

How to Apply for a



ONLINE via  **VIRTUAL Pag-IBIG**



Upang makapag-apply ONLINE ng Multi-Purpose Loan (MPL), siguruhing mayroon po kayo ng mga sumusunod:

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

Siguruhin ding ang inyong current employer ay naka-enroll sa Virtual Pag-IBIG for Employers.



1

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



2

Basahin ang Data Privacy Policy na lalabas sa screen, at kapag sang-ayon rito ay **i-check ang box, at i-click ang “Proceed” button.**

Enjoy Pag-IBIG Fund services anytime, anywhere!
This is your Lingkod Pag-IBIG, 24/7.

Be a Member

Pay Online

Data Privacy

☒ I have read about the Data Privacy Statement as well as the [Pag-IBIG Fund Privacy Policy](#) and express my consent thereto. In the same manner, I hereby express my consent for Pag-IBIG Fund to collect, record, organize, update or modify, retrieve, consult, use, consolidate, block, erase or destruct my personal data as part of my information. I hereby affirm my right to: (a) be informed; (b) object to processing; (c) access; (d) rectify, suspend or withdraw my personal data; (e) damages; and (f) data portability pursuant to the provisions of the Act and its corresponding Implementing Rules and Regulations.

Proceed



Pag-IBIG
MULTI-PURPOSE
LOAN



3

Mag- Log in sa inyong
Virtual Pag-IBIG account.

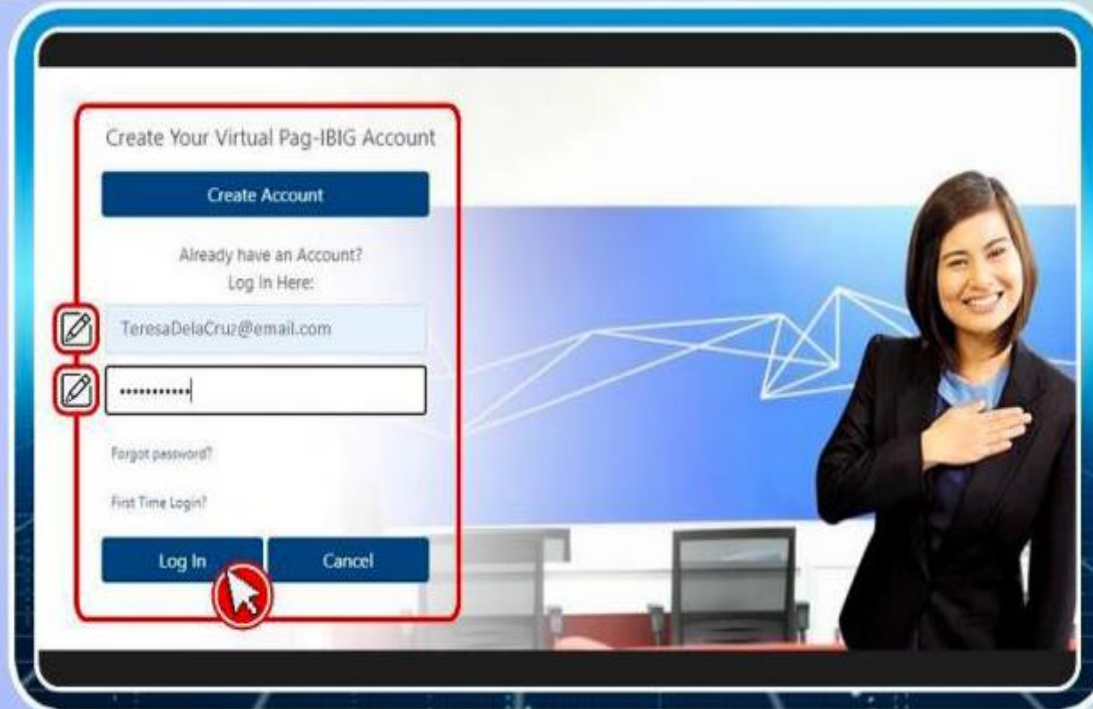


Pag-IBIG
MULTI-PURPOSE
LOAN



3

Mag- Log in sa inyong
Virtual Pag-IBIG account.



