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GUIDELINES IMPLEMENTING THE SPECIAL ASSISTANCE PROGRAM FOR OFW MEMBERS REPATRIATED DUE TO CONFLICTS IN THE MIDDLE EAST AND NORTH AFRICA

HDMF CIRCULAR NO. 288, March 15, 2011

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Pursuant to Section 15 and 16 of Republic Act 9679, Board Resolution No. 2846 Series of 2011 was approved on March 9, 2011, authorizing Pag-IBIG Fund Management to allow HDMF members repatriated from their host countries to withdraw their savings, the Guidelines Implementing the Special Assistance Program for OFW Members Repatriated Due to Conflicts in the Middle East and North Africa are hereby issued:

A. OBJECTIVE

This special assistance program seeks to:

1. Address the immediate economic concerns of OFW members who were repatriated from countries in the Middle East and North Africa by releasing their member's contribution (savings) even prior to membership maturity; and
2. Partly alleviate the debt burden of said OFW members

B. COVERAGE

These guidelines shall cover all HDMF members who were mandatorily repatriated due to the on-going conflicts in the Middle East and North Africa and who are registered under:

1. Pag-IBIG I;
2. Pag-IBIG Overseas Program or POP; or
3. Both Pag-IBIG and POP

C. WITHDRAWAL OF MEMBER'S CONTRIBUTIONS (SAVINGS)

1. A member with an outstanding short-term loan (STL) shall be eligible to withdraw his/her member's contributions (savings) from the Fund. His outstanding STL obligation shall be deducted from the member's contributions (savings). Any remaining amount shall then be released to said member.

2. Applications shall be processed upon presentation of the following:

a. Duly accomplished Application for Provident Benefit Claim;
b. Passport or any DFA-issued travel documents;

3. A member with an outstanding housing loan (HL) shall not be eligible for withdrawal of member's contributions (savings).

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D. PAYMENT OF BENEFITS

1. The amount to be returned to the member shall consist of the following:

a. Member's total accumulated contributions;
b. Employer counterpart, if any; and
c. Credited dividends

2. For POP members, the following shall apply:

a. In case the member had registered under Circular Nos. 98 (Beginning October 2, 1991 to May 25, 1992) and 98-A (Beginning May 26, 1992 to January 27, 2004), withdrawal of member's contributions (savings) shall be either in U.S. dollar or in the Philippine Peso, depending on which form of currency the member's contributions (savings) were remitted.

b. For those who became POP members under Circular No. 980-C (Beginning January 28, 2004 to December 31, 2009), the member's contributions (savings) shall be released in Philippine peso.

3. For those who Registered both under the Pag-IBIG I and POP, their member's contributions (savings) under both programs shall be released to them.

4. Members shall be duly informed that their checks are already available if the same remained unclaimed after three (30 days from the DV/checks date.

E. MORATORIUM ON MEMBER'S CONTRIBUTIONS, STL AND HL PAYMENTS

Should the member opt not to withdraw his member's contributions (savings) and instead prefer to continue his/her membership with the Fund despite being repatriated, he/she may avail of a moratorium, subject to the following terms and conditions:

1. A six-month moratorium for member's contributions, STL, and /or HL amortizations shall be granted to affected members, provided they meet the following eligibility requirements:

a. He/She must be updated with his/her STL amortization payments as of 30 December 2010 in case he/she is applying for moratorium for such payments.
b. He/She must be updated with his/her HL amortization payments as of 30 December 2010 in case he/she is applying for moratorium for such payments.

2. Said moratorium on the STL/HL payments for the upgraded member's contribution, insurance premiums, principal and interest shall be granted to a borrower should his/ her application for such be approved.

3. Said moratorium shall begin on the member's nearest due date after approval of application for moratorium. However, for those who were not able to remit their amortization payments due to the conflict, their moratorium shall begin on the month that they failed to make payments, the earliest of which shall be on the month when the conflict started in their area.

4. The borrower's loan term shall be extended for another six (6) months but the STL/ HL amortization, interest rate, and other conditions of the loan shall remain the same.

5. STL/HL payments shall be suspended for the period specified above at no additional cost to the borrower. Thus, no penalty and interest shall be charged during the moratorium period.

6. A borrower may pay his/her monthly amortization even during the moratorium period. Said payment, however, shall be applied to the month when member is slated to resume payment.

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7. A housing loan borrower shall have the following options relative to his/her insurance premiums:

a. Pay the insurance premiums for the six-month moratorium period at any time during the said period; or
b. Pay the insurance premiums at any time within the last year of the loan term.

8. Availment of moratorium shall not disqualify the housing loan borrower from enjoying the benefits of the Good Payor Incentive Program (GPIP).

F. OTHER PROVISIONS

1. Qualified members in the NCR may file their applications at the Pag-IBIG International Operations Group (PIOG) while those in the regions may file their applications in the nearest regional branch.

2. Applications must be filed within one (1) month from arrival, provided however that filing shall not be later than 31 May 2011.

3. No processing fee shall be charged.

4. All queries and clarifications on the matter shall be directed to the Vice President of the PIOG

5. Despite membership termination due to withdrawal of member's contributions (savings) as a result of mandatory repatriation as provided in these guidelines, a member who places himself/herself in a situation that subjects him/her to mandatory coverage shall continue to be mandatorily covered.

6. The Senior Management Committee may extend the availment period of the withdrawal of member's contributions (savings) and moratorium if circumstances warrant and upon consultation with the Department of Foreign Affairs (DFA) or Overseas Workers Welfare Administration (OWWA).

G. EFFECTIVITY

This Circular takes effect immediately.

Adopted: 15-March 2011

(SGD.) ATTY. DARLENE MARIE B. BERBERABE

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