

Pag-IBIG Fund's Official Nomination Writeup for the ASEAN Social Security Association (ASSA) Recognition Awards for Y2024

CATEGORY	:	Customer Service Recognition Award Organisations that have implemented successful customer service strategies which are able to meet customers' expectations in terms of delivery and quality of service.
ORGANISATION	:	Home Development Mutual Fund (Pag-IBIG Fund)
CONTACT PERSON	:	Atty. Karin-Lei N. Franco-Garcia Vice President, Public Relations and Information Services Group
NAME OF PROJECT	:	Elevating the Customer Service Experience of 16 million Filipino Workers: The Pag-IBIG Fund Member Relations Department
OBJECTIVE AND NATURE OF PROJECT	:	<p>The Pag-IBIG Fund Member Relations Department (MRD) initially started its operations with a mere 20 employees in 2008, tasked with handling inquiries through various channels, including front help desk, phone calls, and email correspondence. Today, MRD boasts a team of hundreds of dedicated professionals, committed to promptly and accurately addressing all member concerns. Further, the department has expanded its scope to include specialized divisions dedicated to quality assessment and feedback management to ensure the continual enhancement of Pag-IBIG Fund's operations.</p> <p>Meanwhile, the Pag-IBIG Fund official Facebook Page has a dual mission: to connect with members nationwide and engage Overseas Filipino Workers (OFWs) worldwide. This platform serves as a vital conduit for disseminating the Fund's latest news, programs, and services, benefiting both members and non-members alike.</p> <p>At the height of the pandemic, the Pag-IBIG Facebook page experienced a significant surge in its following, gathering over 2.7 million Facebook users – an increase of more than 1 million followers compared to the pre-pandemic figures. With the rise of social media as a primary communication medium among Filipinos, the Fund strategically utilizes its Facebook page to</p>

		<p>engage its extensive base of almost 16 million members, providing timely updates on the Fund's evolving programs and services.</p> <p>As the country progresses to various means of information gathering, Pag-IBIG aims to follow suit for its customer service, hence, it has begun its mission to harness stakeholder partnerships and digital media beginning 2022.</p>
WHY IT SHOULD BE RECOGNISED	:	<p>Covering Digital and Social Media</p> <p>The Pag-IBIG Facebook Support Team achieved the following as of January to June 2024:</p> <ul style="list-style-type: none"> • 290,816 or 90% of the total messages received through FB within 2024 were successfully addressed • Average turnaround of only 1 DAY, with 1.7k received messages daily <p>For 2021-2023:</p> <ul style="list-style-type: none"> • 563,329 or 97% of the total messages received through FB within 2023 were successfully addressed • Record-breaking total of 1,841,108 inquiries were addressed in 2021 and 2022 • Increased average turnaround of only 1 DAY, with 3k received messages daily • Reduced branch foot traffic as members need not go physically for inquiries • Reduced transactions through hotline with the help of the MRD and Facebook Team, decreasing by 1.4 million transactions or a 34% decrease from the 4,161,838 recorded in 2021 [Appendix C] <p>Endorsements from Other Government Customer Service Fronts</p> <p>The Pag-IBIG Fund MRD achieved outstanding accomplishments by 2022-2023 [Appendix A]:</p> <ul style="list-style-type: none"> • 13% increase in the number of accounts resolved within just two days • 10% decrease in number of complaints from 226 in 2022 to 204 in 2023, all of which were successfully resolved within 4 working days

	<ul style="list-style-type: none">• Continuous partnership with other government customer service representatives to address feedback received outside of Pag-IBIG Fund's contact centers <p>Positive Feedback and Satisfaction from Members [Appendix B]</p> <ul style="list-style-type: none">• Outstanding 96.10% average satisfaction rating for Pag-IBIG Fund's customer service team was recorded in three consecutive years (2021 to July 2024)• Positive commendations for the service quality, featuring a citation from a member who transacted in Quezon City branch in November 2023 - <i>"[The Pag-IBIG employee] was very helpful and hands on in assisting and updating me on my status."</i> <p>The agency's exceptional customer service also led to various honors from award-giving bodies.</p> <p>In 2024, the Pag-IBIG Fund Member Relations Department and its Facebook Team has won a Silver Stevie Award for Sales and Customer Service, besting most customer service teams globally.</p> <p>Last year, the agency received a Gold Stevie Award from the International Business Awards for the Pag-IBIG Fund Facebook Page, which was recognized as the Most Innovative Facebook Page. The Fund's FB Page has become a platform that allows it to further its reach and deliver excellent service to its members in different parts of the world.</p> <p>The Philippine Civil Service Commission's (CSC) Contact Center ng Bayan also recognized Pag-IBIG Fund as the top Philippine government agency with 45 or more referrals that recorded the highest resolution rate. Out of the 73 transactions received, it attained a 100% resolution rate as of the end of 2022. This marked the 3rd consecutive year that Pag-IBIG has outpaced other government agencies, from placing 7th in 2020 to reaching the highest rank in 2022.</p> <p>In 2021, Pag-IBIG Fund has also been recognized as one of the most trusted Government Owned and Controlled Corporations (GOCC) according to the 2021 Philippine Trust Index (PTI). It gained an 89% trust rating—the highest among GOCCs. In the</p>
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		<p>same year, it also received the Freedom of Information (FOI) Award from the Presidential Communications Operations Office (PCOO) for the agency's contributions to the development and progress of the FOI Program.</p>
SUMMARY OF THE PROJECT	:	<p>Pag-IBIG Fund's commitment to exceptional customer service is exemplified through its expansive outreach, providing members with access to support across multiple channels.</p> <p>These efforts not only enhance service delivery but also reinforce the trust and confidence that members place in the agency. The numerous awards and recognition received by Pag-IBIG Fund serve as a testament to its efficient customer service, highlighting its role as a leader in delivering governmental services that cater to its members' needs.</p> <p>We are providing the below references to supplement our nomination for this project:</p> <ul style="list-style-type: none"> • Appendix A. Feedback Management Reports • Appendix B. Customer Satisfaction Rating Reports • Appendix C. Pag-IBIG Fund Contact Center Hotline Reports • Appendix D. Awards and Recognition Received by Pag-IBIG Fund's Customer Service



