

## GCash Documentation

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I. Data Subject Details

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The data collected here will only be used to validate your identity and process your request for data/account deletion.

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I. Data Subject Details

II. Confirming your Identity

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Manulife Investment Management

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Need help?

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Point of Contact

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SUBJECT

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**Am I required to register all my SIMs linked to my GCash accounts with telco providers?**

**My child has a GCash Jr account, is s/he required to register his/her SIM Card as well?**

**I am Foreign National (not a Filipino) with a GCash Account, am I required to register my SIM cards as well?**

**I am a Globe user with a fully verified GCash account. What happens if I do not register my SIM?**

SWORN DECLARATION OF GROSS REMITTANCES (For Sellers/Merchants Engaged in Business within Electronic Marketplaces) {#sworn-declaration-of-gross-remittances-for-sellers/merchants-engaged-in-business-within-electronic-marketplaces}

SWORN DECLARATION OF GROSS REMITTANCES (For Sellers/Merchants Engaged in Business within Electronic Marketplaces)

NOTARY PUBLIC

(To be filled-out by the withholding agent/lone payor)

Received by:

Sari Sari Store {#sari-sari-store}

Scan to Pay via QR {#scan-to-pay-via-qr}

Send {#send}

Send {#send}

Send and Receive Crypto with GCrypto {#send-and-receive-crypto-with-gcrypto}

Send money to a GCash account {#send-money-to-a-gcash-account}

Shift of SMS messages to GCash App Inbox {#shift-of-sms-messages-to-gcash-app-inbox}

Articles in this section

Promoted articles

Ship Deliver {#ship-deliver}

Signature over Printed Name {#signature-over-printed-name}

Signature over Printed Name

Singlife 100 in 1 Medical {#singlife-100-in-1-medical}

Articles in this section

Promoted articles

**Eligibility**

**Coverage**

Packages

Conditions Covered

Conditions Not Covered

**Purchase Singlife 100 in 1 Medical Plan**

**Claims and Cancellation**

Claims

File a Claim

**Cancellation**

**Contact Singlife**

Singlife 3 in 1 Protection Plan {#singlife-3-in-1-protection-plan}

Articles in this section

Promoted articles

Eligibility

Coverage

**Coverage included under the Confinement Allowance Benefit and Severe Cases Benefit**

**Coverage under Accidental Disability and Death**

Purchase Singlife 3-in-1 Protection Plan

Cancellation and Claims

Cancellation of Policy  
Claims  
Accredited Hospitals  
Contact Singlife  
Singlife Cash for Funeral Costs {#singlife-cash-for-funeral-costs}  
Articles in this section  
Promoted articles  
Eligibility  
Coverage  
Purchase Singlife Cash for Funeral Costs  
Claims and Cancellation  
    **Claims**  
    **Cancellation**  
Contact Singlife  
Singlife Cash for Goals {#singlife-cash-for-goals}  
Articles in this section  
Promoted articles  
Eligibility  
Benefits  
Purchase Singlife Cash for Goals  
    **Payment**  
Claims, Withdrawals, and Cancellations  
    **Claims**  
    **Withdrawals**  
    **Cancellation**  
Contact Singlife  
Singlife Cash for Goals Education {#singlife-cash-for-goals-education}  
Articles in this section  
Promoted articles  
Eligibility  
Benefits  
    **Singlife PH Dynamic Allocation Fund**  
Purchase Singlife Cash for Goals (Education)  
Payment  
Claims  
Withdrawal  
    **Withdraw your Money**  
    **Withdrawal Limits**  
Contact Singlife  
Singlife Cash for Income Loss due to Accidents {#singlife-cash-for-income-loss-due-to-accidents}  
Articles in this section  
Promoted articles  
Coverage  
    **Accidents covered by this product**  
    **Accidents NOT covered by this product**  
Eligibility  
Benefits  
Purchase Cash for Income Loss (Accidents)  
    **Payment**  
    **Beneficiaries**  
Claims and Cancellation  
    **Claims**  
    **Cancellation**

Contact Singlife

Singlife Cash for Income Loss due to Any Cause {#singlife-cash-for-income-loss-due-to-any-cause}

Articles in this section

Promoted articles

Coverage

Eligibility

Benefits

**Beneficiaries**

**Disability Benefit**

**Expanded Accident Coverage**

**Death Benefit**

Purchase Singlife Cash for Income Loss due to Any Cause

Payment

Claims and Cancellation

**Claims**

**Cancellation**

Contact Singlife

Singlife Cash for Medical Costs {#singlife-cash-for-medical-costs}

Articles in this section

Promoted articles

Eligibility

Coverage

Purchase Singlife Cash for Medical Costs

**Singlife Cash for Medical Costs for myself**

**Singlife Cash for Medical Costs for me and my family**

Claims and Cancellation

**Claims**

**Cancellation**

Contact Singlife

Singlife Ready Set Grow {#singlife-ready-set-grow}

Articles in this section

Promoted articles

Investment Challenge

Benefits of Singlife Ready, Set, Grow

Eligibility

Purchase Singlife Ready, Set, Grow

**Voluntary Payment for Singlife Ready, Set, Grow**

Claim Benefits

Someone is trying to register a new phone on my account What do I do {#someone-is-trying-to-register-a-new-phone-on-my-account-what-do-i-do}

Articles in this section

Promoted articles

**If you received an SMS with an OTP**

**If you received an SMS on phone registration verification**

**What happens after I report the unknown phone?**

**Need more Help?**

Someone sent me money from their GCash to my GCash account but I didn't receive it What should I do {#someone-sent-me-money-from-their-gcash-to-my-gcash-account-but-i-didn-t-receive-it-what-should-i-do}

Articles in this section

Promoted articles

**Need more Help?**

Someone transferred to my bank using their GCash but I didn't receive it {#someone-transferred-to-my-bank-using-their-gcash-but-i-didn-t-receive-it}

Articles in this section

Promoted articles

### **Need more Help?**

Standard Insurance Car Protect {#standard-insurance-car-protect}

Articles in this section

Promoted articles

Eligibility

Benefits

Purchase Car Protect by Standard Insurance

### **View Policy Contract**

### **Changes in policy**

### **Insurance transfer**

Claims

### **Requirements for claiming the policy**

Renewal, Refund, and Cancellation

### **Renewal**

### **Refund**

### **Cancellation**

Contact Standard Insurance

Standard Insurance Compulsory Third Party Liability CTPL {#standard-insurance-compulsory-third-party-liability-ctpl}

Articles in this section

Promoted articles

Coverage

Eligibility

Purchase Standard Insurance CTPL

Policy Renewal

Claims

Policy Updates and Cancellations

Update of CTPL details

Refund and cancellation request

Unauthenticated CTPL

Contact Standard Insurance

Standard Insurance Pet Health {#standard-insurance-pet-health}

Articles in this section

Promoted articles

Coverage

Eligibility

Purchase Standard Insurance Pet Health

Claims and Cancellation

Claims

Cancellation of Policy

Contact Standard Insurance

Standard Insurance Travel Protect International {#standard-insurance-travel-protect-international}

Articles in this section

Promoted articles

Coverage

Eligibility

Purchase Standard Insurance Travel Protect International

Claims and Cancellations

Claims



Cancellation of Policy  
Contact Standard Insurance  
Standard Insurance Travel Protect Saver Plus {#standard-insurance-travel-protect-saver-plus}  
Articles in this section  
Promoted articles  
Coverage  
Eligibility  
Purchase Standard Insurance Travel Protect Saver Plus  
Claims and Cancellation  
    Claims  
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Sulong Kaagapay UNAHCO Cashback Promo {#sulong-kaagapay-unahco-cashback-promo}

Articles in this section

Promoted articles

### **Promo Period:**

### **Who can join?**

TERMS AND CONDITIONS FOR AVAILMENT OF PAYONEER-GCASH  
WITHDRAWAL SERVICE (the “Service”) {#terms-and-conditions-for-availment-of-payoneer-gcash-withdrawal-service-the-“service”}

