-working day, the monthly amortization shall be paid on the first working day after the due date.
   5.5 The borrower may fully pay the outstanding balance of the loan prior to loan maturity.
   5.6 The borrower shall pay directly to the Fund in case the borrower is unable to pay through salary deduction for any of the following circumstances, such as but not limited to:
   a. Suspension from work;
   b. Leave of absence without pay;
   c. Insufficiency of take home pay at any time during the term of the loan; or
   d. Other circumstances analogous to the foregoing.
   5.7 Payments shall be applied according to the following order of priorities:
   a. Penalties; if any
   b. Interest; and
   c. Principal
   5.8 Any amount in excess of the required monthly amortization shall be applied to succeeding amortizations which will be posted on the next due date.
6. **Penalties**
   A penalty of one-twentieth of one percent (1/20 of 1%) of any unpaid amount shall be charged to the borrower for every day of delay. For borrowers paying through salary deduction, penalties shall only be reversed upon presentation of proof that non-payment was due to the fault of the employer. In such case, penalties due from the borrower shall be charged to the employer. Non-remittance of the total amortization shall likewise subject the employer with a penalty of one-tenth of one percent (1/10 of 1%) per day of delay of the amounts payable from the date the loan amortization or payments fall due until paid.
7. **Default**
   The borrower shall be in default in any of the following cases, without need for demand:
   a. Any willful misrepresentation made by the borrower in any of the documents executed in relation hereto;
   b. Failure of the borrower to pay any three (3) consecutive monthly amortizations;
   c. Failure of the borrower to pay any three (3) consecutive Pag-IBIG monthly savings; or
   d. Violation by the borrower of any of the membership/STL/housing loan policies, rules, regulations and guidelines of Pag-IBIG Fund.
8. **Effects of Default**
   In the event of default, the outstanding loan obligation shall become due and demandable. Without the need for demand, the Fund shall offset the outstanding loan obligation from the borrower's TAV.

D. Availment Period

The Pag-IBIG member-victim must avail himself of the Pag-IBIG Calamity Loan within a period of ninety (90) days from the declaration of calamity.

E. Other Loan Provisions

1. The Calamity Loan, MPL and HELPs shall be treated as separate and distinct from one another. Accordingly, a member may avail of calamity loan even with an existing MPL/HELPs and vice versa. Loan applications under these programs shall be governed by their respective guidelines.
2. In no case shall the aggregate STL exceed 90% of the borrower's TAV.
3. Should another calamity occur in the same area, a borrower may renew his calamity loan anytime. The outstanding balance of his existing loan, together with any accrued interests, penalties and charges, if any, shall be deducted from the proceeds of the new calamity loan.
4. An eligible member who is an active member under more than one employer shall have only one outstanding calamity loan at any given time. At point of application, the member shall choose which employer shall deduct and remit his monthly amortizations.
5. In the event of membership termination, any outstanding loan obligation whether current or in default shall be deducted from the borrower's TAV, and/or any amount due the member or the member's beneficiaries that is in the possession of the Fund. In case of borrower's death, the outstanding balance shall be computed up to the date of death. Any payments received after date of death shall be refunded to the borrower's beneficiaries.
6. Borrower may request for the immediate offsetting of an outstanding calamity loan balance against the borrower's TAV. The offsetting shall be effected upon approval of the request; provided, that it is based on any of the following justifiable reasons: Total disability or insanity; Separation from service by reason of health; Death of member's immediate family member; Distressed borrower due to unemployment limited to layoff and/or closure of company; Critical illness of the borrower or any immediate family member, as certified by a licensed physician under any of the following categories: cancer, organ failure, heart-related illness, stroke, neuromuscular-related illness; Repatriation of OFW borrower from host country and other meritorious grounds as may be approved for by the Board.
7. If TAV offsetting has been effected on the borrowers defaulting Calamity Loan, he may apply for a new loan provided that the borrower paid at least six (6) monthly amortizations prior to default and its consequent offsetting against the borrower's TAV, the member may immediately apply for another loan, subject to the eligibility criteria provided in the Guidelines. However, if he paid less than six (6) monthly amortizations prior to default and its consequent offsetting against the borrower's TAV, the member may apply for a new loan only after one (1) year from date of TAV offsetting, subject to the eligibility criteria provided in the Guidelines.
8. In case there is a need to update the borrower's address and/or contact details (i.e. permanent home address, present home address, email address, cell phone number, home telephone number and business telephone number) at point of loan application, the borrower shall not be required to submit Member's Change of Information Form (MCIF, HQP-PFF-049). The updating of information shall be based on the submitted CLAF.
   However, in case the information that needs to be changed/updated is other than the address and/or contact details, the concerned borrower is required to submit the accomplished MCIF together with the supporting documents, if necessary. Please refer to the Checklist of Requirements specified at the back portion of the MCIF.