Pag-IBIG Fund's Feedback Management Reports

Pag-IBIG Fund's Entry to the
2024 ASEAN Social Security Association Awards



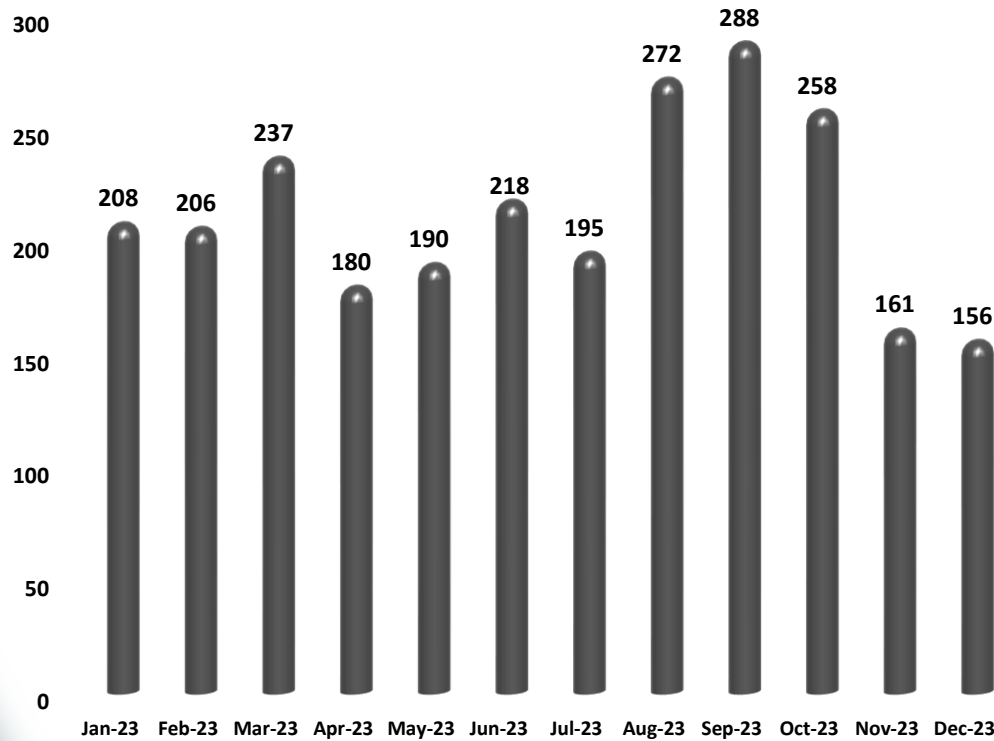
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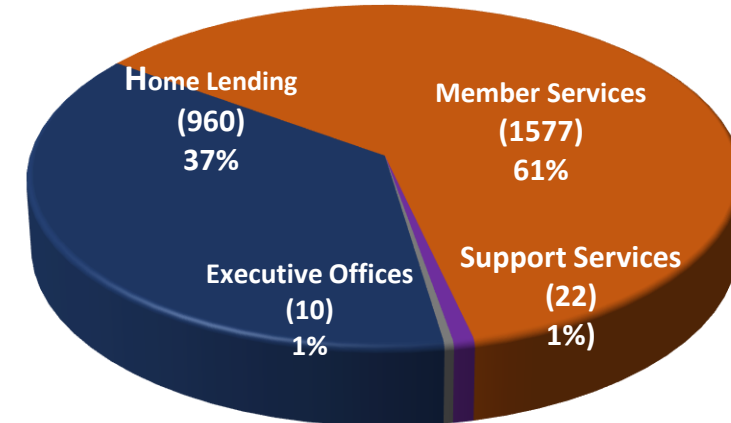


2023

Types of Concerns Received



Monthly Volume of Members' Feedback Received from the Endorsing Agencies in 2023



Concern Types of the Members' Feedback Received from the Endorsing Agencies for the period January to December 2023



2023

80% Concerns Addressed Within Just Two Days

Agencies	Total No. of Members' Feedback			Resolved Within 72 hours			Resolved Beyond 72 hours		
	Total No. of Received Members' Feedback	No. of WDs	Average No. of WDs	% to Total	No. of WDs	Average No. of WDs	% to Total	No. of WDs	Average No. of WDs
8888	1757	3284	2	88%	2278	1	12%	1006	5
PACE	400	1261	3	69%	498	2	31%	763	6
Others	175	670	4	61%	188	2	39%	482	7
Wanted Sa Radyo	133	580	4	41%	118	2	59%	462	6
CCB	56	174	3	70%	81	2	30%	93	5
ARTA	26	191	7	19%	11	3	77%	180	9
DHSUD	11	37	3	73%	14	2	27%	23	8
e-FOI	4	11	3	75%	3	1	25%	8	8
OVP	2	5	3	100%	5	3	0%	0	0
GMA Sumbungan	2	15	8	50%	1	1	50%	14	14
PMS	2	8	4	50%	1	1	50%	7	7
Office of the Ombudsman	2	12	6	0%	0	0	100%	12	6
Total	2,569				2,051			518	
% to Total	100%			80%			20%		