The screenshot shows the Pag-IBIG Virtual Account login interface. A red rectangular box highlights the login section, which includes a 'Create Account' button, a 'Log In Here:' link, an email input field containing 'TeresaDelaCruz@email.com', a password input field with masked characters, and a 'Log In' button. A mouse cursor icon is positioned over the 'Log In' button. The background of the login page features a smiling woman in a business suit and a modern office setting.

Create Your Virtual Pag-IBIG Account

Create Account

Already have an Account?
Log In Here:

TeresaDelaCruz@email.com

Forgot password?

First Time Login?

Log In Cancel

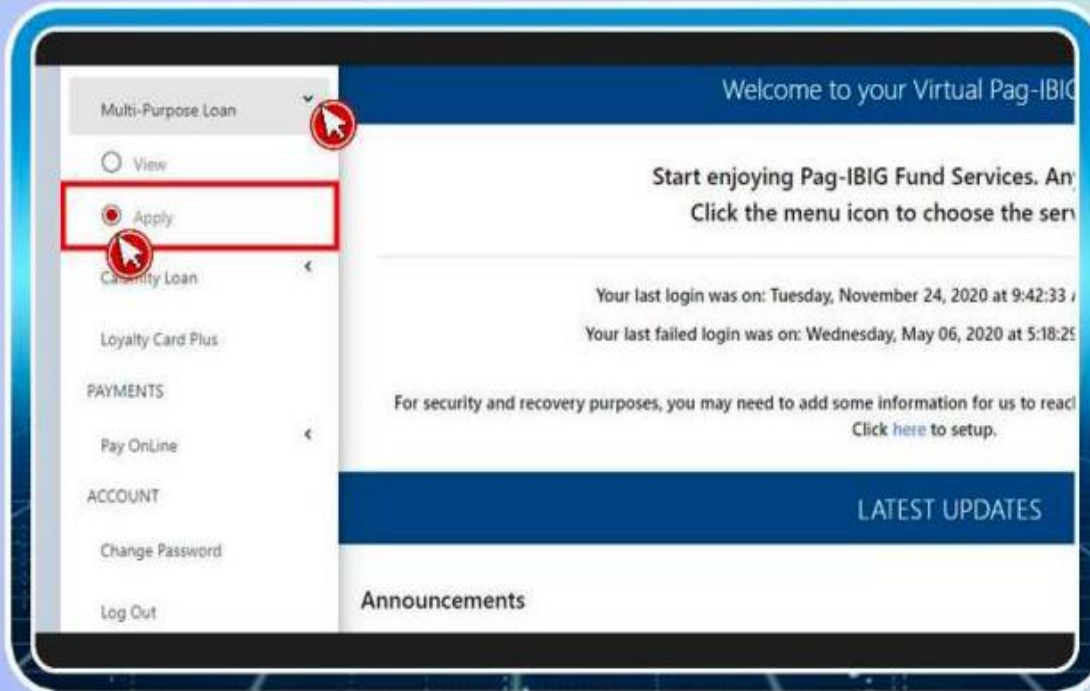


Pag-IBIG
MULTI-PURPOSE
LOAN



4

Oras na nakapag-Log in na, **i-click ang Multi-Purpose Loan at piliin ang “Apply” button upang** mag-proceed sa inyong application.

