-	-	
	Pag-	

CALAMITY LOAN APPLICATION FORM

(To be filled out by applicant. Print this form back to back on one single sheet of paper)	Pag-IBIG MID NO./RTN	APPLICATION NO.			
Type or Print Entries					
(e.g., Jr., II) (for married women) (check if applicable only)		PLACE OF BIRTH			
Martine Control Martine Control Male Male Middle Control Middle					
	CELL PHONE NUMBER (Required)	HOME TELEPHONE NUMBER			
Subdivision Barangay Municipality/City Province/State/Country (if abroad) ZIP Code	APPLICANT'S TAXPAYER IDENTIFICATION NUMBER (TIN)	SSS/GSIS NO.			
PERMANENT HOME ADDRESS Unit/Room No., Floor Building Name Lot No., Block No., Phase No. House No. Street Name	BUSINESS TELEPHONE NUMBER	NATURE OF WORK			
Subdivision Barangay Municipality/City Province/State/Country (if abroad) ZIP Code	DATE OF EMPLOYMENT	EMPLOYEE ID NUMBER			
ALL NATION SECURITY & INVESTIGATION SERVICES, INC.	NAME OF TYPHOON/CALAMITY	DESIRED LOAN AMOUNT			
5TH FLOOR DRB BUILDING AGUINALDO HIGHWAY	Home Enhancement	Housing Related □ House Repair □ Minor home improvement			
		 Minor nome improvement Others, <i>please specify</i> 			
PREVIOUS EMPLOYMENT DETAILS FROM DATE OF Pag-IBIG MEMBERSHIP (Use another sheet if necessary)					
EMPLOYER/BUSINESS NAME EMPLOYER/BUSINESS ADD	RESS	FROM (mm/yy) TO (mm/yy)			
In the event of the approval of my application for Calamity Loan, I hereby authorize Pag-IBIG SIGNATURE OF APP	LICANT PAYROLL ACCOUNT/DI	SBURSEMENT CARD/PACKAGE UNIT ID			
Fund to credit my loan proceeds through my Payroll Account/Disbursement Card that I have	NAM	E 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	This office carees to colle	ct the corresponding monthly			
authorize Pag-IBIG Fund to verify/validate my payroll account/disbursement card. Furthermore, I hereby authorize my present 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 to revery 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. Furthermore, I have read, understood and agree to be bound by the terms and conditions governing the elibsursement Facility/Program and Pag-IBIG Fund's 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.					
2	00861320001				
Signature of Applicant Over Printed Name	Pag-IBIG AGENCY C EMPLOYER ID NO.	CODE BRANCH CODE			
PROMISSORY NOTE	NO.				
 Pag-BIG Fund with principal office at Petron MegaPlaza, 358, Sen. Gil Puyata do the order 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 equally 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. 	outstanding loan obligation shall becc Accumulated Value (TAV), after ex outstanding loan obligation, consist d to offsetting against my TAV. How	ns; p savings; s, rules, regulations and guidelines of ome due and demandable shall be terting all collection efforts. As a ting of the principal, interest and wever, immediate offsetting of my			
 Finally, this note shall likewise be subject to the following terms and conditions: I shall pay the amount of Pesos: Payments, leave of absence without pay, insufficiency of take home pay during the term of the loan, payments should be made directly to the Pag-IBIG Fund office where the loan was released. Payments are due on or before the 15th day of the month starting on and Principal. A penalty of 1/20 of 1% of any unpaid amount for every day of delay shall be charged to me. 	Per feasible, over a maximum hs. In case of suspension from ome pay during the term of the Fund office where the loan was of the month starting on s thereafter. of priorities: Penalties, Interest				
Witness Witness (Signature over Printed Name) (Signature over Printed Name)	Signature of Applicant over Printed N	ame			
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 me from the Fund to settle the said obligation. THIS PORTION IS FOR Pag-IBIG FUND USE ONLY					
RECEIVED BY DATE REVIEWED BY DATE	APPROVED/DISAPPROVED	BY DATE			