ADVISORY

Pag-IBIG Ilocos Norte Branch is now accepting CALAMITY LOAN applications from all active members RESIDING OR WORKING in ILOCOS NORTE.

(Through Provincial Resolution No. 051-2025)

REQUIREMENTS:

- **Calamity Loan Application Form** (HQP-SLF-066 V11.05/2025)
- **Photocopy of Valid ID with address**
- **Photocopy of Loyalty Card Plus or Landbank Payroll Account**
- **1 Month latest pay slip** *(for employed)*
- **Declaration of Income** *(for self-employed/individual payor)*

For inquiries, contact us:

0930-0182-740

ilocosnorte.me@pagibigfund.gov.ph

ilocosnorte.ms@pagibigfund.gov.ph

Visit us:

2F Alfresco Bldg., Robinsons Ilocos, San Nicolas, Ilocos Norte

Dear Valued Employer:

In light of the recent "*Typhoon Nando*" that has affected many in our community, we understand the challenges that you may be facing. As part of our commitment to help our members recover and rebuild, we would like to inform you that Pag-IBIG Fund is now accepting applications for **Calamity Loan Program.**

*Borrow up to **90 % of your total savings**.*

CALAMITY LOAN

Who may file

Any Pag-IBIG Fund member who satisfies the following requirements:

- **Has made at least 12 monthly savings**
- **Has made at least one (1) MS within the last (6) months prior to the date of loan application**
- **If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the date of application**
- **Is a resident of the area which is declared calamity-stricken and/or his/her place of work is declared under state of calamity**

How to File

SCAN HERE

Option 1

File online through Virtual Pag-IBIG, visit our website ***www.pagibigfundservices.com/virtualpagibig*** or simply scan QR Code.

VIRTUAL PAG-IBIG

Option 2

File over-the-counter. Visit nearest Pag-IBIG Branch.

Submit duly accomplished ***Calamity Loan Application Form (CLAF)***. (*legal-sized bond paper*)

Attachments:

1. Photocopy of Latest One (1) Month Pay slip or duly accomplished Certificate of Net Pay (back portion of the CLAF) to be signed by Authorized Signatory
2. Photocopy of 1 Valid ID with address of area under state of calamity with 3 specimen signatures
3. Photocopy of Disbursement Card with 3 specimen signatures (Loyalty Card Plus, Landbank Cash Card or Landbank Payroll Account or Savings Account)

SCAN HERE

CALAMITY LOAN APPLICATION FORM

Option 3

File through arranged pick-up of loan applications. Please feel free to reach out at 0930-018- 240 or email us at ilocosnorte.me@pagibigfund.gov.ph .

We encourage all qualified members to apply and take advantage of this assistance. This is one of the many ways we hope to ease your burden during these difficult times.

Tulong na maaasahan, sa oras ng pangangailangan.

Pag-IBIG Fund

Ilocos Norte Branch

BAGONG PILIPINAS

Pambansang PABAHAY para sa Pilipino