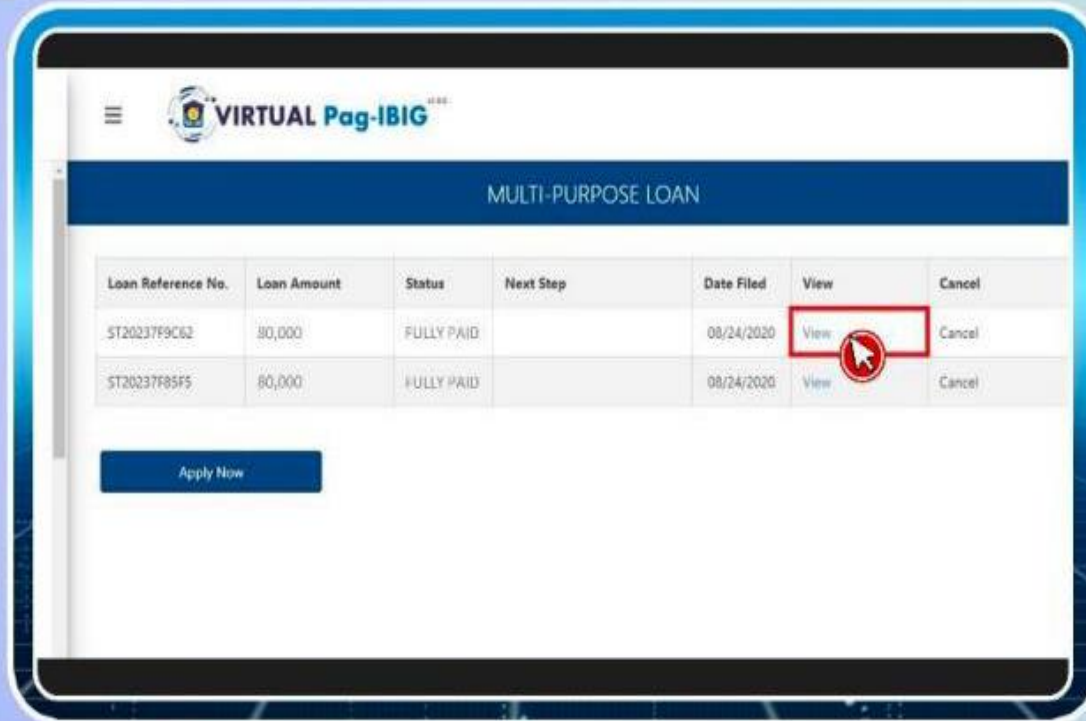


Pag-IBIG MULTI-PURPOSE LOAN



5

Dito ay makikita ninyo ang tala ng inyong mga nakaraang o kasalukuyang Pag-IBIG Short-Term Loans.