TERMS AND CONDITIONS FOR AVAILMENT OF PAYONEER-GCASH  
WITHDRAWAL SERVICE (the “Service”)

TO {#to}

TO

Tap N Pay {#tap-n-pay}

Terms and Conditions for the "Buy and Hold USDC get a chance to Win Php 1M"

Promotion {#terms-and-conditions-for-the-"buy-and-hold-usdc-get-a-chance-to-win-php-1m"-promotion}

Terms and Conditions for the "Buy and Hold USDC get a chance to Win Php 1M"

Promotion

2. Promo Mechanics

2.1. How to Participate:

3. Prizes

3.1. Weekly Prizes:

3.2. Grand Prize:

4. Eligibility

4.1. Qualified Participants:

5.1. Weekly Raffle Snapshots:

6. Tokens Eligible for the Promo

7. Prize Distribution

8. Additional Terms

8.1. Promo Changes:

8.3. Announcement of Winners:

The ATM did not release any money after withdrawing using my GCash Card {#the-atm-did-not-release-any-money-after-withdrawing-using-my-gcash-card}

Articles in this section

Promoted articles

### **Need more Help?**

The E PIN I bought from GCash was invalid What do I do {#the-e-pin-i-bought-from-gcash-was-invalid-what-do-i-do}

Articles in this section

Promoted articles

### **Need more Help?**

The GCash SSO Single Sign On is not working What do I do {#the-gcash-ssso-single-sign-on-is-not-working-what-do-i-do}

Articles in this section

Promoted articles

### **Need more Help?**

The GCash app keeps crashing or shows a white screen when I login {#the-gcash-app-keeps-crashing-or-shows-a-white-screen-when-i-login}

Articles in this section

Promoted articles

Need more Help?

The page you were looking for doesn't exist {#the-page-you-were-looking-for-doesn't-exist}

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The selfie scan in GCash is not working What do I do {#the-selfie-scan-in-gcash-is-not-working-what-do-i-do}

Articles in this section

Promoted articles

**Need more Help?**

There is another GCash account using my number What do I do {#there-is-another-gcash-account-using-my-number-what-do-i-do}

Articles in this section

Promoted articles

Need more Help?

This help.gcash.com page can't be found {#this-helpgcashcom-page-can't-be-found}

This help.gcash.com page can't be found

Top Up or Withdraw with GCrypto {#top-up-or-withdraw-with-gcrypto}

Top up or Withdraw with GStocks PH {#top-up-or-withdraw-with-gstocks-ph}

Top up vouchers para sa Grab Angkas riders {#top-up-vouchers-para-sa-grab-angkas-riders}

Articles in this section

Promoted articles

Paano mag top up gamit ang GCash

Need more help?

Transfer money from GCash to a bank e wallet {#transfer-money-from-gcash-to-a-bank-e-wallet}

Travel {#travel}

Use your GCash Card {#use-your-gcash-card}

Vehicle {#vehicle}

Verify Your Account {#verify-your-account}

View and use vouchers via Voucher Pocket {#view-and-use-vouchers-via-voucher-pocket}

Articles in this section

Promoted articles

View claimed vouchers

Use QR vouchers

Need more help?

Wallet Transactions {#wallet-transactions}

Watch Pay {#watch-pay}

What are my GCash Wallet and Transaction Limits {#what-are-my-gcash-wallet-and-transaction-limits}

Articles in this section

Promoted articles

**Different Limits for your GCash Account**

## Specific Limits per GCash Profile

### **Need more Help?**

What are the GCash Borrow Load fees I need to know about {#what-are-the-gcash-borrow-load-fees-i-need-to-know-about}

Articles in this section

Promoted articles

### **Sample Late Payment Penalty Computation**

### **Need more Help?**

What are the GCash Borrow Load promos available {#what-are-the-gcash-borrow-load-promos-available}

Articles in this section

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Globe

SMART

### **Need more Help?**

What are the GCash Cash In fees I need to know about {#what-are-the-gcash-cash-in-fees-i-need-to-know-about}

Articles in this section

Promoted articles

### **Cash In via Linked Bank/Digital Wallet Account**

### **Cash In via Online Banking**

### **Cash In via Over-The-Counter**

### **Cash In via Remittance**

### **Need more Help?**

What are the GCrypto Networks and Fees I need to know about {#what-are-the-gcrypto-networks-and-fees-i-need-to-know-about}

Articles in this section

Promoted articles

### **Need more Help?**

What are the GFunds fees I need to know about {#what-are-the-gfunds-fees-i-need-to-know-about}

Articles in this section

Promoted articles

### **Need more Help?**

What are the GGives fees I need to know about {#what-are-the-ggives-fees-i-need-to-know-about}

Articles in this section

Promoted articles

### **Sample computation for a loan with a late payment fee:**

### **Need more Help?**

What are the GLoan fees I need to know about {#what-are-the-gloan-fees-i-need-to-know-about}

Articles in this section

Promoted articles

### **Need more Help?**

What are the GSave Interest Rates and Transaction Limits {#what-are-the-gsave-interest-rates-and-transaction-limits}

Articles in this section

Promoted articles

### **Need more Help?**

What are the GSave Overseas Interest Rates {#what-are-the-gsave-overseas-interest-rates}

Articles in this section

Promoted articles



What are the GStocks PH buy and sell fees I need to know about {#what-are-the-gstocks-ph-buy-and-sell-fees-i-need-to-know-about}

Articles in this section

Promoted articles

**Sample computation for buying shares**

**Sample computation for selling shares**

**Need more Help?**

What are the additional ways to verify my GCash account {#what-are-the-additional-ways-to-verify-my-gcash-account-}

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What are the applicable cash or property dividend taxes in GStocks PH {#what-are-the-applicable-cash-or-property-dividend-taxes-in-gstocks-ph}

Articles in this section

Promoted articles

**Need more Help?**

What are the deposit and withdrawal limits of my eC Savings by Cebuana Lhuillier Rural Bank {#what-are-the-deposit-and-withdrawal-limits-of-my-ec-savings-by-cebuana-lhuillier-rural-bank}

Articles in this section

Promoted articles

**Need more Help?**

What are the features of ABCSI Online Trading Platform in GStocks PH {#what-are-the-features-of-abcsi-online-trading-platform-in-gstocks-ph}

Articles in this section

Promoted articles

**Need more Help?**

What are the fees or charges for pre terminating my UNOReady GCash by UNO Bank time deposit {#what-are-the-fees-or-charges-for-pre-terminating-my-unoready-gcash-by-uno-bank-time-deposit}

Articles in this section

Promoted articles

**Need more Help?**

What are the interest rates in GCredit {#what-are-the-interest-rates-in-gcredit}

Articles in this section

Promoted articles

**GCredit Interest Charges**

**How to calculate GCredit interest rate**

**Need more Help?**

What are the minimum and maximum limits for an order in GCrypto {#what-are-the-minimum-and-maximum-limits-for-an-order-in-gcrypto}

Articles in this section

Promoted articles

**Need more Help?**

What are the official EU UK bank channels for Cash in {#what-are-the-official-eu-uk-bank-channels-for-cash-in}

Articles in this section

Promoted articles

**Need more Help?**

What are the official US bank channels for Cash in {#what-are-the-official-us-bank-channels-for-cash-in}

Articles in this section

Promoted articles

US Banks

**Need more Help?**

What are the steps to get a Fully Verified GCash account {#what-are-the-steps-to-get-a-fully-verified-gcash-account}

Articles in this section

Promoted articles

What are the telco load convenience fees in GCash {#what-are-the-telco-load-convenience-fees-in-gcash}

Articles in this section

Promoted articles

### **Need more Help?**

What can I do with my GCash VISA Mastercard Card {#what-can-i-do-with-my-gcash-visa-mastercard-card}

