

PAANO BA MAG-APPLY NG SSS SALARY LOAN?

SINO ANG MAAARING MAG-SALARY LOAN?

Available ito sa mga **employed o actively paying self-employed or voluntary members**

Para sa **one-month salary loan** kailangang may **36 posted monthly contributions**. Anim dito ay dapat nasa loob ng 12 buwan bago ang pag-file ng loan.

Para sa **two-month salary loan** kailangang may **72 posted monthly contributions**. Anim dito ay dapat nasa loob ng 12 buwan bago ang pag-file ng loan.

MAGKANO ANG PWEDENG I-LOAN?

Ang **one-month salary loan** ay katumbas ng **posted average ng huling labindalawang (12) Monthly Salary Credit o MSC**, rounded off sa next higher MSC o ang iyong nais na loan amount, kung alin man ang mas mababa.

Ang **two-month salary loan** ay katumbas ng **doble ng posted average ng huling labindalawang (12) MSC**, rounded off sa next higher MSC o ang iyong nais na loan amount, kung alin man ang mas mababa.

ANO ANG MGA PARAAN NG PAG-APPLY NG SALARY LOAN?

1 Mag-submit ng application sa SSS website (www.sss.gov.ph). Mag-register at log-in lamang sa My.SSS at i-click ang **E-Services**.

Pwede ring gamitin ang My.SSS login sa **SSS Mobile App** at **Self-Service Express Terminals** para mag-apply ng salary loan.

2 Punuan ang **Member Loan Application Form** at i-submit sa pinakamalapit na SSS branch o sa iyong employer kung employed. Dalhin ang **SSS UMID card o iba pang valid IDs** (*SS Card, Driver's License, Passport, PRC Card o Seaman's Book*) at mag-attach ng photocopy nito sa iyong application form.

PAANO MAKUKUHA ANG LOAN?

Direkta itong maki-credit sa **SSS-issued UMID EMV ATM card** o sa pamamagitan ng **UnionBank Quick Card, o tseke**.

PAANO MAGBABAYAD NG LOAN?

Ang loan ay babayaran sa loob ng 2 taon in **24 equal monthly amortizations**. Magsisisimula ang amortization sa ikalawang buwan pagkatapos maaprubahan ang loan.

Kung ikaw ay **employed**, ipaalam ito sa iyong employer upang ito ay makaltas sa iyong sahod.

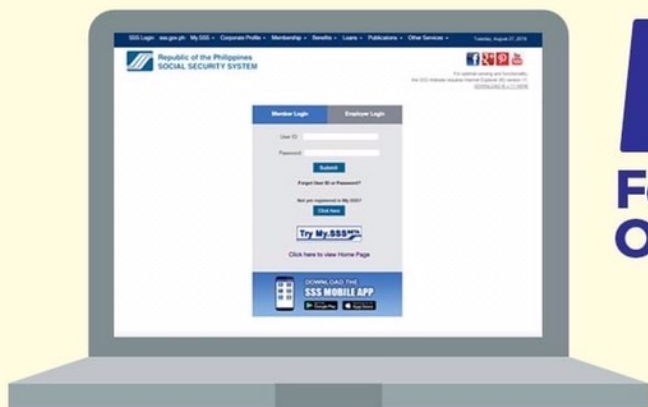
Kung ikaw naman ay **self-employed o voluntary member**, punuan ang **Payment Return Form** at magbayad sa SSS branches na may tellering facilities o sa mga Bank and Non-bank Collecting Partners.

KAILAN PWEDENG MAG-RENEW NG LOAN?

Maaaring mag-renew ng loan kung nabayaran at na-post na ang at least **50% ng halagang na-loan** at kung 12 buwan na ng scheduled amortization ang nakalipas. Anumang balanse ang natitira sa dating loan ay ikakaltas sa bagong loan.

Ugaliin ang regular na pagbabayad ng utang. Iwas multa na, wala pang bawas sa benepisyo mo in the future!





MY.SSS

For Separated, Self-Employed,
OFW and Voluntary Members

How to submit your online Salary Loan application

- 1 Go to the **SSS website** (www.sss.gov.ph)
- 2 Log-in as a **Member** (input User ID and Password) and click **SUBMIT**.
- 3 Click the **E-SERVICES** tab.
- 4 Click **APPLY FOR SALARY LOAN**. If eligible for a salary loan, your loanable amount and local mailing address will be displayed. You may opt to select a lower loan amount.
- 5 The loan proceeds will be deposited in the Member's UMID-ATM Savings Account/Unionbank of the Philippines (UBP) Quick Card or register your other UBP Savings Account Number.
- 6 Otherwise, check will be sent via registered mail to the Member's local mailing address. If the local mailing address is not updated, go to **My.SSS Beta Portal** or download the **SSS Mobile App** to update your local mailing address.
- 7 Read the terms and conditions carefully and click the box for **"I agree to the Terms of Service."** Then click **PROCEED**.
- 8 **VIEW, DOWNLOAD OR PRINT** the Loan Disclosure Statement.
- 9 After viewing/printing the statement, click **SUBMIT** or **CANCEL**.
- 10 After submitting your salary loan application, a confirmation message will be displayed. You may copy the transaction number or print the acknowledgement page itself, or refer to the email notification sent to your registered email address.

NOTE: You will be notified through email about your salary loan application's status. You will also receive a text notification after the salary loan application has been approved.

NOTE: Currently, only UBP accounts are accredited for electronic loan disbursement.



Mag-submit ng salary loan application at maternity notification*

*Submission of Maternity Notification through the App is available for SE/VM/OFW Members only.



SOCIAL SECURITY SYSTEM



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