

Overview

This is to provided members that are employed, currently paying self-employed or voluntary members a short-term financial aid needed.

How to Apply for SSS Salary Loan Online:

Once you have successfully registered your personal SSS online account, follow these simple steps:

- Log in to your **My.SSS account** and click **E-Services**.
- Click "**Apply for Salary Loan**" and select disbursement account.
 - **Make sure "CBE Companies PH Inc" will appear as your certifying employer.** If not, ask your Leader to send a note to PH_Payroll-DL@cbecompanies.com to update your employer first.
 - Loanable amount is system-generated but you can choose a lower amount.
 - How to enroll your disbursement account:
 - Log in to your **My.SSS account** and go to "**E-Services**" tab
 - Click "**Disbursement Account Enrollment Module**"
 - Carefully read the reminders on account enrollment and tick the box to certify that you understood the guidelines.
 - Click "**Proceed**" and choose **PESONet participating bank/E-wallet or Remittance Transfer Company (RTC)/Cash Payout Outlet (CPO** from the dropdown menu.
 - You will be asked to enter twice your bank account number if you are using PESONET or your mobile number if you are using remittance outlet.
 - Attach Supporting Documents and wait for SSS confirmation
 - Uploaded supporting documents must contain your account name, account number and bank name.
 - Tick the box to agree to the Data Collection and Usage clause
 - Click "Enroll Disbursement Account," then "OK"
 - Check your e-mail inbox for a confirmation notice from SSS
- Read the terms and conditions carefully and tick the box for "I agree to the Terms of Service" before clicking "Proceed"

- Take time to read the “loan disclosure statement” by either downloading or printing it out. Click “Submit” and wait for the confirmation message.
- Send the confirmation message with the transaction number to your Leader; your Leader will then send this information to HR for approval. You may also send this directly to HR.
- Once approved, you will receive the loan proceeds through your UMID-ATM Savings Account/Union Bank of the Philippines (UBP) Quick Card, or through the PESONet-participating bank you enrolled in your My.SSS account.
- Send the loan information details to HR for payroll deduction.

Eligibility Requirements

1. All currently employed, currently contributing self-employed or voluntary member.
 - For a **one-month loan**, the member-borrower must have thirty-six (36) posted monthly contributions, six (6) of which should be within the last twelve (12) months prior to the month of filing of application.
 - For a **two-month loan**, the member-borrower must have seventy-two (72) posted monthly contributions, six (6) of which should be within the last twelve (12) months prior to the month of filing of application.
2. The member-borrower whose employer must be updated in the payment of contributions.
3. The member-borrower has not been granted final benefit, i.e., total permanent disability, retirement, and death
4. The member-borrower must be under sixty-five (65) years of age at the time of application
5. The member-borrower has not been disqualified due to fraud committed against the SSS.

How to Apply for SSS Calamity Loan Online:

- Log in to your **My.SSS account** and click **E-Services**.
- Click “**Apply for Calamity Loan**”.
 - Calamity Loan Assistance Program (CLAP) are for member-borrowers whose residence is in the areas affected by calamity and other areas to be declared under state of calamity by the National Disaster Risk Reduction and Management Council (NDRRMC) and who suffered losses as damages to their properties located in the said calamity-stricken areas (Annex A).

- Take time to read the “loan disclosure statement” by either downloading or printing it out. Click “Submit” and wait for the confirmation message.
- Send the confirmation message with the transaction number to your Leader; your Leader will then send this information to HR for approval. You may also send this directly to HR.
- Once approved, you will receive the loan proceeds through your UMID-ATM Savings Account/Union Bank of the Philippines (UBP) Quick Card, or through the PESONet-participating bank you enrolled in your My.SSS account.
- Send the loan information details to HR for payroll deduction.