Articles in this section

Promoted articles

### **Services available with GCash Card:**

### **Need more Help?**

What coins can I trade in GCrypto {#what-coins-can-i-trade-in-gcrypto}

Articles in this section

Promoted articles

### **Need more Help?**

What happens if I don't fully verify my GCash account {#what-happens-if-i-don-t-fully-verify-my-gcash-account}

Articles in this section

Promoted articles

### **Need more Help?**

What happens if I pay my GGives dues in advance {#what-happens-if-i-pay-my-ggives-dues-in-advance}

Articles in this section

Promoted articles

### **Interest Cashback**

### **Replenish your loan limits**

### **Need more Help?**

What happens when I pay my total GLoan outstanding balance in advance {#what-happens-when-i-pay-my-total-gloan-outstanding-balance-in-advance}

Articles in this section

Promoted articles

### **Get interest cashback**

### **Replenish your loan limits**

### **Need more Help?**

What investment products are available on GFunds {#what-investment-products-are-available-on-gfunds}

Articles in this section

Promoted articles

ATRAM Trust Corporation (ATRAM Trust)

BPI Investment Management

### **Need more Help?**

What is GCash DoubleSafe {#what-is-gcash-doublesafe}

Articles in this section

Promoted articles

### **Need more Help?**

What is GCash PocketPay {#what-is-gcash-pocketpay}

Articles in this section

Promoted articles

### **Key Features of PocketPay:**

### **How do I set up PocketPay for my business?**

**How can I delete my PocketPay account linked to my smartphone?**

What is GInsure {#what-is-ginsure}

Articles in this section

Promoted articles

What is GLife {#what-is-glifc}

Articles in this section

Promoted articles

**How to access GLife in GCash:**

What is GLoan Sakto {#what-is-gloan-sakto}

Articles in this section

Promoted articles

**Need more Help?**

What is GSave Quick Save {#what-is-gsave-quick-save}

Articles in this section

Promoted articles

**For users without a GSave by CIMB account:****For users with a GSave by CIMB account:****Need more Help?**

What is Sharetreats in GLife {#what-is-sharetreats-in-glifc}

Articles in this section

Promoted articles

**Need more Help?**

What is SoundPay {#what-is-soundpay}

Articles in this section

Promoted articles

Need more help?

What is a UNOready GCash by UNOBank time deposit {#what-is-a-unoready-gcash-by-unobank-time-deposit}

Articles in this section

Promoted articles

**How to book a time deposit****Need more Help?**

What is the GCash Express Send Transaction Limit {#what-is-the-gcash-express-send-transaction-limit}

Articles in this section

Promoted articles

**How Does the Express Send Transaction Limit Work?****Need more Help?**

What is the GCrypto Trading Wallet {#what-is-the-gcrypto-trading-wallet}

Articles in this section

Promoted articles

**How to Track Your GCrypto Transactions:****Need more Help?**

What is the Net Asset Value per Unit NAVPU of a Fund in GFunds {#what-is-the-net-asset-value-per-unit-navpu-of-a-fund-in-gfunds}

Articles in this section

Promoted articles

**Need more Help?**

What is the Risk Profile Questionnaire RPQ in GFunds {#what-is-the-risk-profile-questionnaire-rpq-in-gfunds}

Articles in this section

Promoted articles

**Types of Risk Profiles****Key Reminders**

**Need more Help?**

What is the difference between GLoan and GLoan Sakto {#what-is-the-difference-between-gloan-and-gloan-sakto}

Articles in this section

Promoted articles

**Need more Help?**

What is the interest rate for eC Savings by Cebuana Lhuillier Rural Bank {#what-is-the-interest-rate-for-ec-savings-by-cebuana-lhuillier-rural-bank}

Articles in this section

Promoted articles

**Need more Help?**

What is the interest rate in EzySave by Maybank {#what-is-the-interest-rate-in-ezysave-by-maybank}

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What is the interest rate in GSave by CIMB {#what-is-the-interest-rate-in-gsave-by-cimb}

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**Example Promo Scenario:**

**Sample computation eligible for 8% p.a.:\**

**Need more Help?\**

What is the interest rate in MySaveUp by BPI {#what-is-the-interest-rate-in-mysaveup-by-bpi}

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What is the interest rate in UNOready GCash by UNOBank {#what-is-the-interest-rate-in-unoready-gcash-by-unobank}

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**Sample computation:****Need more Help?**

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When will I receive my GFunds Buy or Sell orders {#when-will-i-receive-my-gfunds-buy-or-sell-orders}

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When will my new CIMB Grow interest rate take effect {#when-will-my-new-cimb-grow-interest-rate-take-effect}

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**Example Scenario:****Need more Help?**

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Why do I need to provide a selfie for my GCash account {#why-do-i-need-to-provide-a-selfie-for-my-gcash-account}

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Why was my GCredit account closed {#why-was-my-gcredit-account-closed}

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Your GCash Account {#your-gcash-account}

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GCash Mini Program Documentation

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(Optional) Add mini program members {#optional-add-mini-program-members}

(Optional) Add mini program members

Procedures

Step 1: Navigate to Members tab

Step 2: Add members

Next steps

(Optional) Configure mini programs {#optional-configure-mini-programs}

(Optional) Configure mini programs

Procedures

Step 1: Navigate to Versions tab

Step 2: Set configurations

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Mini programs with versions

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/v1/authorizations/applyToken

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Result

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Bluetooth API FAQ

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Bluetooth API Overview

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Bluetooth API Overview

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Call an API via adding a signature

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Procedures

Example

1. Obtain your private key to sign the request
2. Construct the content to be signed
3. Calculate and generate the signature

#### 4. Add the generated signature to the request header

Send a request

Handle a response

Validate a signature

Example

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2. Construct the content to be validated
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Call an API via adding a signature {#call-an-api-via-adding-a-signature}

Call an API via adding a signature

Sign a request

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1. Obtain your private key to sign the request
2. Construct the content to be signed
3. Calculate and generate the signature
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Syntax of Content\_To\_Be\_Signed

Send a request

Handle a response

Validate a signature

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1. Obtain the platform public key
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- Handle Newly Added API

- Handle Newly Added Input Parameter of API

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- Compatibility {#compatibility}

## Compatibility

- Handle Newly Added API

- Handle Newly Added Input Parameter of API

- Handle Newly Added Return Value of API

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- View Container

- Basic Content

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- Component Reference {#component-reference}

## Component Reference

- View Container

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## Condition Rendering

a:if

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GCash Mini Program Development Platform {#gcash-mini-program-development-platform}

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## Generate QR codes

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## Getting Started with Mini Program Platform

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## Git Management

1. Initialize Git

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Git Management {#git-management}

## Git Management

1. Initialize Git

2. Stage Change

3. Submit Change

4. Push to Remote Warehouse

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## Global Configuration

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Global Configuration {#global-configuration}

## Global Configuration

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## Global Style

Global Style {#global-style}

## Global Style

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## Glossary

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IDE Debugging

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InputItem

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Register Mini Program

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Q: Why tab bar is not displayed after the page is redirected?

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## TabBar FAQ

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  - my.SDKVersion {#mysdkversion}
- my.SDKVersion
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- my.createAnimation
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- my.getConnectedBluetoothDevices {#mygetconnectedbluetoothdevices}
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 my.offSocketError  
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 my.offSocketMessage {#myoffsocketmessage}  
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    my.onBLEConnectionStateChanged {#myonbleconnectionstatechanged}
my.onBLEConnectionStateChanged
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    my.onBluetoothDeviceFound {#myonbluetoothdevicefound}
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- my.onSocketError
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# GCash Help Center

## Untitled Document {#untitled-document}

Source: [https://help.gcash.com/hc/en-us/article\\_attachments/39566157279641](https://help.gcash.com/hc/en-us/article_attachments/39566157279641)

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## UNOready GCash by UNO Bank {#unoready-gcash-by-uno-bank}

*Path: sections/14213898727449--UNOready-GCash-by-UNO-Bank*

Source: <https://help.gcash.com/hc/en-us/sections/14213898727449--UNOready-GCash-by-UNO-Bank>

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## . What is the Express Send transaction limit of my GCash account? {#-what-is-the-express-send-transaction-limit-of-my-gcash-account?}

GCash Account Express Send Transaction Limit

# **. What is the Express Send transaction limit of my GCash account?**

Your GCash Account has a monthly limit of 550 send transactions and 500 receive transactions (“Express Send Transaction Limit”).

