



MONTHLY BILLING STATEMENT

Housing Account No.: 315047517616
Monthly Amortization/
Installment : PHP 13,303.92
Due Date : every 19th of the month

RHEADEL I. MERCADO

You may cut this portion, have it laminated, or simply take a photo of it and present it to any of our Collecting Partners every time you pay your monthly amortization/installment.

CURRENT BILLING

Due Date : 11/19/2022
Total Amount Due : 13,107.84
Payment Reference No. : 15315047517616223233
ATM Reference No. : 315047517616223235

WHEN YOU PAY your Pag-IBIG Housing Loan ON TIME, you help us keep the LOW INTEREST RATES of our loans.
Low Rates mean LOWER MONTHLY PAYMENTS

Let's work together to keep the rates low.
Pay your Pag-IBIG Housing Loan ON TIME.

Pay SAFELY and CONVENIENTLY online via



Receive your monthly billing statement SAFELY and CONVENIENTLY, while caring for our environment. Enrol in our e-billing system today! Please call the contact numbers found below to enrol.



STATEMENT SUMMARY as of

October 29, 2022

CURRENT BILLING

Unpaid Amortizations/ Instalments	Penalties	Additional Interest	Total Amount Past due	Current Amortization/ Installment	Total Amount Due
PHP 0.00	PHP 0.00	PHP 0.00	PHP 0.00	PHP 13,303.92	13,107.84

LATEST PAYMENT DETAILS

Payment Date	PFR/ Transaction No.	Applicable Month/s	Amount	Outstanding Balance**	Advance Payment***
10/19/2022	222920001649021	10/19/2022	PHP 13,500.00	PHP 2,012,131.44	PHP 0.00

For Borrowers Who Received Grace Period/s under R.A. No. 11469 (Bayanihan I) and R.A. No. 11494 (Bayanihan II).

Accrued Interest	Remaining Accrued Interest
PHP 0.00	PHP 0.00

Important Notes on Accrued Interest:

- The accrued interest is NOT AN ADDITIONAL INTEREST or CHARGE. This refers only to the total interest portion of your regular monthly amortizations covered by the grace periods under the Bayanihan Laws.
- The Bayanihan Laws were automatically applied for your benefit so that the INTEREST PORTION of your regular monthly amortizations did not immediately become due. The interest portion may now be paid via installment or at the end of your loan term.
- For borrowers who did not opt out, payment/s made for the INTEREST PORTION during the grace periods have been favorably treated as advance payment for amortizations due after the grace period or applied to the principal amount of your loan.

PAYMENT REMINDERS

- Please present this Billing Statement or the perforated card at the upper left part of this billing statement when paying at any Pag-IBIG Accredited Collecting Partners. However, for payments made beyond the due date, corresponding penalties shall be charged to your account.
- Payments made after the previous bill period's due date may not be reflected in this bill.
- Please make all checks payable to Pag-IBIG Fund.
- For payments made thru Post-Dated-Checks (PDCs), please deposit to the concerned bank the amount indicated on the PDCs regardless of the total amount due indicated above.
- Please notify us immediately of any changes in your billing address or other personal data.
- This bill is considered accurate if no advice is received within 10 days from receipt.
- Any unpaid portion of the loan shall be paid at the end of the term.

CONTACT US

Tel.Nos.: (02) 8654-9199 / 8654-1364
Email: ambd.amd2@pagibigfund.gov.ph / adberry@pagibigfund.gov.ph
Look for Mr./Ms. Mr. Eimer S. Vital / Mr. Artem D. Berry

(02) 8724-4244 Standard Rates Apply
contactus@pagibigfund.gov.ph Chat us on www.pagibigfund.gov.ph
/PagIBIGFundOfficialPage

for Pag-IBIG Fund use

RHEADEL I. MERCADO ***** *****	HOUSING ACCOUNT NO.	315047517616
	TOTAL AMOUNT DUE	PHP 13,107.84
	TO BE FILLED UP BY THE BORROWER	
	<input type="checkbox"/> Cash Payment	
	<input type="checkbox"/> Check Payment	
	Check No.	
	Bank/Branch	

IMPORTANT INFORMATION ABOUT YOUR HOUSING LOAN

1. Please ensure that payments for your Real Estate Tax are updated to avoid subjecting your property to levies by the concerned local government unit and/or delays in the transfer of the title in your name. Submit a photocopy of your updated Real Estate Tax Receipt at any Pag-IBIG Fund office or email the scanned copy not later than June 30 of each year.
2. Please provide us with a copy of the receipt/s, if there are payments not considered in this Statement.
3. For excess payments that must be or intended to be applied to principal portion, said amount shall be applied first to the Unpaid Interest (Long-Term Accounts Receivable). Thereafter, any remaining excess payment shall be allocated on the said principal portion.
4. A penalty of 1/20 of one percent of the amount due shall be charged for every day of delay in payment. If the loan is covered by the two-tiered interest rate structure, the higher interest rate shall be charged for payments beyond the due date.
5. You shall be considered in default if you fail to pay three (3) consecutive monthly amortizations/installments and/or monthly membership savings and other obligations under the loan. Default will lead to the cancellation of your CTS/DCS or foreclosure of your mortgage.
6. In case your account is already in default, any payments made shall not exempt you from cancellation of your CTS/DCS or foreclosure of your mortgage, except if your account has been fully updated or fully paid.
7. You may visit our Online Housing Loan Verification at www.pagibigfund.gov.ph to verify payments made to the Fund, to view, and to print this billing statement.
8. In compliance with Republic Act No. 9510 (Credit Information System Act), please be advised that we are required to submit and share from time to time your basis credit data including updates or corrections there to the Credit Information Corporation (CIC).

THANK YOU FOR YOUR PROMPT PAYMENT



LINGKOD
Pag-IBIG