Resolution Time Per Endorsing Agencies for the period of
January to December 2023



2022

67% Concerns Addressed Within Just Two Days

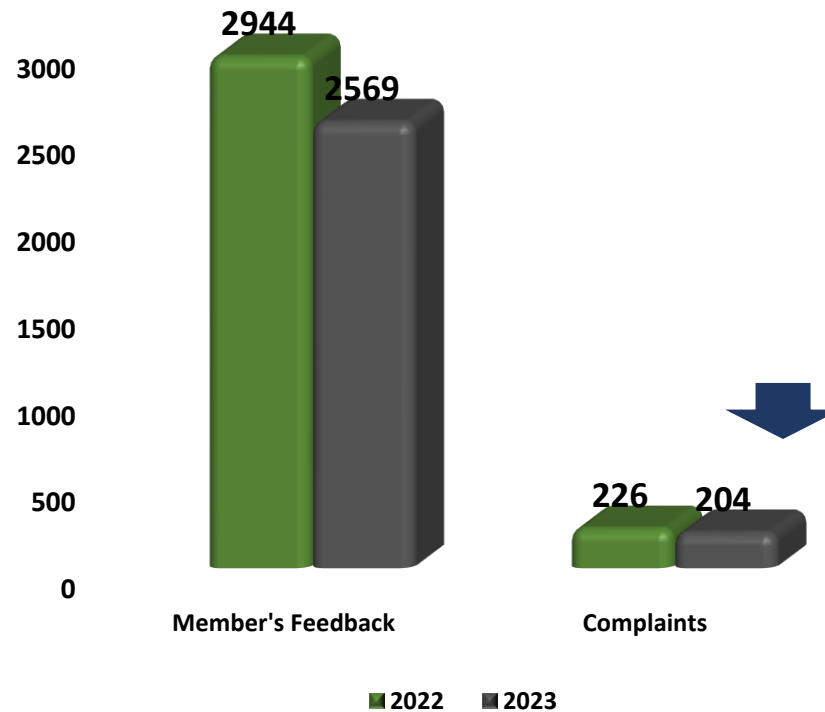
Agencies	Total No. of Members' Feedback			Resolved Within 72 hours			Resolved Beyond 72 hours		
	Total No. of Received Members' Feedback	No. of WDs	Average No. of WDs	% to Total	No. of WDs	Average No. of WDs	% to Total	No. of WDs	Average No. of WDs
8888	1756	3971	2	83%	2351	2	17%	1620	5
PCC	825	4100	5	41%	709	2	59%	3391	7
Others	208	817	4	56%	214	2	44%	603	7
CCB	84	311	4	55%	93	2	45%	218	6
ARTA	41	263	6	29%	30	3	71%	233	8
OVP	8	66	8	0	0	0	100%	66	8
GMA Sumbungan ng Bayan	7	52	7	43%	5	2	57%	47	12
e-FOI	5	31	6	20%	1	1	80%	30	8
PACC	2	20	10	0	0	0	100%	20	10
Wanted Sa Radyo	3	27	5	20%	3	3	80%	24	6
PMS	3	7	2	67%	2	1	33%	5	5
Total	2,944			1,966			978		
% to Total	100%			67%			33%		

Resolution Time Per Endorsing Agencies for the period of
January to December 2022



2022-2023

Volume of Complaints Received



. Comparative Volume of Members' Feedback and Complaints Received in the years 2022 and 2023



2019-2023

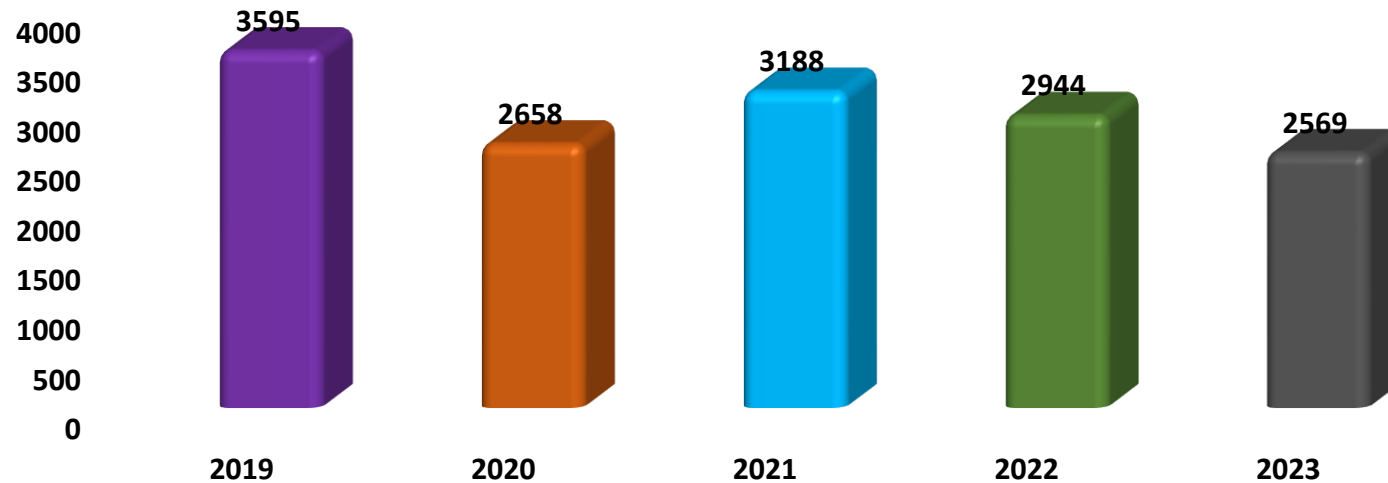
Volume of Feedback Received from Other Government Customer Service Fronts



