Pag-IBIG FUND PROGRAMS AND SERVICES
FOR FILIPINOS OVERSEAS

1. Membership Coverage

Under Republic Act No. 9679, or the Home Development Mutual Fund (HDMF) Law of 2009 which took effect in January 2010, membership coverage of Overseas Filipino Workers (OFWs) became mandatory. The law also provides for the voluntary membership of Filipino immigrants, permanent Filipino residents abroad, and Filipinos who have been naturalized as citizens of other countries or with dual citizenship.

2. Membership Savings

2.1 Pag-IBIG I Savings Program

The Pag-IBIG I Savings Program allows Overseas Filipinos to increase their hard-earned money compared with other savings program in the Philippines. In 2025, Pag-IBIG declared 6.62% dividend earnings, or amounting to PhP29.40 Billion which were credited proportionately to the members' accounts, all *tax-free*.

The table below presents an illustrative computation of Pag-IBIG Regular Savings (Pag-IBIG I) based on different monthly savings amounts over a 20-year period. The figures are for illustration purposes only and use an estimated average annual dividend rate. Actual dividend earnings will depend on the dividend rate declared by Pag-IBIG Fund for each year.

Regular monthly savings through Pag-IBIG Fund can help OFWs gradually build a stable financial fund for future needs such as retirement, housing, children's education, or emergency expenses.

SAMPLE COMPUTATION OF PAG-IBIG I SAVINGS (PHP)

Monthly Savings*	Savings in 20 Yrs	Total Dividends Earned @6.36%**	Total Accumulated Savings in 20 Yrs with 6.36% Dividend Rate
200.00	48,000.00	46,941.14	94,941.14
400.00	96,000.00	93,882.27	189,882.27

1,000.00	240,000.00	234,705.68	474,705.68
2,000.00	480,000.00	469,411.37	949,411.37

**Based on applicable contribution rate according to the Fund's existing Maximum Fund Salary*
***6.36% p.a. was based on average dividend rate s from 2021 to 2025*

Pag-IBIG Fund guarantees the payment of the member's savings or Total Accumulated Value (TAV), which refers to the sum of the member's monthly savings, including the upgraded MS, if applicable, the employer's counterpart, if any, and all dividend earnings, which the member may claim upon the occurrence of any of the following grounds:

a. Membership maturity after 20 years and 240 monthly membership savings
b. Retirement at the age of 65 or actual retirement upon occurrence of any of the following events, provided the member is not a housing loan borrower:

   b.1 Actual retirement from SSS and/or GSIS
   b.2 Actual retirement from government service by provision of law
   b.3 Retirement under a private employer's provident/retirement plan, provided that the member is at least 45 years of age at the time of retirement
   b.4 Reaching the age of 60

c. Permanent total disability or insanity
d. Termination from service by reason of health
e. Permanent departure from the country
f. Death
g. Critical illness (cancer, organ failure, heart-related illness, stroke, neuromuscular-related illness) of the member or any of his immediate family member, as certified by a licensed physician, subject to approval
h. Other meritorious grounds as may be approved by Board

For more information, visit
https://www.pagibigfund.gov.ph/Membership_RegularSavings.html

2.2 Modified Pag-IBIG II (MP2) Savings Program

The Modified Pag-IBIG II (MP2) Savings Program is a voluntary savings program with higher annual return rate than that of Pag-IBIG I. In 2025, the return rate for MP2 was 7.12%. The return earnings are free from 20% withholding tax. Under this program, members may save a minimum of PhP500 for every transaction over a period of only five (5) years. An MP2 saver may have the option for annual return payout or compounded return earnings.

Members may open and maintain multiple MP2 accounts, provided each is separately registered and funded. Total remitted savings per member across all accounts are capped at P20 million.

SAMPLE COMPUTATION FOR ANNUAL RETURN PAYOUT

Monthly Savings	Savings in 5 Yrs	Total Dividends Earned @6.86%*	Total Accumulated Savings in 5 Yrs with 6.86% Dividend Rate
500.00	30,000.00	5,230.75	**35,230.75**
1,000.00	60,000.00	10,461.50	**70,461.50**
5,000.00	300,000.00	52,307.50	**352,307.50**
10,000.00	600,000.00	104,615.00	**704,615.00**

One-time Remittance	Total Dividends Earned @6.86%*	Total Accumulated Savings in 5 Yrs with 6.86%* Dividend Rate
30,000.00	10,290.00	**40,290.00**
60,000.00	20,580.00	**80,580.00**
300,000.00	102,900.00	**402,900.00**
600,000.00	205,800.00	**805,800.00**
1,000,000.00	343,000.00	**1,343,000.00**

**6.86% p.a. was based on average dividend rates from 2021-2025.*

SAMPLE COMPUTATION FOR COMPOUNDED RETURN PAYOUT

Monthly Savings	Savings in 5 Yrs	Total Dividends Earned @6.86%*	Total Accumulated Savings in 5 Yrs with 6.86% Dividend Rate *
500.00	30,000.00	5,697.76	**35,697.76**
1,000.00	60,000.00	11,395.51	**71,395.51**
5,000.00	300,000.00	56,977.57	**356,977.57**
10,000.00	600,000.00	113,955.15	**713,955.15**