## **2. How does this differ from my wallet limit?**

The Express Send Transaction Limit refers to the maximum number of send and receive transactions using GCash’s Express Send service while your wallet limit refers to the maximum amount you can send and receive within a given month.

## **3. How is the Express Send Transaction Limit applied?**

Your transaction count resets at the start of each month. Once the limit is reached, you must wait until the next month to create another transaction.

## **4. What will happen if I reach the Express Send Transaction Limit?**

Once you reach the Express Send Transaction Limit, you will not be able to make send or receive transactions through GCash’s Express Send service until your limit resets the following month.

## **5. What other options do I have if I keep reaching my Express Send Transaction Limit?**

If you are a merchant, and frequently exceed Express Send Transaction Limit, consider upgrading to a GCash Pera Outlet (GPO) account. Learn more about GPO and its benefits [here](#).

Source: [https://help.gcash.com/hc/en-us/article\\_attachments/45824783230873](https://help.gcash.com/hc/en-us/article_attachments/45824783230873)

# **1. BIR-stamped received Sworn Declaration (SD) of Gross Remittances (format below) {#1-bir-stamped-received-sworn-declaration-sd-of-gross-remittances-format-below}**

25 April 2024

Dear Valued GCash Merchant,

We are pleased to inform you of an important update related to the trade letter dated 12 March 2024 i.e., withholding taxes on “gross remittances” of Merchants received through the GCash platform, pursuant to Revenue Regulation (RR) No. 16-2023 and Revenue Memorandum Circular (RMC) No. 8-2024.

The Bureau of Internal Revenue (BIR), through RMC No. 55-2024, deferred the start date of imposition of the tax to 15 July 2024, previously 15 April 2024.

In this regard, we would like to reiterate that Merchants are required to upload the following documents via the Partner Document Submission Form:

## **1. BIR-stamped received Sworn Declaration (SD) of Gross Remittances (format below)**

For GCash not to withhold EWT (Expanded Withholding Tax) on Merchants who will not exceed the \$500\mathsf{k} threshold on gross remittances, these Merchants are required to submit their BIR-stamped received Sworn Declaration. In case of failure to submit the prescribed SD, regardless of the actual total income or gross remittance, the EWT imposed by the RR No. 16-2023 shall automatically be deducted by GCash.

## **2. Certification of Tax Exemption / of Entitlement to a lower tax rate, if applicable**

For GCash not to withhold EWT on Merchants who are exempt from Income Tax or are subject to a lower Income Tax rate, these Merchants are required to submit their unexpired Certification of Exemption or any other document as proof of entitlement to the said exemption/lower income tax rate.

### 3. BIR Form No. 2303 (Certificate of Registration)

All Merchants shall ensure that their business is registered with the BIR.

For further details, kindly refer to the Partner Document Submission Form and the abovementioned trade letter we sent last 12 March 2024.

## W GLOBAL CENTER

30th Street corner 9th Avenue, BGC, The Fort, Taguig City

Your compliance with the above steps is vital to our continued partnership and would be greatly appreciated. For year 2024, complete the Form on or before Friday, 31 May 2024.

Should you have any questions, kindly reach out to your designated Account Manager.

[www.GCash.com](http://www.GCash.com) [Hello@GCash.com](mailto>Hello@GCash.com) GCashOfficial \$aircled{8}\$ 2882

Sincerely,

GCASH SERVICE MANAGEMENT TEAM

## SWORN DECLARATION OF GROSS REMITTANCES (For Sellers/Merchants Engaged in Business within Electronic Marketplaces)

I, of legal age with business address (Name of BIR Registered Seller/Merchant) located at and Taxpayer Identification Number (TIN) , after having been duly sworn in accordance with law hereby depose and state:

1. That I derive my income from sale of goods and services from Electronic Marketplace and/or Digital Financial Services Provider (indicate the names of electronic marketplace operators or digital financial services providers).
2. That for the period , the gross remittances from the sale of goods and services by Electronic Marketplace Operators and Digital Financial Services Providers

☐ Do not exceed Five Hundred Thousand Pesos (₱500,000.00).

☐ Exceed Five Hundred Thousand Pesos (₱500,000.00).

3. That if at any time during the taxable period, the gross remittances exceed ₱500,000.00, the Electronic Marketplace Operator and Digital Financial Services Provider/withholding agents shall automatically withhold the rate of one percent  $(1\%)$  on the one-half  $(\frac{1}{2})$  of gross remittances for the goods and services sold/paid through their platform/facility.
4. That I duly execute this SWORN DECLARATION in compliance with the implementing guidelines of Revenue Regulations No. 16-2023.
5. That I declare, under the penalties of perjury, that this declaration has been made in good faith, and to the best of my knowledge and belief to be true and correct.

IN WITNESS WHEREOF, I have hereunto set my hand this day of 20 at , Philippines.

SUBSCRIBED AND SWORN to before me this day of 20 in . Applicant exhibited to me his/her issued (Government Issued ID and No.) at on

## NOTARY PUBLIC

Doc No.: Page No.: Book No.: Series of

**(To be filled-out by the withholding agent/lone payor)**

Date Received: (MM-DD-YYYY-00001)

Received by: Signature over Printed Name of the Withholding Agent / Payor or Authorized Officer Designation / Position of Authorized Officer Name of Withholding Agent / Lone Payor

Source: [https://help.gcash.com/hc/en-us/article\\_attachments/31653008949273](https://help.gcash.com/hc/en-us/article_attachments/31653008949273)

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### **1. BIR-stamped received Sworn Declaration (sD) of Gross Remittances {#1-bir-stamped-received-sworn-declaration-sd-of-gross-remittances}**

18 July 2024

Dear Valued GCash Merchant

We are pleased to inform you of an important update related to the trade letter dated 12 March 2024 i.e., withholding taxes on "gross remittances" of Merchants received through the GCash platform, pursuant to Revenue Regulation (RR) No. 16-2023 and Revenue Memorandum Circular (RMC) No. 8-2024.



The Bureau of Internal Revenue (BIR), through RMC No. 79-2024, deferred the start date of imposition of the tax on payments made through digital financial services providers (e.g. GCash) to 13 October 2024, previously 15 July 2024.

In this regard, we would like to remind the Merchants who have not submitted the following documents (if applicable), to upload these via the Partner Document Submission Form:

## **1. BIR-stamped received Sworn Declaration (sD) of Gross Remittances**

For GCash not to withhold EWT (Expanded Withholding Tax) on Merchants who will not exceed the PHP 500k threshold on gross remittances, these Merchants are required to submit their BIR- stamped received SD. In case of failure to submit the prescribed SD, regardless of the actual total gross remittance, the EWT imposed by RR No. 16-2023 shall automatically be deducted by GCash.

## **2. Certification of Tax Exemption / of Entitlement to a lower tax rate, if applicable**

For GCash not to withhold EWT on Merchants who are exempt from Income Tax or are subject to a lower Income Tax rate, these Merchants are required to submit their unexpired Certification of Exemption or any other document as proof of entitlement to the exemption/lower income tax rate.

## **W GLOBAL CENTER**

30th Street corner 9th Avenue, BGC, The Fort, Taguig City [www.GCash.com](http://www.GCash.com)  
[Hello@GCash.com](mailto>Hello@GCash.com) ☎ GCashOfficial \$aircled{8}\$ 2882

## **3. BIR Form No. 2303 (Certificate of Registration)**

All Merchants shall ensure that their business is registered with the BIR.

Additionally, in line with the RMC No. 79-2024 that extends the transitory period, any withheld amount will be refunded to the enrolled merchant's settlement bank account at the soonest.

For further details, kindly refer to the Partner Document Submission Form and GCash Help Center.