REPUBLIC OF THE PHILIPPINES
ANTI-RED TAPE AUTHORITY



CCB CONTACT
CENTER
ng BAYAN
A Step Towards Better Governance

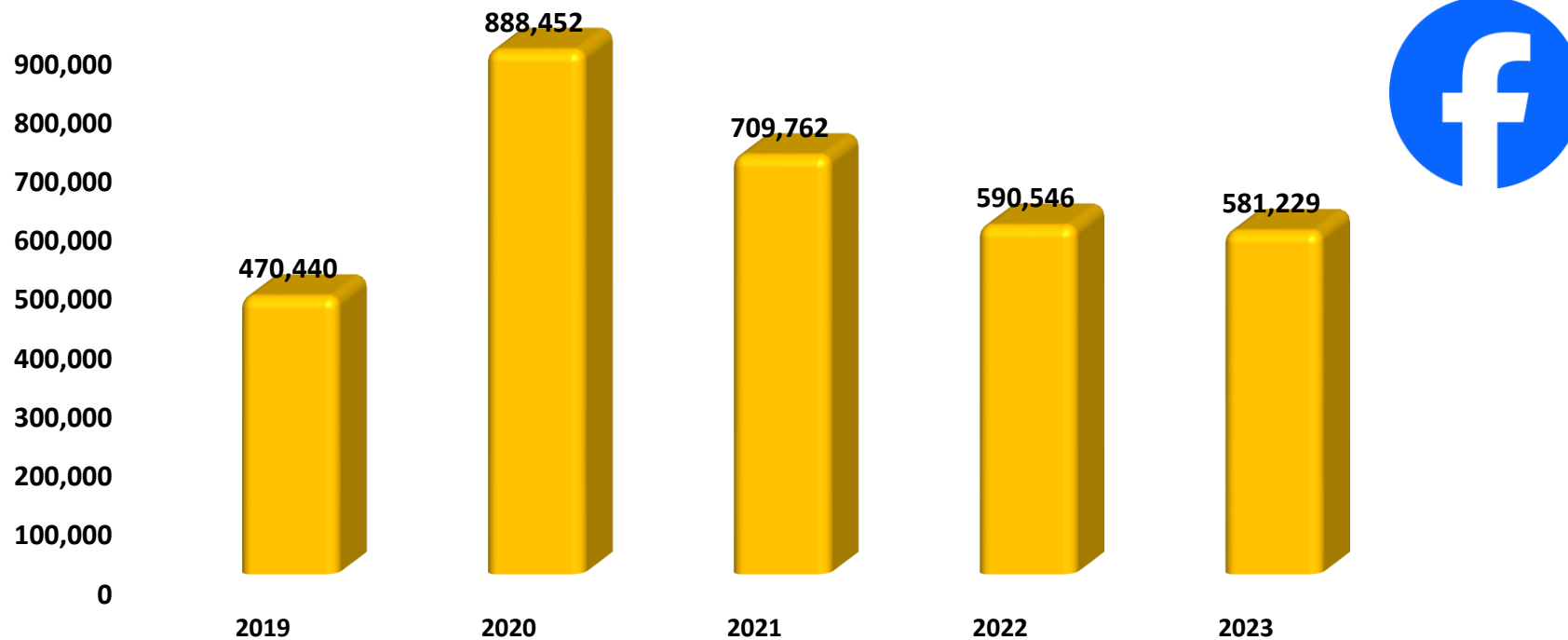


Comparative Volume of Received Members' Feedback from
Endorsing Agencies in the year 2019, 2020, 2021, 2022, and 2023



2019-2023

Volume of Inquiries Received in Facebook



Comparative Volume of Messages Received for the year 2019, 2020, 2021, 2022 and 2023

Thank You.

Pag-IBIG Fund's Entry to the
2024 ASEAN Social Security
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Pag-IBIG Fund's Customer Service Quality Satisfaction Ratings for 2021 to July 2024

Pag-IBIG Fund's Entry to the
2024 ASEAN Social Security Association Awards



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January to July 2024

Customer Service Quality Rating
[averaged from programs]



95%
Outstanding



2023

Customer Service Quality Rating Rated By Over 9,000 Clients

Acceptable FCR rate is 90%

Period Covered	2023 1st Q	2023 2nd Q	2023 3rd Q	2023 4th Q
Date Conducted	February 27 to March 05, 2023	May 15 to 21, 2023	September 10 to 16, 2023	November 19 to 25, 2023
Volume of Handled Transactions for the Quarter	694,106	687,253	792,594	582,465
Phone	163,359	154,186	172,551	127,285
Email	222,500	231,134	275,255	209,762
Chat	308,247	301,933	344,788	245,418
Volume of Handled Transactions for the Survey Period	51,217	52,642	60,385	44,778
Phone	13,307	13,075	14,632	10,711
Email	14,135	15,764	19,245	14,021
Chat	23,775	23,803	26,508	20,046
Volume of Survey Respondents	2,681	2,380	2,797	1,900
% of Survey Respondents over Volume of Handled Transactions	5.23%	4.52%	4.63%	4.24%
CSAT Rating	98.44%	97.99%	97.74%	96.78%

Total of 9,758 members participated in the quarterly surveys conducted in 2023.

