

Loan up to
P6M

Apply Now!



Q&A on Pag-IBIG End-User Home Financing Program



as of January 2018

What are the loan purposes?

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

- Purchase of a fully-developed residential lot or adjoining residential lots not exceeding 1,000 sq.m.;
- Purchase of a residential house and lot, townhouse or condominium unit; Construction or completion of a residential unit on a residential lot owned by the member;
- Home improvement;
- Refinancing of an existing housing loan.

What are the eligibility requirements?

The End-User Home Financing Program (EUF) is available to active Pag-IBIG Fund members, including OFWs, who:

- Have made at least 24 monthly savings. The lump sum payment of the required 24 monthly savings is allowed.
- Are not more than 65 years old and not more than 70 years old at maturity of loan application;
- Have the legal capacity to acquire and encumber real property;
- Have passed satisfactory background/credit and employment/business checks of Pag-IBIG Fund;
- Have no outstanding Pag-IBIG Short-term Loan in arrears at the time of loan application;
- Have no Pag-IBIG housing loan that was foreclosed, cancelled, bought back due to default, or subjected to dacion en pago; If with existing Pag-IBIG housing loan, either as principal or co buyer/borrower, it must be updated.

How much is the loanable amount and what is the interest rate?

A qualified member may apply for a housing loan of up to Six Million Pesos (P6,000,000.00), which shall be based on the lowest of the following: member's actual need, desired loan amount, loan entitlement based on capacity to pay, and the loan-to-appraised value ratio. The interest rate to be charged shall be based on the chosen re-pricing period of the borrower under the Fund's Full Risk-Based Pricing Framework.

Loan Term

The maximum repayment period for the loan is thirty (30) years.

How to apply?

Online scheduling for the submission of Housing Loan application and requirements

- Housing Loan applicants may schedule an appointment through Online Housing Loan Application (OHLA) for the submission of their Housing Loan Application Form and requirements*.

**There is NO online submission of Application Form and requirements.*

- To get a schedule, housing loan applicants can log-on to: www.pagibigfund.gov.ph/HousingLoan.

- Scheduling through this system requires the Pag-IBIG Membership Identification Number (MID) or Registration Tracking Number (RTN) or the Temporary Identification of the member-applicant for log-in and security purposes. The system assigns a unique reference number known as the Housing Loan Application Tracking Number.

- Applicants must accomplish the online form. The applicant must provide the following loan information: purpose, mode of payment, desired loan term, and desired re-pricing period; Personal Information: email address, cellphone number, homeownership, years of stay in present home address, occupation, years in employment or business, number of dependents, gross monthly income, and their preferred Pag-IBIG office where application and requirement will be submitted. Click "Submit".

- The applicant shall receive an email indicating his schedule for the submission of Application form and requirements, the name of the Pag-IBIG Fund contact person, and address of the Pag-IBIG office where the application will be submitted. The applicant's reference number will be sent via text message (SMS).

A special lane in Pag-IBIG branch offices is available for those who made an online schedule and will be given priority over walk-in applicants.

Apply over the counter:

You can file your housing loan application personally at:

- Servicing Department, 2/F JELP Business Solutions, 409 Shaw Blvd., Mandaluyong City; or at any Pag-IBIG branch offices (for NCR accounts)
- Pag-IBIG branch office nearest you (for provincial accounts)

Note: Application form is downloadable from this website. [Click here](#) for the list of requirements.