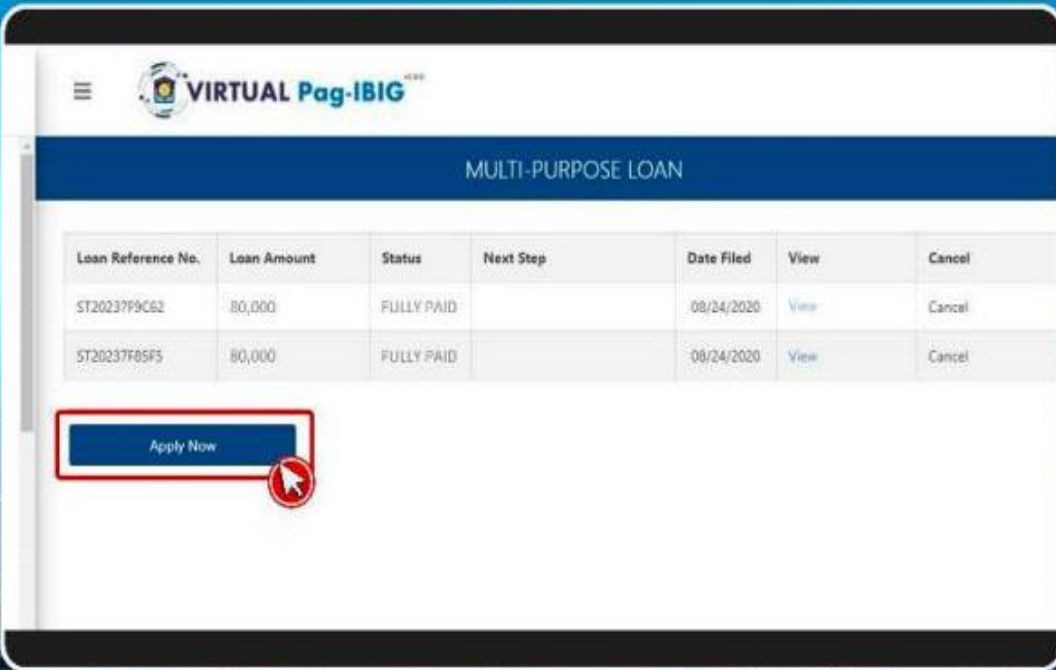


Pag-IBIG MULTI-PURPOSE LOAN



5

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



VIRTUAL Pag-IBIG

MULTI-PURPOSE LOAN

Loan Reference No.	Loan Amount	Status	Next Step	Date Filed	View	Cancel
ST20237F9C62	80,000	FULLY PAID		08/24/2020	View	Cancel
ST20237F85F5	80,000	FULLY PAID		08/24/2020	View	Cancel

[Apply Now](#)



Pag-IBIG
MULTI-PURPOSE
LOAN



6

I-enter ang amount ng Desired Net Proceeds. Kayo rin ay may option na piliin ang maximum loan amount, **i-check lang ang “Maximum Net Proceeds.”**

Hi, Teresa

Home
LATEST UPDATES
ADVERTISEMENT
News
PRODUCTS
Regular Savings (Mandatory Contribution)
MP2 Savings (Voluntary Savings)
Housing Loan
Multi-Purpose Loan
Calamity Loan
Utility Card Plus
RAVANTE
Pay Online

Member's Contribution Details

Total Savings274,525.74
No. of Contributions309

Loan Entitlement

Pag-IBIG Regular Savings219,620.59

Less : Existing Loans

Calamity Loan0.00
MPL0.00

Maximum Net Proceeds219,620.59

Note: Your maximum net proceeds is subject to change based on the net pay to be credited to your employee's public service loan account pay requirement by your employer or by the government and the further issuance of Pag-IBIG loans

Desired Net Proceeds

☐ Maximum Net Proceeds

Loan Purpose

-- Select Loan Purpose --

Process



Pag-IBIG MULTI-PURPOSE LOAN



7

I-click ang dropdown button sa “Loan Purpose,”
piliin ang inyong balak na paggagamitan ng inyong
Multi-Purpose Loan,
at **i-click ang “Proceed.”**

0.00

-- Select Loan Purpose --

- MINOR HOME IMPROVEMENT/HOME RENOVATION/UPGRADES
- LIVELIHOOD/ADDITIONAL CAPITAL IN SMALL BUSINESS
- PURCHASE OF APPLIANCE & FURNITURE/ELECTRONIC GADGETS
- PAYMENT OF UTILITY/CREDIT CARD BILLS
- HEALTH AND WELLNESS
- TUITION/EDUCATIONAL EXPENSES
- VACATION/TRAVEL
- SPECIAL EVENTS
- CAR REPAIR
- OTHER NEEDS**

-- Select Loan Purpose --

Proceed



Pag-IBIG MULTI-PURPOSE LOAN



8

Piliin ang last four (4) digits ng inyong Loyalty Card No. at ang inyong Preferred Bank kung saan maki-credit ang inyong loan proceeds.
Matapos basahin at sumang-ayon sa Application Agreement, **i-click ang "Submit" button.**



Pag-IBIG MULTI-PURPOSE LOAN

Proceed

Loan Application Details

Note: Loan Amount may subject to change upon Branch approval

Net Loan Proceeds:

50,000.00

Add: Balance of Previous Loan:

0.00

Loan Amount:

50,000.00

Select Loyalty Card Plus

Loyalty Card No.

*****2240

Bank

UNION BANK OF THE PHILS (UBP)

☒ Click here to indicate that you have read and agree to the Pag-IBIG Fund Multi-Purpose Loan Application Agreement

Submit

2

APPLICATION AGREEMENT

Pag-IBIG Fund Multi-Purpose Loan Application Agreement

In consideration of the loan that may be granted by virtue of this application subject to the payment provisions of the implementing Rules and Regulations of Pag-IBIG Fund, I hereby warrant my rights under RA No. 4916 (Division of Bank Deposit Fund and authorize Pag-IBIG Fund to acquire and use my personal and/or business and Financials. I hereby authorize my undersigned employer, if any, to provide with whom I may get employed in the future, to deduct the monthly savings (PFR) and monthly contribution due from my salary and remit the same to Pag-IBIG Fund. The resulting monthly loan term pay as determined by the LRA (monthly pay) of 1.44 percent (Pag-IBIG Fund) is to be included in a fixed monthly amount.

