

## How to Apply for HDMF Loan:

### Option 1: Apply Online (via Virtual Pag-IBIG):

- Go to **Virtual Pag-IBIG** site <https://www.pagibigfundservices.com/virtualpagibig/>
- Click “**Apply for a Loan**” then select “**Apply for Short Term Loan**”
- Click “**Proceed**”, select **Loan Type**, enter your **Pag-IBIG Membership ID (MID) No.** and click “**Validate your MID**”
- Your details will appear, enter your **Mobile Number** and **Email Address** then click “**Next**”
- Enter the **One-Time Pin (OTP)** received then click “**Proceed**”
- Enter your **Cash Card** details (Pag-IBIG Loyalty Plus Card, Landbank, or UCPB Cash Card)

**Note:** If you don't have any of the mentioned cash cards, you must go to Pag-IBIG branch to get a cash card before you can apply for a loan.

- Upload the following then click submit:
  - Photo or scanned copy of **Loan Application Form with signature of Employer and 2 witnesses**
    - Send the accomplished Application Form and 1-month most recent pay stubs to HR for certification
  - Photo or scanned copy of **1 government issued ID**
  - Selfie photo showing your valid ID and cash card
- Keep your **Reference Number** and use it to track the status of your loan application in Virtual Pag-IBIG site.
- Once approved, you will receive the loan proceeds through your Pag-IBIG Loyalty Plus Card, Landbank, or UCPB Cash Card.

### Option 2: Manual Submission (via Pag-IBIG Branch):

For instances that loan application made online will not push through, you may submit your loan application to Pag-IBIG branch through the following steps:

- **Submit Loan Application Form with signature of employer and 2 witnesses**
  - Send the accomplished Application Form and 1-month most recent pay stubs to HR for certification
  - Attach a photocopy of your 2 valid government IDs with 3 specimen signature and a photocopy of your cash card ((Pag-IBIG Loyalty Plus Card, Landbank, or UCPB Cash Card)
  
- Once approved, you will receive the loan proceeds through your Pag-IBIG Loyalty Plus Card, Landbank, or UCPB Cash Card.