Your compliance with the above steps is vital to our continued partnership and would be greatly appreciated. For calendar year 2024, complete the Form on or before Friday, 30 August 2024.

Should you have any questions, kindly reach out to your designated Account Manager.

Sincerely,

GCASH SERVICE MANAGEMENT TEAM

Source: [https://help.gcash.com/hc/en-us/article\\_attachments/38801822133529](https://help.gcash.com/hc/en-us/article_attachments/38801822133529)

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## A Rewards {#a-rewards}

*Path: sections/43877073072409-A-Rewards*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[My e-voucher code from A+ Rewards is not working. What do I do?](#)

[How do I buy or claim A+ Rewards Vouchers in GCash?](#)

Source: <https://help.gcash.com/hc/en-us/sections/43877073072409-A-Rewards>

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## AMEX Virtual Pay {#amex-virtual-pay}

*Path: sections/20498112028441-AMEX-Virtual-Pay*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[How do I renew my AMEX Virtual Pay Card after it expires?](#)

[How do I get a new AMEX Virtual Pay Card CVV or Security Code?](#)

[How do I activate my AMEX Virtual Pay Card in GCash?](#)

[How do I pay using my AMEX Virtual Pay Card?](#)

Source: <https://help.gcash.com/hc/en-us/sections/20498112028441-AMEX-Virtual-Pay>

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# Accepted IDs for GCash Verification {#accepted-ids-for-gcash-verification}

Path: [articles/900000948786-Accepted-IDs-for-GCash-Verification](#)

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [I don't have accepted IDs for GCash verification. What do I do?](#)
- [I'm having issues with using my ePhil ID \(Paper type\) or Digital National ID to verify my GCash account](#)
- [Ano ang mga steps para makakuha ng Fully Verified na GCash Account?](#)
- [How can I submit additional documents for my GCash Jr. verification?](#)
- [Hindi pa verified ang GCash account ko pagkatapos ng 3 araw. Ano ang gagawin ko?](#)
- [My GCash account is still not verified after 3 days. What do I do?](#)
- [My GCash account verification failed. What should I do?](#)
- [Why did I receive a notification to update my GCash account information?](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Learn which government IDs are allowed and the other requirements to get Fully Verified on GCash for Filipino citizens and minors, foreign nationals, and overseas Filipinos.

When verifying your GCash account, please ensure your ID meets the following requirements:

- **NOT expired** – The ID must be **valid and within the expiry date**.
- **NOT damaged** – The ID should be **clear and in good condition**.
- **Actual ID** – A physical ID is required. Scanned or photocopied IDs are not allowed.
  - Except for National ID, then it is allowed

Select the scenario that applies to you to know which IDs are accepted:

Filipino Citizen 18+ years old with a PH SIM

- National ID (Card Type)
- National ID (Paper Type) / Digital National ID
- Passport

- HDMF (Pag-Ibig Loyalty Plus)
- Driver's License
- Philippine Postal ID
- PRC ID
- UMID
- SSS ID

Minor (Filipino, 7-17 years old with PH SIM)

To have a Fully Verified GCash Jr. account, please ensure the following:

- The minor must have a **parent who has a Fully Verified GCash account**
- Submit a photo of the minor's **original or copy of the Birth Certificate issued by the National Statistics Office (NSO) or Philippine Statistics Authority (PSA)**
- Submit one of the following IDs in-app:
  - National ID (Card Type)
  - National ID (Paper Type) / Digital National ID
  - Passport
  - Student ID

Foreign National with a PH SIM

- Philippine Driver's License
- Alien Certificate of Registration (ACR)
- Special Resident Retiree's Visa (SRRV)
- DFA/Diplomat ID
- Alien Employment Permit

Foreign Nationals above 18 years old can submit any of the accepted IDs above to get Fully Verified in GCash.

GCash Overseas - Filipino residing in a foreign country with a non-PH SIM

- National ID (Card Type)
- National ID (Paper Type) / Digital National ID
- Passport
- HDMF (Pag-Ibig Loyalty Plus)
- Driver's License
- Philippine Postal ID
- PRC ID
- UMID
- SSS ID

## What to do if you don't have any of the IDs accepted

We only accept the IDs listed in this article above. If you don't have any of these, we recommend registering for a **National ID**. Visit the [PSA's official website](#) for registration centers and required documents.

If you've applied for a National ID but haven't received your physical or paper National ID, you can download your Digital National ID via the [PSA website](#) or the [eGov PH app](#).

Get started with your GCash verification by tapping **Profile > Verify Now**.

## Need more Help?

Check out the articles below about verifying your GCash account

👉 [What are the steps to get a fully verified account?](#)

👉 [My GCash account is still not verified after 3 days. What do I do?](#)

👉 [My GCash account verification failed. What should I do?](#)

[Previous](#)

What are the steps to get a Fully Verified GCash account?

[Next](#)

I don't have accepted IDs for GCash verification. What do I do?

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [I don't have accepted IDs for GCash verification. What do I do?](#)
- [I'm having issues with using my ePhil ID \(Paper type\) or Digital National ID to verify my GCash account](#)
- [Ano ang mga steps para makakuha ng Fully Verified na GCash Account?](#)
- [How can I submit additional documents for my GCash Jr. verification?](#)
- [Hindi pa verified ang GCash account ko pagkatapos ng 3 araw. Ano ang gagawin ko?](#)
- [My GCash account is still not verified after 3 days. What do I do?](#)
- [My GCash account verification failed. What should I do?](#)
- [Why did I receive a notification to update my GCash account information?](#)
- [What happens if I don't fully verify my GCash account?](#)
- [Can I get fully verified on GCash offline?](#)

900000948786

Source: <https://help.gcash.com/hc/en-us/articles/900000948786-Accepted-IDs-for-GCash-Verification>

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## Accident {#accident}

*Path: sections/19291302759705-Accident*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[Cebuana Lhuillier Personal Accident Basic Insurance Program](#)

[FPG Insurance Personal Accident Protection](#)

[GInsure Bill Protect](#)

[Pru Life UK PRUPersonal Accident](#)

[Pru Life UK PRUPersonal Accident – Junior Protect](#)

[Singlife Cash for Income Loss due to Accidents](#)

Source: <https://help.gcash.com/hc/en-us/sections/19291302759705-Accident>

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## Account Management {#account-management}

*Path: sections/26239654055833-Account-Management*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[Nominate Authorized Representatives for your business](#)

Source: <https://help.gcash.com/hc/en-us/sections/26239654055833-Account-Management>

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## Account Secure {#account-secure}

*Path: articles/900005597526-Account-Secure*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [I can't login to GCash because it says I have an "untrusted connection." What do I do?](#)
- [Are there other ways to log in to GCash?](#)
- [I can't log in to my GCash account. What do I do?](#)
- [Account Secure](#)
- [I want to use GCash on another phone or device](#)
- [I lost the SIM or phone where my GCash account is registered](#)
- [My phone got damaged or broken and I can't access GCash. What do I do?](#)
- [I uninstalled/reinstalled GCash or reset my registered phone](#)
- [I see an error "Your device has modified phone settings." How can I log in?](#)

- [I see an error - “Your device is jailbroken or rooted.” How can I log in?](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Account Secure is a security feature that **authorizes you to register only ONE mobile phone or device to access your GCash account.**

Alamin kung ano ang Account Secure at paano magiging #GSafeTayo gamit ito! - YouTube

**GCash**

**285K subscribers**

**[Alamin kung ano ang Account Secure at paano magiging #GSafeTayo gamit ito!](#)**

**GCash**

**Search**

**Info**

**Shopping**

**Tap to unmute**

**If playback doesn't begin shortly, try restarting your device.**

**Full screen is unavailable. [Learn More](#)**

**You're signed out**

**Videos you watch may be added to the TV's watch history and influence TV recommendations. To avoid this, cancel and sign in to YouTube on your computer.**

**CancelConfirm**

**Share**

**Include playlist**

**An error occurred while retrieving sharing information. Please try again later.**

**Watch later**

**Share**

**Copy link**

## Watch on

0:00

0:00 / 0:39 •Live

•

## Watch on YouTube

Check out Account Secure by following the steps below:

1. On your GCash app, tap **Profile**
2. Select **Settings**
3. Tap **Account Secure**

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [I want to use GCash on another phone or device](#)
- [I uninstalled/reinstalled GCash or reset my registered phone](#)
- [My phone got damaged or broken and I can't access GCash. What do I do?](#)
- [I lost the SIM or phone where my GCash account is registered](#)
- [Someone is trying to unlink my GCash account or requesting to register their phone](#)
- [I can't log in to my GCash account. What do I do?](#)

### Previous

I can't log in to my GCash account. What do I do?