98%
Annual Average Rate
Outstanding



2022

Customer Service Quality Rating Rated By Over 13,000 Clients

Standard CSAT rate is 90%

Period Covered	2022 1st Q	2022 2nd Q	2022 3rd Q	2022 4th Q
Date Conducted	February 20 to 26, 2022	May 15 to 21, 2022	September 04 to 10, 2022	October 16 to 22, 2022
Volume of Handled Transactions for the Quarter	897,449	751,683	754,496	620,913
Phone	220,625	185,487	193,713	147,488
Email	338,214	255,847	214,487	171,853
Chat	338,610	310,349	346,296	301,572
Volume of Handled Transactions for the Survey Period	65,131	55,545	55,143	54,459
Phone	16,890	14,642	14,580	13,701
Email	22,191	17,058	15,275	15,616
Chat	26,050	23,845	25,288	25,142
Volume of Survey Respondents	3,940	3,275	3,179	3,102
% of Survey Respondents over Volume of Handled Transactions	6.05%	5.90%	5.77%	5.70%
CSAT Rating	97.89%	98.13%	98.21%	98.14%

98.09%
Annual Average Rate
Outstanding

- Average CSAT score was at 98.09%
- A total of 13,496 respondents or 5.86% of the total handled transactions during the survey period.



2021

Customer Service Quality Rating Rated By Over 9,000 Clients

Period Covered	2021 1st Q	2021 2nd Q	2021 3rd Q	2021 4th Q
Date Conducted	March 01 to 07, 2021	June 13 to 19, 2021	Aug 15 to 21, 2021	December 08 to 14, 2021
Volume of Handled Transactions for the Quarter	979,553	937,781	889,445	757,880
Phone	158,889	162,772	201,274	202,092
Email	367,800	390,582	343,460	251,094
Chat	452,864	384,427	344,711	304,694
Volume of Handled Transactions for the Survey Period	77,830	73,206	65,676	54,384
Phone	17,666	15,784	16,666	15,513
Email	29,395	28,674	24,342	19,994
Chat	31,301	28,748	24,668	18,877
Volume of Survey Respondents	3,597	4,905	4,286	3,780
% of Survey Respondents over Volume of Handled Transactions	4.62%	6.70%	6.53%	6.95%
CSAT Rating	97.32%	97.01%	96.51%	97.63%

97%
Annual Average Rate
Outstanding



2023 vs. 2022

Frontliner Service Quality Satisfaction Rating

For Services on
Short-Term Loans

2023
as of November

95.17%

2022
as of November

94.08%



2023 vs. 2022

Frontliner Service Quality Satisfaction Rating

For Services on
Provident Claims

2023
as of November

94.85%

2022
as of November

94.31%



2023 vs. 2022

Frontliner Service Quality Satisfaction Rating

For Services on
Loyalty Card Plus

2023
as of November

95.78%

2022
as of November

92.92%

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Pag-IBIG Fund's Entry to the
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Pag-IBIG Fund's Contact Center Report For Years 2021 to 2023

Pag-IBIG Fund's Entry to the
2024 ASEAN Social Security Association Awards



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As part of its Customer Service efforts, Pag-IBIG Fund has the below dedicated contact center containing a hotline and chat facilities. All these are made available 24/7:



(+632) 8 724-4244 (standard rates apply)



