

TO: ALL EMPLOYEES
FROM: FINANCE DEPARTMENT – PAYROLL
SUBJECT: PAG-IBIG LOAN SALARY DEDUCTION AND SCHEDULE
DATE: OCTOBER 27, 2025
REF #: FIN-000-25-0-309
CC: FILE/DC/BULLETIN BOARD/ALL DEPARTMENTS

This is to remind all employees of the existing Pag-IBIG Fund Advisory on salary deductions for approved loans. Please be informed that any released Pag-IBIG Loan, such as the Multi-Purpose Loan (MPL) and Calamity Loan, shall be deducted from the employee's salary one (1) month advance from the loan term period. This has been the standard practice to ensure accurate and timely remittance of loan amortizations to Pag-IBIG Fund and compliance with government requirements. Kindly refer to the attached file for your reference.

Moreover, newly hired employees with an existing loan who intend to continue their payments through salary deduction are advised to coordinate with the Payroll Section and HR – Benefits to facilitate proper endorsement and processing. An Authority to Deduct (ATD) form is required to be accomplished and signed by the employee to authorize payroll deduction of loan amortizations. Kindly note that any penalties or unpaid amortizations incurred prior to employment remain the sole responsibility of the employee and should be settled directly with the Pag-IBIG Fund.

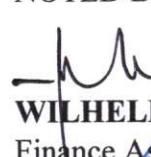
All employees are encouraged to take note of this reminder for proper understanding and awareness. Should you have any clarifications, please don't hesitate to reach out the undersigned.

Thank you for your cooperation.

PREPARED BY:

 10/27/2025
MARIBEL P. PEÑA
Accounting Assistant Payroll – III

NOTED BY:

 10/28/2025
WILHELM M. ALBALADEJO
Finance Assistant Manager

 10/28/2025
EDITHA M. FLORES
Finance Assistant Vice President

 10/28/2025
OLIVER M. FILOTED
President and Chief Executive Officer



Pag-IBIG Fund

Home Development Mutual Fund

Good day!

For reference, kindly read advisory.

This is a standard format for both MPL and Calamity (based on the attached listing). If the listing shows MPL, follow the date of MPL deduction or vice versa and if Calamity follows the date of deduction for Calamity.

ADVISORY

Please be advised that deductions from the payroll should be made one (1) month in advance from the stated loan term period and should be remitted on or before **DECEMBER 15, 2025**, for Approved **MPL** (if any, see attached list) and **JANUARY 15, 2026**, for Approved **CALAMITY** (if any, see attached list) until the loan is fully paid.

Late payments shall incur penalties of 1/10 of 1% per day of delay.

Please be guided accordingly.

Loan Term (2 yrs / 24 mos.)	Loan Type	Date of Loan Approval	Start of deduction to Payroll	Start of remittance to HDMF
12/15/2025 – 11/15/2027	MPL	September 1 - 30, 2025	NOVEMBER 2025	DECEMBER 15, 2025
12/15/2025 – 11/15/2027	HELP's	September 1 - 30, 2025	NOVEMBER 2025	DECEMBER 15, 2025
01/15/2026 – 12/15/2027	CALAMITY	September 1 - 30, 2025	DECEMBER 2025	JANUARY 15, 2026

Loan Term (3 yrs / 36 mos.)	Loan Type	Date of Loan Approval	Start of deduction to Payroll	Start of remittance to HDMF
12/15/2025 – 11/15/2028	MPL	September 1 - 30, 2025	NOVEMBER 2025	DECEMBER 15, 2025
12/15/2025 – 11/15/2028	HELPs	September 1 - 30, 2025	NOVEMBER 2025	DECEMBER 15, 2025
01/15/2026 – 12/15/2028	CALAMITY	September 1 - 30, 2025	DECEMBER 2025	JANUARY 15, 2026

Loan Term (1 year / 12 mos.)	Loan Type	Date of Loan Approval	Start of deduction to Payroll	Start of remittance to HDMF
12/15/2025 – 11/15/2026	MPL	September 1 - 30, 2025	NOVEMBER 2025	DECEMBER 15, 2025
12/15/2025 – 11/15/2026	HELP's	September 1 - 30, 2025	NOVEMBER 2025	DECEMBER 15, 2025
01/15/2026 – 12/15/2026	CALAMITY	September 1 - 30, 2025	DECEMBER 2025	JANUARY 15, 2026

Loan Term (6 mos.)	Loan Type	Date of Loan Approval	Start of deduction to Payroll	Start of remittance to HDMF
10/15/2025 – 03/15/2026	HELP's	September 1 - 30, 2025		OCTOBER 15, 2025

Thank you for your continued support to the Fund.

Ang inyong Lingkod Pag-IBIG,

MIRALINDA M. VIEJO
Chief of Division
AMBD

Pag-IBIG Fund
GUADALUPE - EDSA
Borrower's Subsidiary Ledger

Page 1 of 1

Pag-IBIG I.D. No : **xxxx** Base Date: 00/00/0

Borrower's Name : **XXXXXXXXXX** Employee No : **XXXXXXXXXX**

Employer's Name : KOLIN PHILIPPINES INTERNATIONAL INCORPORATED

Employer's Address: **XXXXXX**

Application Number: XXXXXXXXX

Loan Type : (24 Months) MPL Cir. 469

Loan Amount : 0.00

D.V. Number :

Cap. Interest: 0.00

D.V. Date : 10/02/2025  RELEASED DATE

Loan Value : 0.00

Amort. Period: 01/15/2026 to 12/15/2027

TICKET DATE	TRANS CODE	REFERENCE NUMBER	TRANSACTION DATE	AMOUNT PAID	OVER/ (UNDER)	PENALTY	INTEREST	PRINCIPAL	OUTSTANDING BALANCE	LOAN TERM PERIOD
Beginning Balance										0.00 0.00 0.00 0.00 0.00 00.00
GRAND TOTAL										0.00 0.00 0.00