I understand that should I fail to pay the monthly installment due, I shall be charged with penalty of 1/20 or 1% of my unpaid amount to weekly day of delay.

If for any reason whatsoever, proceeds are erroneously credited to my bank account/endorsement card, I hereby authorize Pag-IBIG Fund to debit/offset the same amount from my account without need of further notice or demand. Should my account/bank be insufficient, the Fund has the right to collect in the same amount to be returned.

I authorize Pag-IBIG Fund to allocate, submit, share or exchange any of my consent information to report and generate reports regarding agencies, authorities, partner institutions or third party in accordance with RA No. 10918 (Anti-Money Laundering Act of 2016), and other related government laws and regulations, as stated in Pag-IBIG Fund's Policies of Information of Use Manual. The credit information may also be furnished for various purposes (e.g., Credit Information Corporation, Bankers Association of the Philippines - Credit Bureau, banks or institutions with laws and regulations).

Furthermore, I have read, understood and agree to be bound by the terms and conditions governing the Kikilawastan Facility/Program and Pag-IBIG Fund's partner-based Internal Guidelines.

I certify that the information given and/or on all statements made herein are true and correct to the best of my knowledge and belief. I hereby understand of paying this.



9

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

Multi-Purpose Loan Amount may subject to change upon Branch approval.

Net Loan Proceeds 50,000.00

Add Balance of M

Loan Amount

Select Loyalty Card

Loyalty Card No.

Bank

Information:

Submit Multi-Purpose Loan Application?

OK Cancel

[Click here to indicate that you have read and agree to the Pag-IBIG Fund Multi-Purpose Loan Application Agreement](#)



Pag-IBIG
MULTI-PURPOSE
LOAN



9

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



Pag-IBIG
MULTI-PURPOSE
LOAN





MULTI-PURPOSE
**LOAN
ONLINE**



10

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

ONE TIME PIN

Reference Code: IOSURK

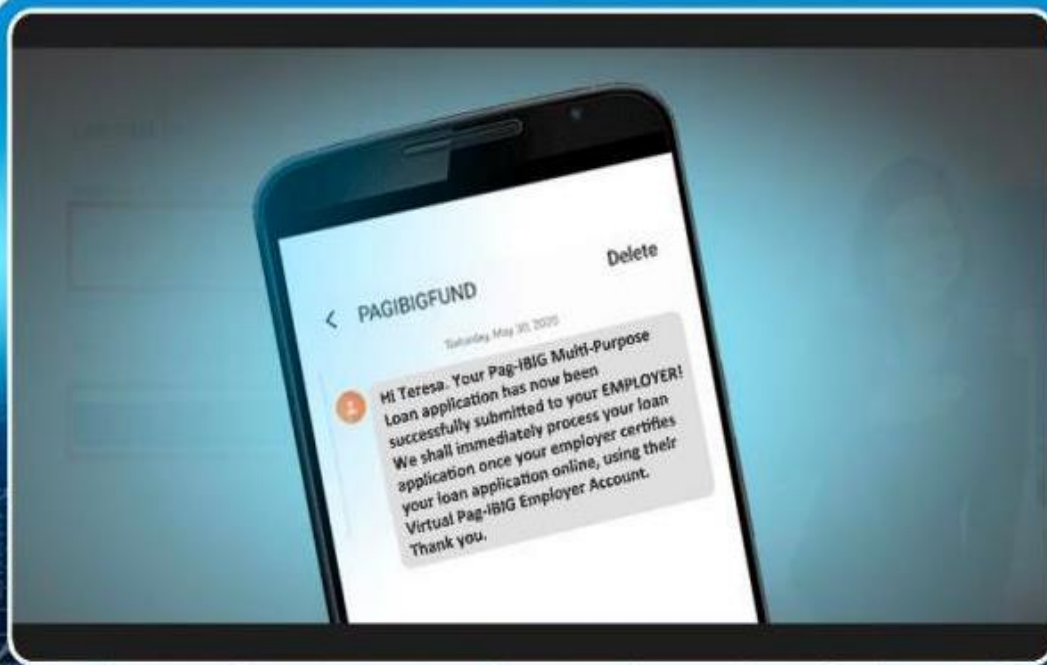
Resend OTP

RESEND will be available after 131 seconds.