contactus@pagibigfund.gov.ph



chat with us at
www.pagibigfund.gov.ph

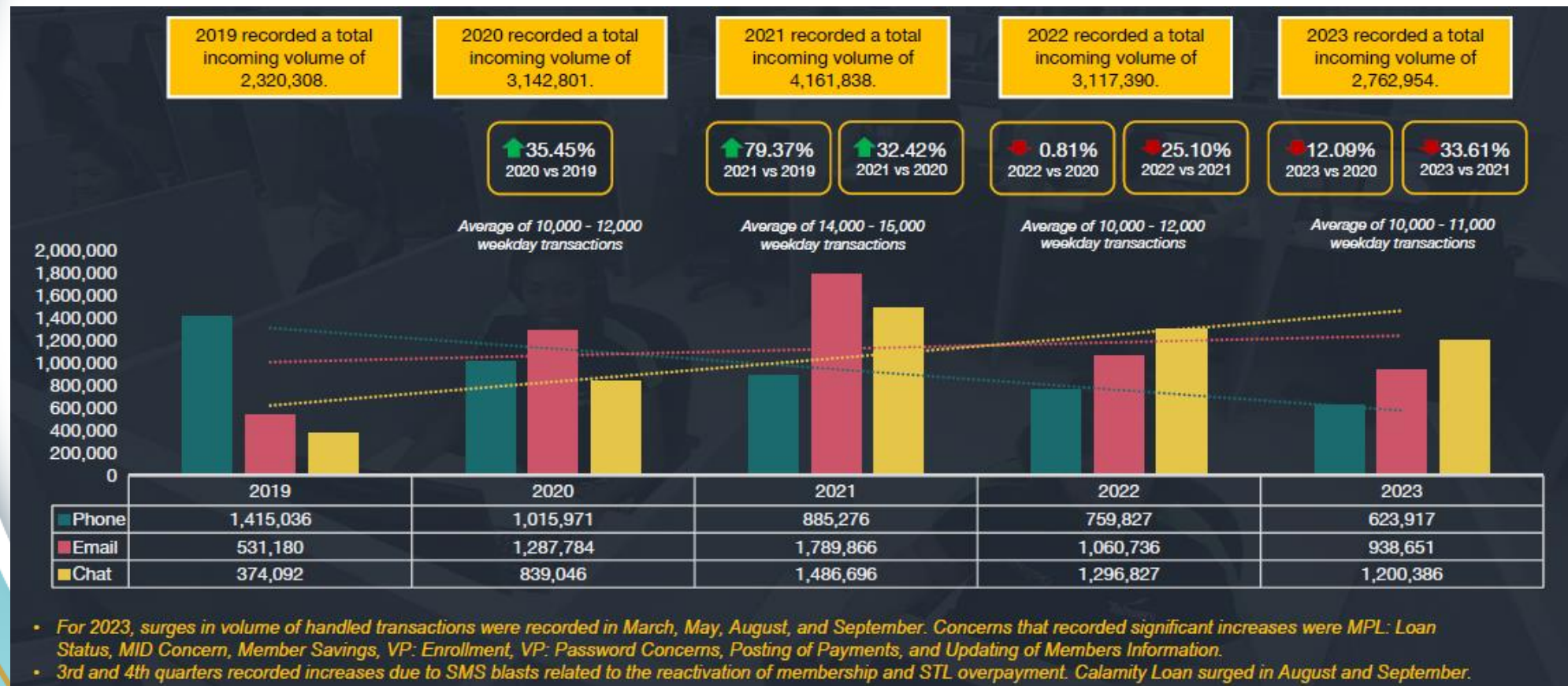


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2019-2023

Volume of Incoming Queries In Pag-IBIG Fund's Contact Center





2023

Key Performances Of Pag-IBIG Fund's Contact Center

Key Performance Indicators		Weights	Service Level Requirements		2023												Average
					Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
I. Business Process																	
Service Level	Phone	20.00%	80% of calls answered within 20 seconds	Actual Score	89.80%	89.32%	89.02%	80.00%	87.59%	95.56%	90.10%	89.05%	83.32%	87.76%	97.47%	98.93%	89.83%
				Equivalent Score	5	5	5	4	5	5	5	5	5	5	5	5	5
				Weighted Score	1	1	1	0.8	1	1	1	1	1	1	1	1	1
	Email	10.00%	90% of emails answered within 24 hours	Actual Score	96.25%	95.32%	93.54%	90.11%	92.01%	98.00%	94.33%	86.91%	58.66%	96.62%	98.29%	98.15%	91.52%
				Equivalent Score	5	5	5	5	5	5	5	4	1	5	5	5	5
				Weighted Score	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.1	0.5	0.5	0.5
	Chat	10.00%	85% of chat answered within 30 seconds	Actual Score	99.98%	99.97%	99.97%	99.97%	99.98%	99.98%	99.96%	99.97%	99.97%	99.98%	99.99%	99.98%	99.98%
				Equivalent Score	5	5	5	5	5	5	5	5	5	5	5	5	5
				Weighted Score	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
Abandonment Rate	Phone	5.00%	Not more than 10% of calls for the first 6 months	Actual Score	1.09%	1.05%	1.04%	2.18%	1.10%	0.50%	1.01%	1.09%	1.59%	1.04%	0.26%	0.14%	1.00%
				Equivalent Score	5	5	5	5	5	5	5	5	5	5	5	5	5
				Weighted Score	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
First Contact Resolution		15.00%	80% for complex/technical inquiries via calls/emails/chat	Actual Score	96.87%	96.75%	96.80%	96.95%	96.69%	96.61%	96.94%	97.49%	96.31%	94.91%	96.48%	96.10%	96.58%
				Equivalent Score	5	5	5	5	5	5	5	5	5	5	5	5	5
				Weighted Score	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75
Complaints Against the Contact Center		5.00%	with no valid complaints	Actual Score	0	1	4	1	1	2	2	3	1	1	0	0	1
				Equivalent Score	5	4	3	4	4	4	4	3	4	4	5	5	4
				Weighted Score	0.25	0.2	0.15	0.2	0.2	0.2	0.2	0.15	0.2	0.2	0.25	0.25	0.2



2022

Key Performances Of Pag-IBIG Fund's Contact Center

Key Performance Indicators	Acceptable	2022												Average
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Service Levels	Phone: 80%	63.25%	65.11%	78.62%	96.76%	88.91%	89.98%	84.40%	88.12%	86.79%	92.99%	87.26%	98.60%	85.07%
	Email: 90%	74.24%	70.65%	78.24%	87.81%	89.92%	94.53%	89.97%	73.26%	83.89%	88.17%	94.55%	98.70%	85.33%
	Chat: 85%	99.96%	99.97%	99.98%	99.98%	99.96%	99.97%	99.97%	99.98%	99.98%	99.98%	99.97%	99.98%	99.97%
Abandonment Rate	5%	4.54%	3.44%	1.86%	0.28%	1.00%	0.84%	1.51%	1.23%	1.24%	0.65%	1.35%	0.27%	1.52%
First Contact Resolution	90%	96.87%	96.83%	97.23%	96.39%	96.74%	96.79%	96.62%	96.44%	96.41%	96.67%	97.18%	95.67%	96.65%
Complaints Against OCC	no valid complaints	2	3	6	7	1	5	4	3	0	3	4	0	3
Customer Satisfaction	90%	97.89%			98.13%			98.21%			98.14%			98.09%
Quality Assurance	85%	90.42%	89.82%	89.75%	90.19%	89.72%	89.56%	89.21%	88.59%	88.77%	88.30%	88.83%	95.67%	89.90%
Performance Monitoring and Assessment	Penalty will be imposed if TWA is at 2.99 and below	4.35	4.2	4.45	4.7	4.85	4.85	4.85	4.7	4.9	4.8	4.9	5.0	4.69