### Next

I want to use GCash on another phone or device

- [I can't login to GCash because it says I have an "untrusted connection." What do I do?](#)
- [Are there other ways to log in to GCash?](#)
- [I can't log in to my GCash account. What do I do?](#)
- [Account Secure](#)
- [I want to use GCash on another phone or device](#)
- [I lost the SIM or phone where my GCash account is registered](#)
- [My phone got damaged or broken and I can't access GCash. What do I do?](#)
- [I uninstalled/reinstalled GCash or reset my registered phone](#)
- [I see an error "Your device has modified phone settings." How can I log in?](#)
- [I see an error - "Your device is jailbroken or rooted." How can I log in?](#)
- [I can't log in to GCash because my device was detected as not secure](#)

900005597526

Source: <https://help.gcash.com/hc/en-us/articles/900005597526-Account-Secure>

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# Account Security {#account-security}

*Path: sections/360004657834-Account-Security*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[Parang na-scam ako sa GCash. Ano ang dapat gawin?](#)

[Bakit na-hold ang GCash account ko?](#)

[I forgot my GCash MPIN](#)

[I want to change my GCash MPIN](#)

[Paano mag troubleshoot ng GCash App issues](#)

[How to troubleshoot GCash app issues](#)

[I think I was scammed. What do I do?](#)

[I noticed unauthorized transactions in my GCash account. What do I do?](#)

[The GCash app keeps crashing or shows a white screen when I login](#)

[I want to transact offline with GCash. What do I do?](#)

[How to set up GCash Biometrics Login](#)

[How to set up GCash account security questions](#)

[My front camera is broken. How can I use GCash?](#)

[The selfie scan in GCash is not working. What do I do?](#)

[Someone is trying to register a new phone on my account. What do I do?](#)

[Ano ang GCash DoubleSafe?](#)

[What is GCash DoubleSafe?](#)

[Device Security](#)

Source: <https://help.gcash.com/hc/en-us/sections/360004657834-Account-Security>

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# Advisory for iPhone Users affected Express Send Feature Issue {#advisory-for-iphone-users-affected-express-send-feature-issue}

*Path: articles/40583772018073-Advisory-for-iPhone-Users-affected-Express-Send-Feature-Issue*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Pro Platform Termination](#)
- [Advisory on Automated Fuel Dispenser \(Self-Service Gas Pumps\) Payments using GCash Cards](#)
- [Advisory for iPhone Users affected Express Send Feature Issue](#)
- [GCash Pera Outlet \(GPO\) Plus Advisory](#)
- [Advisory on Revenue Regulation 16-2023](#)
- [Advisory for using GCash on iPhone with iOS 13 and Below](#)
- [Shift of SMS messages to GCash App Inbox](#)
- [GCash Updated Terms and Conditions](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Some iPhone 14, 15, and 16 users may experience issues and errors when using the Express Send feature. Our team is actively working to resolve this.

### What you can do

In the meantime, you may turn off access to your contacts as a temporary workaround. Here's how:

- **Go to your phone settings.**
- Search for **GCash** in the app list.
- Turn off access to **Contacts**.
- Reopen the GCash app and try using Express Send again.

By following these steps, you should be able to use the Express Send feature.

If you wish to grant GCash access to your contacts, you may encounter delays or temporary disruptions in using Express Send. As an alternative, you can:

- **Manually copy and paste** the recipient's mobile number.
- **Scan or upload** the recipient's QR code.

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Advisory on Automated Fuel Dispenser (Self-Service Gas Pumps) Payments using GCash Cards

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- [GCash Pro Platform Termination](#)
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40583772018073

Source: <https://help.gcash.com/hc/en-us/articles/40583772018073-Advisory-for-iPhone-Users-affected-Express-Send-Feature-Issue>

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## Advisory for using GCash on iPhone with iOS 13 and Below {#advisory-for-using-gcash-on-iphone-with-ios-13-and-below}

*Path: articles/26245453156633-Advisory-for-using-GCash-on-iPhone-with-iOS-13-and-Below*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Pro Platform Termination](#)
- [Advisory on Automated Fuel Dispenser \(Self-Service Gas Pumps\) Payments using GCash Cards](#)
- [Advisory for iPhone Users affected Express Send Feature Issue](#)
- [GCash Pera Outlet \(GPO\) Plus Advisory](#)
- [Advisory on Revenue Regulation 16-2023](#)
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- [Shift of SMS messages to GCash App Inbox](#)
- [GCash Updated Terms and Conditions](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Starting **Jan 25, 2024**, GCash users using an iPhone with an **operating system of iOS 13 and below** will **not be able to access or log in to their GCash app**. An updated iOS ensures a safe and secure experience by giving you the latest security features available on GCash.

To continue using GCash, make sure your iPhone is updated to iOS 14 and above.

Tap to view the iPhone models that support iOS 14 and higher

- iPhone 15 / 15 Pro Max
- iPhone 15 / 15 Plus
- iPhone 14 / 14 Pro Max
- iPhone 14 / 14 Plus
- iPhone SE (3rd Gen)
- iPhone 13 / 13 Pro Max
- iPhone 13 / 13 mini
- iPhone 12 / 12 Pro Max
- iPhone 12 / 12 mini
- iPhone SE (2nd Gen)
- iPhone 11 / 11 Pro Max
- iPhone 11
- iPhone XS / XS Max
- iPhone XR
- iPhone X
- iPhone 8 / 8 Plus
- iPhone 7 / 7 Plus
- iPhone SE (1st Gen)
- iPhone 6s / 6s Plus

To update your iPhone to the latest iOS available for your device, please follow the steps below:

1. On your homepage, tap **Settings** > General, then tap Software Update.
2. Select **General**
3. Tap **Software Update**
4. Tap **Install Now** or **Download and Install**

If you have issues with updating your iOS, please visit [Apple Support](#).

## Need more help?













**Rest assured that the GCash account and funds of affected users are safe and intact.**

If you can't access your GCash account and have existing loans or accounts in GInvest or GSave, you may check out these alternative options:

- Should there be any outstanding balances to settle with [GLoan](#), [GCredit](#), and [GGives](#), GCash users may pay via our GCash payment partners
- For your GFunds, GStocks PH, and GCrypto accounts, please use a mobile device with iOS 14 and up
- For your GSave account/s, you may refer below:

Tap to view guidelines for GSave

To deposit and withdraw funds from your GSave account, please see the table below:

**| Deposit and Withdraw Options | Bank Over the Counter (OTC) | Bank ATM\* | Other channels |** | --- | --- | --- | --- | **| BPI MySaveUp |**  Deposit and Withdraw |  Withdraw |  **| GSave by CIMB |**  Deposit and Withdraw |  Withdraw |  **| Maybank EzySave+ |**  Deposit and Withdraw |  Withdraw |  Deposit via Cliqq and 7-Eleven | **| #UNOReady by UNO |**    
*Since no physical store |*  Withdraw |  |

\*Withdrawal via Bank ATM is applicable for bank-issued physical cards. You may reach out to your bank if you would like to request a bank-issued card.

Dormancy fees will apply only if there are no movements or transactions performed on your GSave account and will be debited 5 years after the last transaction date.

