

ANSWERS to FREQUENTLY ASKED QUESTIONS (FAQs) about the



VIRTUAL Pag-IBIG



1. What is the Virtual Pag-IBIG?

The Virtual Pag-IBIG is an online portal where you, our members, can conveniently and securely access Pag-IBIG Fund's services anytime, anywhere. The Virtual Pag-IBIG also provides a chat function where a Pag-IBIG Fund Service Agent is always ready to answer your inquiries or resolve any concerns you may have with your Pag-IBIG Fund membership.

2. What services does the Virtual Pag-IBIG offer?

With the Virtual Pag-IBIG, you can enjoy the following services:

- Register as a Pag-IBIG Fund member and get your permanent Membership ID (MID) Number;
- Remit your Pag-IBIG Fund Savings and MP2 Savings;
- Open an MP2 Savings Account;
- View your Savings Records (Pag-IBIG Fund Regular Savings and MP2 Savings, including annual dividends earned by these accounts);
- Schedule an appointment to submit documents for your Housing Loan Application;
- Pay for your Pag-IBIG Fund loans (Housing, Multi-Purpose, and Calamity Loans);
- Check your Loan Status (Housing, Multi-Purpose, and Calamity Loans);
- View your Loan Records (payments made and the outstanding balance of Housing, Multi-Purpose and Calamity Loans);
- Apply for Interest-Rate Repricing on your Housing Loan;
- View the account balance and transaction history of your Loyalty Card Plus (currently available for cards issued by Asia United Bank); and
- Chat with a Pag-IBIG Fund service agent, 24/7, to address your inquiries and concerns about programs and benefits of Pag-IBIG Fund

3. Where can I access the Virtual Pag-IBIG?

You can easily access the Virtual Pag-IBIG by visiting www.pagibigfund.gov.ph and clicking on the Virtual Pag-IBIG button.

4. Do I need an account to gain access to Virtual Pag-IBIG?

No. But creating a Virtual Pag-IBIG account allows you to take advantage of all its features.

5. What can I do with a Virtual Pag-IBIG Account?

Once you have a Virtual Pag-IBIG Account, you can securely view your Pag-IBIG Fund Savings and Loan records which will help you keep better track of the growth of your Pag-IBIG Fund Savings, the outstanding balance of your loan/s and ensure that remittance and payments for your savings and loans are settled and posted.

6. How do I create a Virtual Pag-IBIG account?

Opening a Virtual Pag-IBIG Account is as easy as creating an email address or a Facebook Profile. Just log on to www.pagibigfund.gov.ph, click on Virtual Pag-IBIG and click the "Log In or Create Account" button

For now, having a Loyalty Card Plus is the most convenient way to create a virtual Pag-IBIG account.

If you have one, just key in details found on your Loyalty Card Plus.

Members without a Loyalty Card Plus can still create a Virtual Pag-IBIG account but for security reasons must activate their account at their nearest Pag-IBIG Fund Branch

Overseas Filipino Workers (OFWs), meanwhile, may enroll online and have their accounts activated through a special validation process.

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VIRTUAL Pag-IBIG



7. How do I create a Virtual Pag-IBIG Account using my Loyalty Card Plus?

The easiest way to create your Virtual Pag-IBIG Account is by using your Loyalty Card Plus. Here's how it works:

- a. Log on to www.pagibigfund.gov.ph and click on Virtual Pag-IBIG;
- b. Click the "Log-in or Create Account" Button;
- c. Click "Create Account;"
- d. Choose "Create Account via Loyalty Card Plus;"
- e. Enter the following information:
 - Pag-IBIG Fund Membership ID (MID) Number
 - Bank issuer of your Loyalty Card Plus
 - Last four (4) digits of your card number found at the reverse side of your Loyalty Card Plus
- f. Input the One-Time Pin (OTP) sent to your mobile phone and proceed;
- g. Enter the following information:
 - Email Address
 - Three (3) security questions and answers for password retrieval, in the event you forget your password.
- h. Receive a confirmation and your temporary password via your email; and
- i. Create your new password and log-in to start enjoying even more services with your Virtual Pag-IBIG Account.

8. How do I create a Virtual Pag-IBIG Account without a Loyalty Card Plus?

If you do not have a Loyalty Card Plus, you can still create a Virtual Pag-IBIG Account. Just follow these steps:

- a. Log on to www.pagibigfund.gov.ph and click on Virtual Pag-IBIG;
- b. Click the "Log-in or Create Account" Button;
- c. Click "Create Account;"
- d. Choose "Create your account online and activate at nearest Pag-IBIG Fund Branch;"
- e. Enter the following information:
 - Pag-IBIG Fund Membership ID (MID) Number
 - Complete name
 - Date of birth
 - Mobile phone number
- f. Input the One-Time Pin (OTP) sent to your mobile phone and proceed;
- g. Enter the following information:
 - Email Address
 - Three (3) security questions and answers for password retrieval, in the event you forget your password.
 - Mother's Maiden Name
 - Place of Birth

ANSWERS to FREQUENTLY ASKED QUESTIONS (FAQs) about the



VIRTUAL Pag-IBIG



- h. Upload a photo of your passport or two (2) government-issued identification cards;
- i. Upload your picture holding at least one (1) of the identification cards you submitted;
- j. Receive an SMS confirming that you have successfully created your Virtual Pag-IBIG Account; and
- k. Activate your account by visiting the nearest Pag-IBIG Fund Branch within seven (7) days.

9. How do I create a Virtual Pag-IBIG Account if I'm an OFW?

If you are an OFW and is currently abroad, you can create your Virtual Pag-IBIG Account with these simple steps:

- a. Log on to www.pagibigfund.gov.ph and click on Virtual Pag-IBIG;
- b. Click the "Log-in or Create Account" Button;
- c. Click "Create Account";
- d. Choose "Create your account online";
- e. Enter the following information:
 - Pag-IBIG Fund Membership ID (MID) Number
 - Complete name
 - Date of birth
 - Philippine mobile phone number
- f. Input the One-Time Pin (OTP) sent to your mobile phone and proceed;
- g. Enter the following information:
 - Country of Assignment
 - Email Address
 - Three (3) security questions and answers for password retrieval, in the event you forget your password.
 - Mother's Maiden Name
 - Place of Birth
- h. Upload a photo of your passport or two (2) valid primary identification cards;
- i. Upload your picture holding at least one (1) of identification cards you submitted;
- j. Receive an SMS confirming that you have successfully created your Virtual Pag-IBIG Account; and
- k. Your Virtual Pag-IBIG account will be activated within three (3) working days.

10. What can I expect from Virtual Pag-IBIG in the future?

The following services are currently being developed and shall be offered by the Virtual Pag-IBIG soon:

- a. Multi-Purpose Loan Application
- b. Calamity Loan Application; and
- c. Application for Consolidation of Member's Records