2021

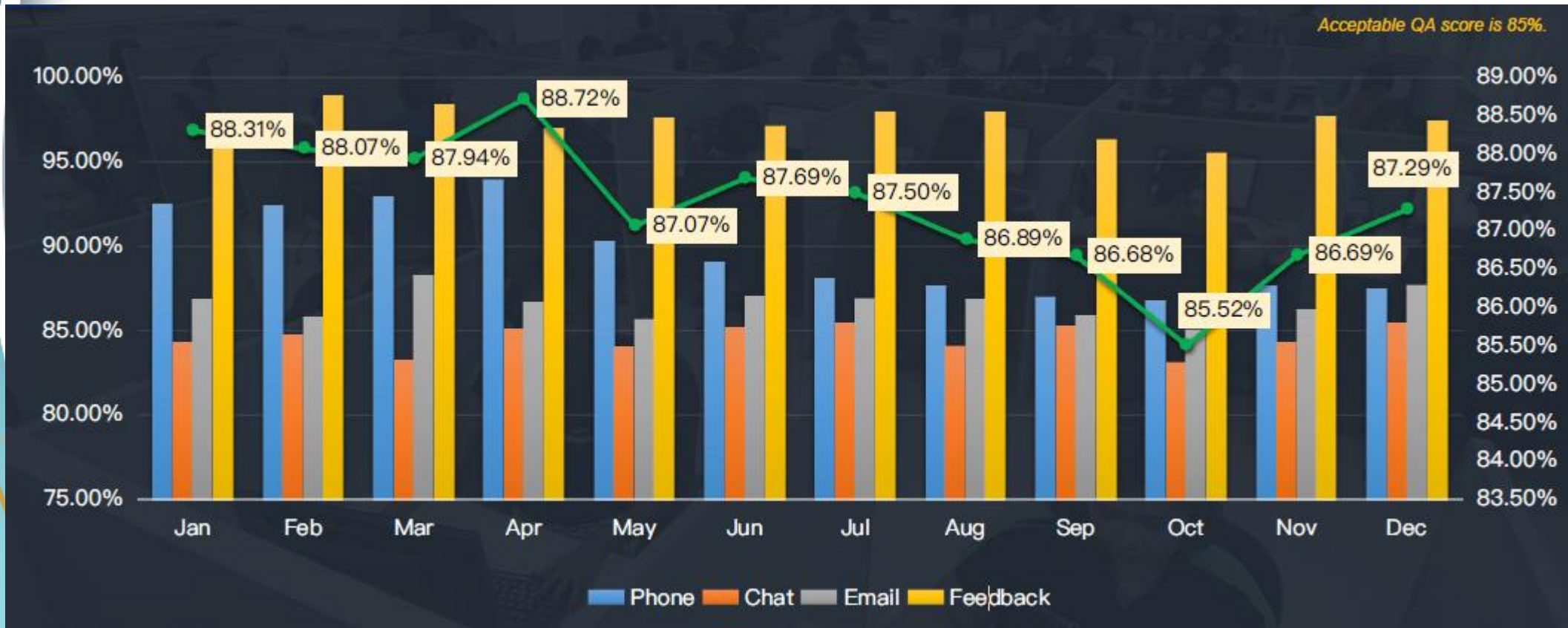
Key Performances Of Pag-IBIG Fund's Contact Center

Key Performance Indicators	Acceptable	2021											
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Service Levels	Phone: 80%	20.17%	19.92%	18.41%	21.06%	18.66%	22.19%	19.34%	32.10%	27.01%	34.34%	46.75%	91.79%
	Email: 90%	17.62%	2.29%	1.12%	5.44%	0.77%	0.34%	0.95%	1.23%	1.39%	0.89%	7.42%	74.29%
	Chat: 85%	99.97%	100.00%	100.00%	100.00%	99.97%	99.98%	99.97%	99.97%	99.98%	99.98%	99.97%	99.97%
Abandonment Rate	5%	25.62%	26.89%	27.63%	28.60%	26.59%	17.52%	19.25%	14.10%	14.06%	10.35%	7.23%	0.68%
Average Handling Time	7 minutes	0:09:25	0:09:39	0:09:40	0:09:51	0:10:05	0:09:29	0:10:12	0:10:40	0:10:15	0:10:01	0:09:48	0:09:30
Quality Assurance	85%	78.94%	77.56%	76.56%	79.54%	84.84%	86.06%	87.12%	86.27%	89.51%	90.59%	91.00%	90.80%
Complaints Against the Contact Center	no valid complaints	3	5	3	4	2	3	3	1	6	3	3	0
First Contact Resolution	90%	98.36%	98.45%	97.65%	97.44%	97.77%	97.29%	97.03%	97.20%	97.45%	96.36%	95.75%	95.20%
Customer Satisfaction	90%	97.32%			97.01%			96.51%			97.63%		
Total Weighted Accomplishment (PMA)	Penalty will be imposed if TWA is at 2.99 and below	2.56	2.51	2.56	2.56	2.69	2.8	3.5	3.6	3.5	3.65	3.8	4.75



2023

Quality Monitoring Of Pag-IBIG Fund's Contact Center





2022

Quality Monitoring Of Pag-IBIG Fund's Contact Center





2021

Quality Monitoring Of Pag-IBIG Fund's Contact Center



Thank You.