One-time Remittance	Total Dividends Earned @6.86%*	Total Accumulated Savings in 5 Yrs with 6.86% Dividend Rate
30,000.00	11,827.57	**41,827.57**
60,000.00	23,655.14	**83,655.14**
300,000.00	118,275.72	**418,275.72**
600,000.00	236,551.44	**836,551.44**

1,000,000.00	394,252.41	**1,394,252.41**

**6.86% p.a. was based on average dividend rates from 2021-2025.*

At the time of enrollment or prior to maturity of an MP2 Savings Account, a member may opt in to a one-time rollover of his/her MP2 principal savings and the corresponding returns, if any, upon maturity. The rollover shall apply for one (1) additional five-year MP2 cycle under the same return payout option (annual or compounded).

Pre-termination or withdrawal of MP2 savings by Pag-IBIG I members, prior to maturity, shall be allowed under any of the following circumstances, as applicable:

a. Total disability or insanity
b. Separation from service by reason of health
c. Death of the member or any of his/her immediate family member
d. Retirement
e. Permanent departure from the country
f. Distressed member due to unemployment limited to layoff and/or closure of company
g. Critical illness (cancer, organ failure, heart-related illness, stroke, neuromuscular-related illness) of the member or any of his immediate family members, as certified by a licensed physician, subject to approval
h. Repatriation of OFW member from host country
i. Other meritorious grounds as may be approved by the Board

For pre-termination of MP2 membership for reason other than those allowed, however, the member shall be charged of the following:

a. Compounding Returns- pretermination fee of fifty percent (50%) of the total returns already earned. Returns of the current year shall likewise be subject to a 50%-pre termination fee.
b. Annual Returns – pre-termination fee of 50% of the total returns already earned to be deducted from the principal MP2 savings. Returns earned for the current year, shall likewise be subjected to 50% pre-termination fee.

For more information, visit:
https://www.pagibigfund.gov.ph/member_savings_mp2.html

3. Short-Term Loan Programs

Pag-IBIG Fund provides the following Short-Term Loan programs to address immediate financial requirements:

3.1. Multi-Purpose Loan (MPL) Program

The Multi-Purpose Loan Program intends to finance minor home improvements, additional capital in small business, tuition/educational expenses, etc. Member may borrow an amount up to 90% of the total savings. This loan will 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 two (2) months. It bears an interest rate of 1.4583% per month, based on a diminishing loan balance.

For more information, visit
https://www.pagibigfund.gov.ph/member_cashloans_mpl.html

3.2 Calamity Loan Program

The Calamity Loan Program aims to provide financial assistance to Pag-IBIG Fund members who have been victims in calamity-stricken areas, pursuant to the declaration of the President of the Philippines. It offers a low interest rate of 5.95% with a loanable amount of up to 90% of the member's total savings.

For more information, visit
https://www.pagibigfund.gov.ph/member_cashloans_calamity.html

3.3 Health and Education Loan Programs (HELPs)

The Pag-IBIG Fund Health and Education Loan Programs (HELPs) is a special loan program designed to assist members in paying for tuition fees, medical expenses, hospitalization, and other health-related needs. For Overseas Filipino Workers (OFWs), this program helps lessen financial worries while supporting the education and healthcare needs of their families in the Philippines. Through HELPs, members may borrow up to 90% of their total accumulated savings, subject to their actual need and capacity to pay. Loan proceeds are directly released to accredited partner schools, hospitals, or healthcare providers, making the process safer and more convenient for members and their beneficiaries.

For more information, visit
https://www.pagibigfund.gov.ph/HELPs.html

4. Home Lending Programs

Homeownership has also become more accessible and affordable for Pag-IBIG Fund members through the End-User Home Financing Program. With the recent increase in the maximum loanable amount to Php10 million, members can now finance bigger and better homes while enjoying competitive interest rates among housing loan providers in the market. The interest rates will be re-priced periodically depending on the chosen re-pricing period of the borrower.

The Pag-IBIG housing loan may be used to finance any one or combination of the following:

a. Purchase of fully-developed residential lot or adjoining residential lots not exceeding 1,000 square meters
b. Purchase of a residential house & lot, townhouse, or condominium unit, inclusive of a parking lot
c. Construction or completion of a residential unit on a residential lot owned by the borrower or a relative of the borrower (within second civil degree of consanguinity or affinity).
d. Home improvement on the house owned by the borrower or a relative of the borrower (within second civil degree of consanguinity or affinity), or on a property

currently secured under a Contract-to-Sell (CTS) or Deed of Conditional Sale (DCS) between Pag-IBIG Fund and the buyer

e. Refinancing of an existing housing loan; provided that the borrower must be regularly paying without any payment made beyond thirty (30) days past due for the last six (6) months from the date of application
f. For retail housing loan applications, purchase of residential lot or unit plus cost of transfer of title

For more information, visit https://www.pagibigfund.gov.ph/Availmentofnewloan.html

Meanwhile for minimum wage earners, the Fund has come up with the Affordable Housing Loan Program in which the interest rates are 3% to 6.5% annum, depending on the gross monthly income and place of residence of the borrower.