PROCEED

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.

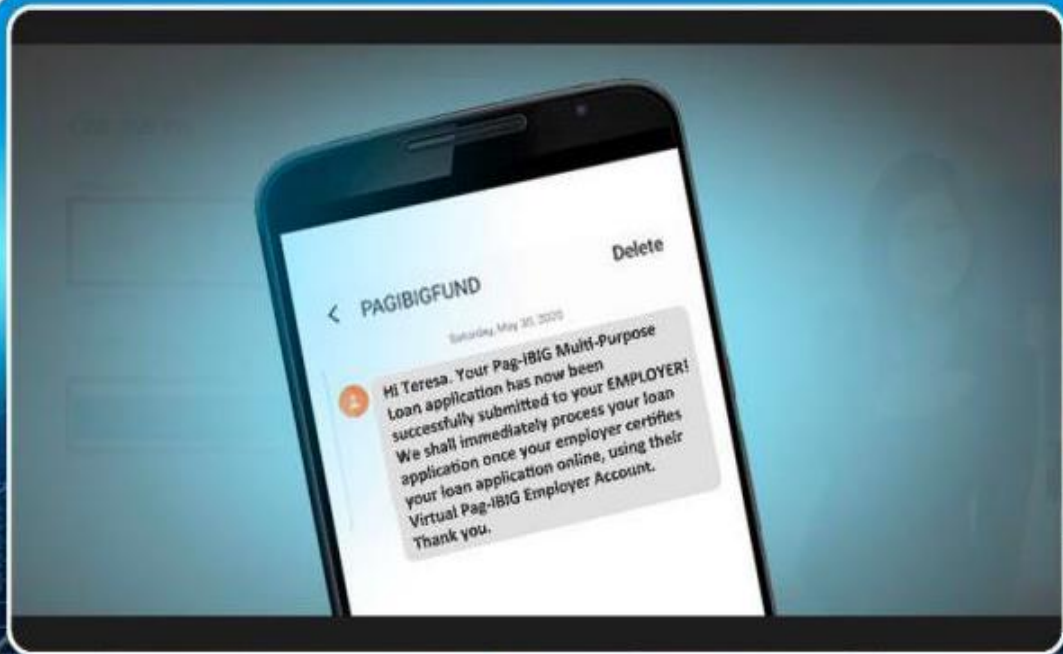


MULTI-PURPOSE
**LOAN
ONLINE**



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.