Please refer to the table below:

**| When dormancy will take effect - | Dormancy Fees |** | --- | --- | --- | **| BPI MySaveUp |** After 6 months of no account movement | PHP 30 | **| GSave by CIMB |** After 12 months of no account movement | N/A | **| Maybank EzySave+ |** After 6 months of no account movement | PHP 30 | **| #UNOReady by UNO |** After 6 months of no account movement | PHP 30 |

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26245453156633

Source: <https://help.gcash.com/hc/en-us/articles/26245453156633-Advisory-for-using-GCash-on-iPhone-with-iOS-13-and-Below>

# Advisory on Automated Fuel Dispenser Self Service Gas Pumps Payments using GCash Cards {#advisory-on-automated-fuel-dispenser-self-service-gas-pumps-payments-using-gcash-cards}

*Path: articles/44449603684377-Advisory-on-Automated-Fuel-Dispenser-Self-Service-Gas-Pumps-Payments-using-GCash-Cards*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Pro Platform Termination](#)
- [Advisory on Automated Fuel Dispenser \(Self-Service Gas Pumps\) Payments using GCash Cards](#)
- [Advisory for iPhone Users affected Express Send Feature Issue](#)
- [GCash Pera Outlet \(GPO\) Plus Advisory](#)
- [Advisory on Revenue Regulation 16-2023](#)
- [Advisory for using GCash on iPhone with iOS 13 and Below](#)
- [Shift of SMS messages to GCash App Inbox](#)
- [GCash Updated Terms and Conditions](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

We are currently working on enhancing the experience of using the GCash VISA and Mastercard Cards directly at Automated Fuel Dispensers/Self-Service Gas Pumps. This feature is temporarily unavailable.

In the meantime, you can use your **GCash VISA or Mastercard Card to pay at the cashier** via POS or **scan a QR using your GCash app** if supported by the gas station.

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GCash Pro Platform Termination

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Advisory for iPhone Users affected Express Send Feature Issue

- [GCash Pro Platform Termination](#)

- [Advisory on Automated Fuel Dispenser \(Self-Service Gas Pumps\) Payments using GCash Cards](#)
- [Advisory for iPhone Users affected Express Send Feature Issue](#)
- [GCash Pera Outlet \(GPO\) Plus Advisory](#)
- [Advisory on Revenue Regulation 16-2023](#)
- [Advisory for using GCash on iPhone with iOS 13 and Below](#)
- [Shift of SMS messages to GCash App Inbox](#)
- [GCash Updated Terms and Conditions](#)

44449603684377

Source: <https://help.gcash.com/hc/en-us/articles/44449603684377-Advisory-on-Automated-Fuel-Dispenser-Self-Service-Gas-Pumps-Payments-using-GCash-Cards>

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## Advisory on Revenue Regulation 16 2023 {#advisory-on-revenue-regulation-16-2023}

*Path: articles/31622004752153-Advisory-on-Revenue-Regulation-16-2023*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Pro Platform Termination](#)
- [Advisory on Automated Fuel Dispenser \(Self-Service Gas Pumps\) Payments using GCash Cards](#)
- [Advisory for iPhone Users affected Express Send Feature Issue](#)
- [GCash Pera Outlet \(GPO\) Plus Advisory](#)
- [Advisory on Revenue Regulation 16-2023](#)
- [Advisory for using GCash on iPhone with iOS 13 and Below](#)
- [Shift of SMS messages to GCash App Inbox](#)
- [GCash Updated Terms and Conditions](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Starting **October 13, 2024**, GCash will be carrying out Revenue Regulation (RR) No. 16-2023, which states that **digital financial services providers such as GCash** must **withhold 1% tax on one-half of the total gross remittances** to sellers for goods or services sold by or paid to the Merchant through GCash.

## Who are affected?

**All merchants currently registered with GCash**, except those who will not derive or have not derived an annual cumulative gross remittance of PHP 500,000. A BIR-stamped Sworn Declaration is among the bases to determine whether the merchant meets said threshold and is subject to withholding.

**Customers will not be affected.**

## What to do next

To ensure swift compliance with the regulation, **all merchants must submit** the following:

1. BIR Certificate of Registration (BIR Form No. 2303 / COR)
2. Certificate of Tax Exemption or Proof of Lower Income Tax, if applicable
3. Sworn Declaration stamped received by the BIR

The Sworn Declaration will be used to properly determine if the merchant will be subject to the RR No. 16-2023.

Partner Merchants may submit their requirements to GCash via this [link](#).

For more information, please refer to the [full text of RR No. 16-2023](#) from the BIR's website.

## Refund Information

According to [RMC No. 79-2024](#), which extends the transition period of Revenue Regulation 16-2023, any withheld amounts due to the delay in notification will be promptly refunded to the merchant's settlement bank account. We ask for the merchants' patience as GCash processes the refunds.

- [RR 16-2023 Memo.pdf](#) 100 KB [Download](#)
- [Memo on RR No.16-2023 and RMC No. 55-2024.pdf](#) 200 KB [Download](#)
- [RR 16-2023 Sworn Declaration.pdf](#) 100 KB [Download](#)
- [RMC No. 79-2024.pdf](#) 200 KB [Download](#)
- [RMC No. 55-2024.pdf](#) 50 KB [Download](#)
- [RMC No. 8-2024.pdf](#) 300 KB [Download](#)
- [GCash Partner Advisory - RR 16-2023 Memo Extension.pdf](#) 70 KB [Download](#)

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- [GCash Pro Platform Termination](#)
- [Advisory on Automated Fuel Dispenser \(Self-Service Gas Pumps\) Payments using GCash Cards](#)
- [Advisory for iPhone Users affected Express Send Feature Issue](#)
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31622004752153

Source: <https://help.gcash.com/hc/en-us/articles/31622004752153-Advisory-on-Revenue-Regulation-16-2023>

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## Alamin ang status ng GCash Pera Outlet application {#alamin-ang-status-ng-gcash-pera-outlet-application}

*Path: articles/23470661850521-Alamin-ang-status-ng-GCash-Pera-Outlet-application*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Pera Outlet Terms and Conditions](#)
- [GCash Pera Outlet Commissions and Fees](#)
- [Paano mag fund-in sa GPO Wallet?](#)
- [Mag-apply bilang isang GCash Pera Outlet Partner](#)
- [Official GCash Pera Outlet Distributors](#)
- [Alamin ang status ng GCash Pera Outlet application](#)
- [Paano makahanap ng Authorized GCash Pera Outlet](#)
- [Dagdag pondo sa GCash Pera Outlet Wallet gamit ang GCash wallet o GGives](#)
- [Paano gamitin ang mga services ng GCash Pera Outlet](#)
- [Manage your Pera Outlet account](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Ang pag-proseso ng inyong application upang maging GCash Pera Outlet partner ay karaniwang inaabot ng **7-15 na araw**. Pwede pa itong tumagal kung hindi naipasa ang tamang impormasyon sa application tulad ng kulang na dokumento o hindi malinaw na litrato.

## Paano malalaman ang status ng Pera Outlet application

Pumunta sa GCash app at hanapin ang GCash Pera Outlet para makita ang status ng inyong application. Makikita ang sumusunod na status:

| Status | Definition | | --- | --- | | **Returned** | Ang mga naipasang requirements ay may mali o kulang. Sundin ang instructions mula sa iyong Pera Outlet profile upang ayusin at kumpletuhin ito. | | **Pending** | Ang iyong application ay under review. Maghintay ng 7-15 working days. Makakakuha kayo ng SMS o text message kapag nagbago ang status ng inyong application. | | **Rejected** | Hindi pasok ang minimum requirements ng GPO bilang isang Pera Outlet Retailer. | | **Activated** | Approved ang iyong application at pwede na kayong magsimula ng mga transaksyon sa Pera Outlet mini app. |

## Need more help?

Kung ang iyong application bilang GCash Pera Outlet Retailer ay na-reject sa unang pagkakataon ng pag-apply, **pwede pang makapag-apply ulit**.