Pag-IBIG Fund's Entry to the
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Pag-IBIG Fund Member Relations Department Awards and Honors from 2021 to 2024

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2024



Stevie® Awards for Sales and
Customer Service
SILVER STEVIE® WINNER
for Customer Service
Department of the Year -
Public Services & Education



2023





2022

CSC names top 10 agencies with highest complaint resolution rate

📅 October 4, 2023, 10:55 am



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According to a CSC news release on Wednesday, the agencies with a resolution rate of 100 percent for 2022 are the Department of Social Welfare and Development (DSWD), Social Security System (SSS), Department of Foreign Affairs (DFA), **Home Development Mutual Fund (Pag-IBIG Fund)**, Philippine Statistics Authority (PSA) and the Philippine National Police (PNP).



2022

 ANTI-RED TAPE AUTHORITY REPORT CARD SURVEY 2.0 						
Home Development Mutual Fund (Pag-IBIG Fund) RCS 2.0 C.Y. 2022 (Pilot Implementation)						
RCS COMPONENTS	PERFECT SCORE (PS)	AGENCY SCORE (AS)	% (AS/PS)/100	WEIGHT	TOTAL (% x WEIGHT)	REMARKS
Institutionalization of R.A. 11032 (40%)	100	95	95.0%	40%	38.00%	
1. Citizen's Charter & Certificate of Compliance	50	50	100.0%			Fully Compliant
2. Committee on Anti-Red Tape	15	15	100.0%			Fully Compliant
3. Reengineering Plan	10	10	100.0%			Fully Compliant
4. Zero-Budgeting Program	10	5	50.0%			Submitted Annex A & B
5. Client Satisfaction Measurement Report	15	15	100.0%			Fully Compliant
6. Electronic Business One-Stop Shop (For LRA only)	N/A	N/A	-			
Overall Survey Results (60%)			78.1%	60%	46.83%	
1. Survey Questionnaire (SQS) (30%)	90	58	64.4%			
I. Service Delivery	45	35	77.8%			
II. Access and Facilities	25	20	80.0%			
III. Communications and Payments & Processes	20	3	15.0%			
2. Inspection Checklist (IC) (30%)	59	53	89.8%			
I. Service Delivery, Payment, and Processes	30	26	86.7%			
II. Access, Facilities, and Communications	29	27	93.1%			
3. Client Satisfaction Measurement (CSM) (30%)			98.7%			
External Recognition (+5%)					5.00%	Considered 2 International & 4 National Awards
Agency RCS Score			89.83%			
Score Range			85% to 89.99%			
Descriptive Rating			Satisfactory			

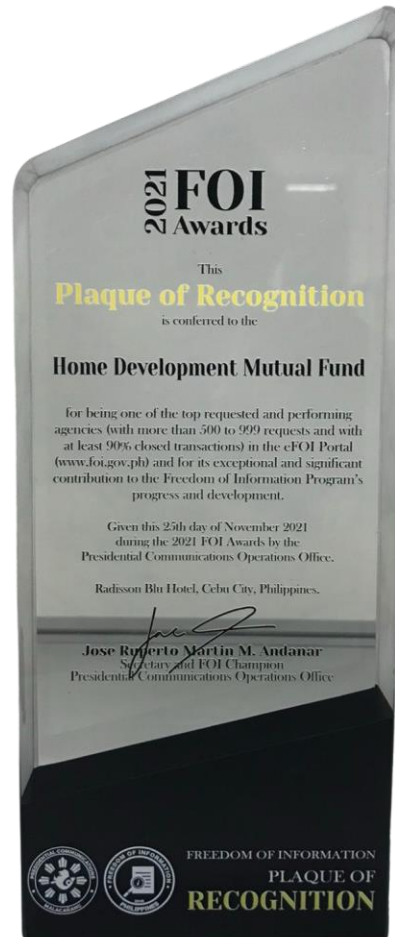
DESCRIPTIVE RATING	
95% TO 100%	EXCELLENT
85% TO 94.99%	VERY SATISFACTORY
80% TO 84.99%	SATISFACTORY
75% TO 79.99%	NEEDS IMPROVEMENT
70% TO 74.99%	NEEDS THOROUGH REVIEW OF R.A. 11032 REQUIREMENTS

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In 2022, Pag-IBIG Fund was awarded a Satisfactory rating by ARTA for its compliance with Republic Act No. 11032, also known as The Ease of Doing Business Law.



2021





2021

Salamat po sa inyong walang humpay na tiwala.



Pag-IBIG Fund
Most Trusted
GOCC

89% **TRUST RATING**
Based on 2021
Philippine Trust Index



Tapat na Serbisyo, Mula sa Puso.

The Philippine Trust Index is a nationwide trust survey done by the EON Group.



BusinessMirror



Pag-IBIG Fund is most trusted GOCC in 2021 Philippine Trust Index

BMPlus · November 25, 2021 · 2 minute read



Thank You.

Pag-IBIG Fund's Entry to the
2024 ASEAN Social Security
Association Awards



LINGKOD
Pag-IBIG