

Pag-IBIG Checklist

MID number, monthly contribution, housing loan, Multi-Purpose Loan and MP2 savings. Source: pagibigfund.gov.ph (Membership, Regular Savings, Housing Loan, MPL and MP2 pages) and Virtual Pag-IBIG.

₱200 + ₱200

Monthly contribution (you + employer)

₱10M

Maximum housing loan

6.62%

Regular Savings dividend, 2025

GET YOUR MID NUMBER

- ☐ **Virtual Pag-IBIG → Be A Member → Register**
Details exactly as on your birth certificate
- ☐ **Save your Registration Tracking Number (RTN)**
- ☐ **After 2–3 working days: Be A Member → Verify MID Number**
Enter your RTN, last name and date of birth
- ☐ **Lost your MID?**
Message Pag-IBIG's official Facebook page, email contactus@pagibigfund.gov.ph, or visit a branch with 1 valid ID

MONTHLY CONTRIBUTION (SINCE FEB 2024)

Employee, salary ₱10,000+	₱200 + ₱200 employer
Employee, salary over ₱1,500 to under ₱10,000	2% + 2% employer
Employee, salary ₱1,500 or less	1% + 2% employer
OFW	₱200 (+ ₱200 if PH employer)
Self-employed	₱400

Save more any time: Virtual Pag-IBIG → Pay Online → Regular Savings, or form PFF250 through your employer.

HOUSING LOAN: YOU QUALIFY IF

- ☐ **At least 24 monthly savings**
A lump-sum payment of the required months is allowed
- ☐ **Age 65 or below when you apply**
And 70 or below when the loan matures
- ☐ **No short-term loan in arrears**
And no foreclosed, cancelled or bought-back Pag-IBIG housing loan
- ☐ **Pass Pag-IBIG's background, credit and employment checks**

HOUSING LOAN RATES (UNTIL 31 DEC 2026)

Promo, first 3 years, up to ₱4.9M	4.5%
Promo, first 3 years, over ₱4.9M to ₱10M	5.75%
5 / 10 / 15-year repricing	6.5% / 7.125% / 7.75%
20 / 25 / 30-year repricing	8.5% / 9.125% / 9.75%

Up to 30 years, ending by age 70 · monthly payment up to 35% of gross income (30% for loans over ₱1.25M) · insurance (MRI and fire) is added.

90%

MPL: of your Regular Savings

1.4583%

MPL interest per month

7.12%

MP2 rate for 2025

MULTI-PURPOSE LOAN: YOU QUALIFY IF

- ☐ **At least 12 monthly savings (Regular Savings)**
- ☐ **At least 1 contribution in the last 6 months**
Active membership
- ☐ **No MPL, Calamity Loan or HELPs in default**

MPL: BRING THESE

- ☐ **MPL Application Form (SLF065)**
Signed by you, your employer (if employed) and two witnesses
- ☐ **1 valid ID**
- ☐ **Proof of income**
Employed: Certificate of Net Pay or latest payslip. Self-employed and OFW: see the list on our guide
- ☐ **Cash card**
Loyalty Card Plus (AUB or UnionBank) or LandBank cash card
- ☐ **Online? Selfie with your ID and cash card**
Clear, under 3 MB

Terms 12, 24 or 36 months · processing 2–3 working days · renew after 4 payments.

MP2 SAVINGS: TO OPEN

- ☐ **Active Pag-IBIG member**
1 contribution in the last 6 months
- ☐ **Virtual Pag-IBIG → Be A Member → Apply for MP2**
Or the MP2 Enrollment Form (PFF226) at a branch
- ☐ **Choose your payout**
Annual or compounded at maturity. Fixed for the account
- ☐ **Save from ₱500 per remittance**
Use your MP2 account number, not your MID

MP2 RATES

2025	7.12%
2024	7.10%
2023	7.05%
2022	7.03%
2021	6.00%

5-year term · tax-free dividends · up to ₱20M · early withdrawal only for listed reasons (50% of dividends).

Never pay a fixer. Apply only through Virtual Pag-IBIG, your employer or a Pag-IBIG branch.

Guides: papelesph.com/pag-ibig-contribution/ · papelesph.com/pag-ibig-number/ · papelesph.com/pag-ibig-multi-purpose-loan/ · papelesph.com/pag-ibig-mp2/ · Calculators: papelesph.com/tools/pag-ibig-housing-loan-calculator/ · papelesph.com/tools/mp2-calculator/

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