	GUIDELINES AND INSTRUCTION	HQP-SLF-066
CERTIFICATE OF NET PAY	 A. Who May File Any Pag-IBIG Fund member who satisfies the following requirements: Has made at least twenty-four (24) monthly savings (MS); A member who has withdrawn his MS due to membership maturity, or who has optic cannot avail a calamity loan unless and until after he has subsequently paid 24 M said withdrawal. 	
	 A member who does not meet the required 24 MS may nevertheless, be allowed to if his total savings is at least equivalent to 24 MS, at the rate applicable to him. Has made at least one (1) MS for the last six (6) months as of month prior to date of I. If with existing Pag-IBIG Housing Loan, the account must not be in default as of the d If with existing MPL and/or Calamity Loan, the account/s must not be in default as of the d Is a resident of the area which is declared calamity-stricken; and Has sufficient proof of income. 	oan application; ate of application;
NAME OF BORROWER	B. How to File The applicant shall:	
For the month of:	 Secure the Calamity Loan Application Form (CLAF) from any Pag-IBIG Fund Br Pag-IBIG website at <u>www.pagibigfund.gov.ph</u>. Accomplish 1 copy of the application form. For releasing of loan proceeds through Payroll Account/Disbursement Card, atta- 	
Basic Salary	 account/disbursement card/deposit slip (for newly-opened account). 4. Submit accomplished application, together with the required documents to any Processing of loans shall commence only upon submission of complete documents. C. Loan Features 	Pag-IBIG Fund Branch.
Add: Allowances	 Loan Amount A qualified Pag-IBIG member shall be allowed to borrow an amount based on the low 1.1 Desired Loan Amount Loan Entitlement 	-
	 The loan entitlement shall be equivalent to eighty percent (80%) of TAV. However, existing MPL, the loanable amount shall be the difference between the 80% of the outstanding balance of his MPL. 1.3 Capacity to Pay The loanable amount shall be limited to an amount which will not render the born Pay (NTPH) to fall below the minimum requirement as prescribed by the General Amount Statement Stat	e borrower's TAV and the rower's Net Take Home
	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 duri shall be amortized equally over the term of the loan.	
	 Loan Term The loan shall be repaid over a maximum period of twenty-four (24) months, with a g months. 	race period of three (3)
	 Loan Release The loan proceeds shall be released through any of the following modes: a) Crediting to the borrower's disbursement card; 	
	 b) Crediting to the borrower's bank account through LANDBANK's Payroll Cre (PACSVAL); 	dit Systems Validation
Gross Monthly Income	 c) Check payable to the borrower. However, when the check remains unclaimed for days from the DV/Check date, the said loan shall be cancelled and the loan shall be d) Other acceptable modes of disbursement. 5. Loan Payments 	
Less: Deductions	5.1 The loan shall be repaid in equal monthly payments in such amounts as may fully interest over the loan period. Said amortization shall be made, whenever fully a standard standa	
	 deduction. 5.2 For self-employed individuals, Overseas Filipino Workers (OFWs) or other typ monthly payments shall be paid over-the-counter or any other modes of payment 5.3 Payments shall be remitted to the Fund on or before the fifteenth (15th) day of ear fourth (4th) month following the date on the DV/check or manual disbursement vo 5.4 If the due date falls on a non-working day, the monthly amortization shall be paid 	t approved by the Fund. ch month starting on the ucher.
	after the due date. 5.5 The borrower may fully pay the outstanding balance of the loan prior to loan mate 5.6 The borrower shall pay directly to the Fund in case the borrower is unable to pay the for any of the following circumstances: a. Suspension from work; b. Loave of cheares without pays	
	 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. Description: 	
	 a. Penalties; if any b. Interest; and c. Principal 5.8 Any amount in excess of the required monthly amortization shall be applied to su which will be posted on the next due date. 	cceeding amortizations
Total Deductions	6. Penalties A penalty of 1/20 of 1% of any unpaid amount shall be charged to the borrower for borrowers paying through salary deduction, penalties shall only be reversed upon pr non-payment was due to the fault of the employer. In such case, penalties due fror charged to the employer. Non-remittance of the total amortization shall likewise subject.	esentation of proof that n the borrower shall be
	penalty of 1/10 of 1% per day of delay of the amounts payable from the date the loan a fall due until paid. 7. Default	
Net Monthly Income	 The borrower shall be in default in any of the following cases: a. Any willful misrepresentation made by the borrower in any of the documents exect b. Failure of the borrower to pay any three (3) consecutive monthly amortizations; c. Failure of the borrower to pay any three (3) consecutive MS; or d. Violation by the borrower of any of the membership/STL/housing loan policies, guidelines of Pag-IBIG Fund. 	
	 Effects of Default In the event of default, the outstanding loan obligation shall become due and demar loan obligation shall be deducted from the TAV after exerting all collection efforts. Availment Period 	dable. The outstanding
Issued this day of, 20	The Pag-IBIG member-victim must avail himself of the Pag-IBIG calamity loan within a p from the declaration of calamity.	eriod of ninety (90) days
I certify under pain of perjury that the above-mentioned information is true and	 E. Other Loan Provisions 1. The calamity loan and MPL shall be treated as separate and distinct from each oth shall be allowed to avail of an MPL while he still has an outstanding calamity loan and for loans on these two programs shall be governed by their corresponding guidelines 	vice versa. Application
correct.	 balance of the MPL shall not be deducted from the proceeds of the calamity loan. In no case shall the aggregate STL exceeds 80% of the borrower's TAV. Should another calamity occur in the same area, a borrower may renew his cala outstanding balance of his existing loan, together with any accrued interests, penaltie 	
HEAD OF OFFICE/AUTHORIZED SIGNATORY (Signature Over Printed Name)	 deducted from the proceeds of the new calamity loan. 4. In the event of membership termination prior to loan maturity, the outstanding balance the borrower's TAV, and/or any amount due him or his beneficiaries in the possession borrower's death, the outstanding balance shall be computed up to the date of death. 	shall be deducted from of the Fund. In case of
	 after death shall be refunded to the borrower's beneficiaries. 5. Offsetting of the borrower's outstanding calamity loan balance against his TAV shall upon approval of the borrower's request; provided, such request is based on any of reasons and has been verified by the Fund: Borrower's unemployment; Illness of the immediate family members as certified by a licensed physician that, by reason thereor to pay the required amortizations when due; or death of any of his immediate family members are the provided and the such as the required amortizations. 	the following justifiable borrower or any of his f, resulted in his failure
	 thereof, resulted in his failure to pay the required amortizations when due. If TAV offsetting has been effected on the borrower's defaulting calamity loan, he may loan provided he has paid at least 6 monthly amortizations prior to default and its conset the borrower's TAV. However, if he has paid less than 6 monthly amortizations prior to for a new loan only after two (2) years from the date of TAV offsetting. 	equent offsetting against