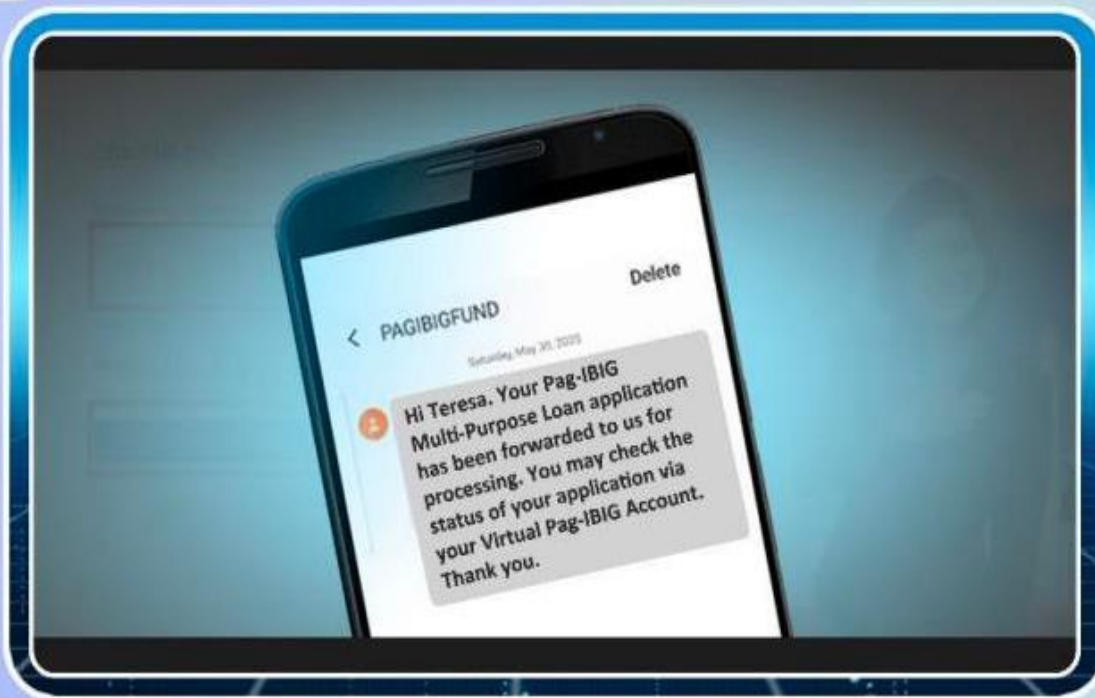


Pag-IBIG
MULTI-PURPOSE
LOAN



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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.

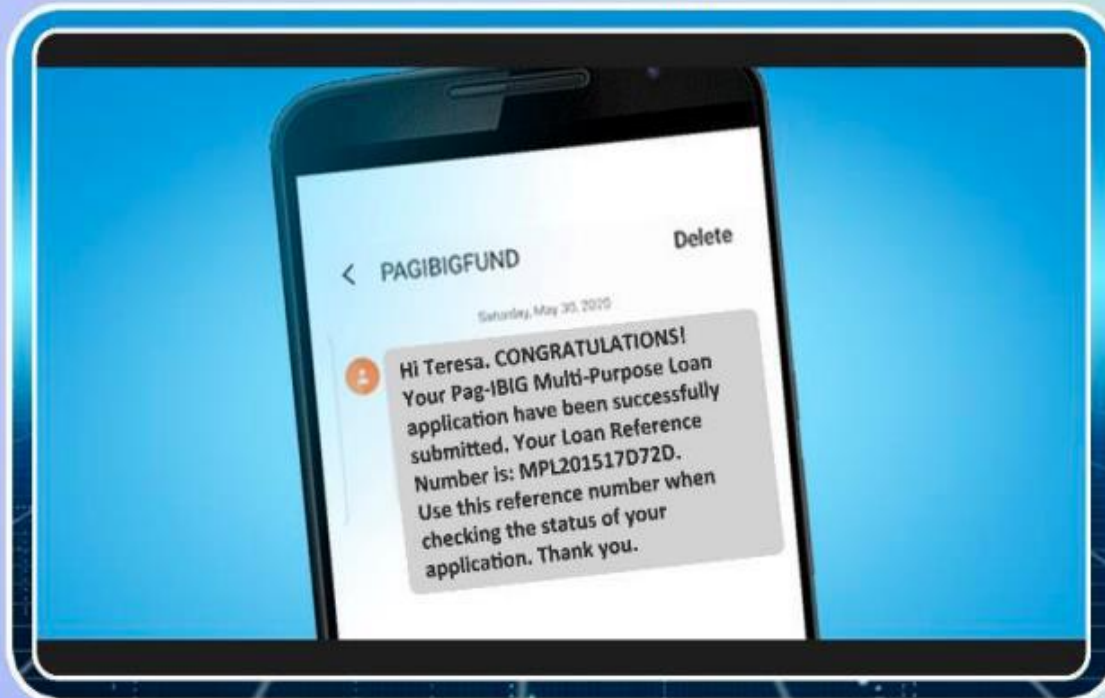


Pag-IBIG
MULTI-PURPOSE
LOAN



SUCCESS!

Makalipas lamang ang ilang araw, makatatanggap po 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.



Pag-IBIG
MULTI-PURPOSE
LOAN



THANK YOU