For more information, visit
https://www.pagibigfund.gov.ph/AffordableHousingLoan.html

These home lending programs falls under the umbrella of the Expanded 4PH Housing Loan Program of the government or the Expanded 4PH program, a government housing initiative designed to make homeownership more accessible and affordable for Filipinos, including Overseas Filipino Workers (OFWs). The expanded program offers subsidized housing loan interest rates starting at 3% per annum, supported by the government for the first five (5) years and may be extended up to ten (10) years, subject to the borrower's continued qualification based on monthly income and subject to the availability of funds for the purpose. The subsidized rate from DSHUD is at 2% per annum for eligible borrowers.

For more information, visit https://www.pagibigfund.gov.ph/4PH_Program.html

Importantly for OFWs, eligibility under the program is not limited by income level, allowing them to qualify regardless of their monthly earnings, provided they meet the standard housing loan requirements. It also simplifies application processes to make it easier and faster to acquire a home, while promoting inclusive, dignified, and affordable housing options suited to different financial capacities.

5. Virtual Pag-IBIG

To reach out to a greater number of Filipino workers in every corner of the world, the *Virtual Pag-IBIG*, launched in December 2019, is an online platform that enables our members to transact with us anytime, anywhere, without need of visiting our offices.

Through the *Virtual Pag-IBIG*, members can make the following frontline transactions at the comfort of their homes:

- Be a Member
  - ✓ Register as New Member
  - ✓ Verify MID Number
  - ✓ Apply for Modified Pag-IBIG II (MP2) Membership
- Pay Online
  - ✓ Regular Savings

        - ✓ MP2 Savings
        - ✓ Housing Loan Amortization and Processing Fee
        - ✓ Multi-Purpose Loan and Calamity Loan
    - Apply for and Manage Loans
        - ✓ Short-Term Loan
        - ✓ Housing Loan
        - ✓ Home Equity Appreciation Loan
        - ✓ Authorize Housing Loan Validation
        - ✓ Apply for Interest Re-Pricing
        - ✓ View Loan Status
        - ✓ Apply for Loan Moratorium
    - View Records
        - ✓ View Savings and Loan Records
    - Claim Pag-IBIG Savings
        - ✓ Pag-IBIG Regular and MP2 Savings
        - ✓ Retirement
        - ✓ Optional Withdrawal
        - ✓ Check Status of Claims

    - Chat with a client support representative 24/7

Access www.pagibigfundservices.com/virtualpagibig for the above-mentioned e-Services.

The virtual Pag-IBIG Fund also comes with a mobile app which can be downloaded anytime, anywhere. It has the same functionality as the web based virtual Pag-IBIG.

6. Payment Facilities

Over-The-Counter Payment Facilities
- ➢ Asia United Bank collecting agents
- ➢ Philippine National Bank
- ➢ Ventaja International Corporation collecting agents

Online Payment Facilities
- ➢ Debit/ Credit Card powered by Visa, MasterCard or JCB Card
- ➢ Pay by PayMaya
- ➢ PayRemit by Ventaja
- ➢ Asia United Bank (Hello Pag-IBIG/Hello Money)

Digital (Mobile/Internet) - Non-Bank
- ➢ GCash
- ➢ Coins.ph powered by CIS Bayad Center
- ➢ Maya powered by Bayad Center
- ➢ PayKII – ECPay

Digital (Mobile/Internet) – Bank
- ➢ BPI eGov
- ➢ Landbank Go Bayani

Access https://www.pagibigfund.gov.ph/member_payments.html for the complete list and guide for Pag-IBIG payment facilities.

7. Services Available at the Pag-IBIG Fund Dubai Member Services Desk

- Registration for New Membership
- Verification of Membership Savings
- MP2 Savings Account Opening
- Request for Consolidation of Membership Records
- Updating of Membership Information
- Application for Short-Term Loans
- Virtual Pag-IBIG Account Assistance
- Application for Provident Benefits Claim (APB)
- Housing Loan Consultation
- Expanded Pambansang Pabahay para sa Pilipino (4PH) Program

Contact Information:

Pag-IBIG Fund Dubai Member Services Desk
Migrant Workers Office- Dubai

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Ms. Lowella C. Recto

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Office Address:
Pag-IBIG Fund Office, Migrant Workers Office
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Quick Links:

- **Requirements and Downloadable Forms:** Visit the Pag-IBIG Fund Downloadable Forms page at https://www.pagibigfund.gov.ph/downloadableforms.html
- **OFW Assistance:** Email ofwcontactus@pagibigfund.gov.ph
- **General Pag-IBIG Concerns:** Email contactus@pagibigfund.gov.ph
- **Official Website:** Visit www.pagibigfund.gov.ph