**Maaring sa loob ng 7-15 araw bago maging eligible sa pag-apply ulit** mula ng ma reject ang inyong application. Makikita sa Pera Outlet mini app ang mensahe kung kailan kayo maaring mag-apply.

Basahin at unawain ang mga instruction sa pag-apply. Ang pag-approve ng application ay base sa **tama at kumpletong mga dokumento**.

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Official GCash Pera Outlet Distributors

### [Next](#)

Paano makahanap ng Authorized GCash Pera Outlet

- [GCash Pera Outlet Terms and Conditions](#)
- [GCash Pera Outlet Commissions and Fees](#)
- [Paano mag fund-in sa GPO Wallet?](#)
- [Mag-apply bilang isang GCash Pera Outlet Partner](#)
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- [Dagdag pondo sa GCash Pera Outlet Wallet gamit ang GCash wallet o GGives](#)
- [Paano gamitin ang mga services ng GCash Pera Outlet](#)
- [Manage your Pera Outlet account](#)
- [GCash Digicities](#)

23470661850521

Source: <https://help.gcash.com/hc/en-us/articles/23470661850521-Alamin-ang-status-ng-GCash-Pera-Outlet-application>

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## Am I allowed to cancel my GGives loan {#am-i-allowed-to-cancel-my-ggives-loan}

*Path: articles/31107573349401-Am-I-allowed-to-cancel-my-GGives-loan*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

### Articles in this section

- [Am I allowed to cancel my GGives loan?](#)
- [How can I update my mobile number for my GGives account?](#)
- [How do I delete my GGives account?](#)

### Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

You can request a cancellation or refund of your GGives loan IF:

- The **merchant's refund or cancellation policy allows you** to return or refund the item/s you purchased
- You **are able to initiate your request** before your GGives loan due date and within **30 calendar days** from the date of your transaction
- **100% of the transaction amount must be for cancellation**

### To cancel a GGives loan, here's what you can do:

1. Coordinate with the partner merchant for your refund/GGives payment cancellation request
2. Once everything is settled with the merchant, they can contact GCash via the dedicated support channels given to them

If your loan cancellation request is **beyond 30 calendar days from the transaction** or **the request is for a partial refund only**, the amount for refund (equal to your loan amount) will be counted as **an advance payment to your GGives loan**. You will receive any excess amount to the remaining loan in your GCash wallet.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [How can I use GGives to pay?](#)
- [How can I pay for my GGives dues?](#)
- [What happens if I pay my GGives dues in advance?](#)

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How can I update my mobile number for my GGives account?

- [Am I allowed to cancel my GGives loan?](#)
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- [How do I delete my GGives account?](#)

31107573349401

Source: <https://help.gcash.com/hc/en-us/articles/31107573349401-Am-I-allowed-to-cancel-my-GGives-loan>

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## Am I qualified for GLoan Sakto {#am-i-qualified-for-gloan-sakto}

*Path: articles/40675903982361-Am-I-qualified-for-GLoan-Sakto*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [How do I pay for my GLoan Sakto?](#)
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- [What is the difference between GLoan and GLoan Sakto?](#)
- [What is GLoan Sakto?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

**You are qualified** for GLoan Sakto if you meet the following basic requirements:

- You are 21 to 65 years old
- You are a Filipino Citizen
- Your GCash account is **Fully Verified**
- You have a good credit record and good GScore
- You don't have any history of fraudulent transactions

If GLoan Sakto is **unavailable** for you, it means that:

- You do not meet the basic requirements GLoan Sakto
- You are eligible for a regular GLoan
- You already have an ongoing GLoan Sakto loan

**Note:**

- Eligible users may only avail of **one( 1) GLoan Sakto or one (1) GLoan at a time**
- You may pay for your ongoing GLoan Sakto loan to avail another loan
- For users with multiple mobile numbers registered with GCash, only one (1) mobile number may be used to avail of a GLoan Sakto loan

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What is GLoan Sakto?](#)
- [How do I pay for my GLoan Sakto?](#)
- [What is the difference between GLoan and GLoan Sakto?](#)

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40675903982361

Source: <https://help.gcash.com/hc/en-us/articles/40675903982361-Am-I-qualified-for-GLoan-Sakto>

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## Ano ang GCash DoubleSafe {#ano-ang-gcash-doublesafe}

*Path: articles/42821100465049-Ano-ang-GCash-DoubleSafe*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Parang na-scam ako sa GCash. Ano ang dapat gawin?](#)
- [Bakit na-hold ang GCash account ko?](#)
- [I forgot my GCash MPIN](#)
- [I want to change my GCash MPIN](#)
- [Paano mag troubleshoot ng GCash App issues](#)
- [How to troubleshoot GCash app issues](#)
- [I think I was scammed. What do I do?](#)
- [I noticed unauthorized transactions in my GCash account. What do I do?](#)
- [The GCash app keeps crashing or shows a white screen when I login](#)
- [I want to transact offline with GCash. What do I do?](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Ang DoubleSafe ay isang security feature ng GCash na **gumagamit ng selfie scan para protektahan ang account mo** laban sa unauthorized access.

Before taking your selfie scan, please make sure to:

- Take a photo in a well-lit room
- Do not cover your full face and make sure you are recognizable
- Ensure that there are no people in the background
- Wear proper attire

For your security, **maaaring ma-lock ang account mo ng 24 oras pagkatapos ng 5 mali na attempts.**

## Need more help?

Para sa iba pang katanungan o concerns, tingnan ang mga sumusunod na articles:

- [How to set up GCash Biometrics Login](#)
- [The selfie scan in GCash is not working. What do I do?](#)
- [My front camera is broken. How can I use GCash?](#)
- [I can't log in to my GCash account. What do I do?](#)

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Someone is trying to register a new phone on my account. What do I do?

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What is GCash DoubleSafe?

- [Parang na-scam ako sa GCash. Ano ang dapat gawin?](#)
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- [How to set up GCash Biometrics Login](#)
- [How to set up GCash account security questions](#)
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- [Someone is trying to register a new phone on my account. What do I do?](#)
- [Ano ang GCash DoubleSafe?](#)
- [What is GCash DoubleSafe?](#)
- [Device Security](#)

42821100465049

Source: <https://help.gcash.com/hc/en-us/articles/42821100465049-Ano-ang-GCash-DoubleSafe>

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## **Ano ang mga steps para makakuha ng Fully Verified na GCash Account {#ano-ang-mga-steps-para-makakuha-ng-fully-verified-na-gcash-account}**

*Path: articles/42822120412825-Ano-ang-mga-steps-para-makakuha-ng-Fully-Verified-na-GCash-Account*

### **ADVISORY:**

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## **Articles in this section**

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [I don't have accepted IDs for GCash verification. What do I do?](#)
- [I'm having issues with using my ePhil ID \(Paper type\) or Digital National ID to verify my GCash account](#)

- [Ano ang mga steps para makakuha ng Fully Verified na GCash Account?](#)
- [How can I submit additional documents for my GCash Jr. verification?](#)
- [Hindi pa verified ang GCash account ko pagkatapos ng 3 araw. Ano ang gagawin ko?](#)
- [My GCash account is still not verified after 3 days. What do I do?](#)
- [My GCash account verification failed. What should I do?](#)
- [Why did I receive a notification to update my GCash account information?](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Alamin ang mga requirements at proseso para maging Fully Verified ang GCash account mo sa loob ng 3 araw. Sundin ang mga sumusunod:

### Ano ang mga requirements para sa verification?

Kailangan mo lang ng isang valid government ID. Siguraduhin na ang ID mo ay **hindi sira o expired**.

Para sa mga minors at foreign nationals, kailangan mag-submit ng karagdagang dokumento.

### Paano mag-verify ng GCash account?

Sundin ang mga sumusunod na steps depende kung ikaw ay Filipino Citizen, Minor, at Foreign National.

Filipino Citizen, 18+ years old, gamit ang PH Sim

1. Sa GCash app mo, pumunta sa **Profile > Verify Now**.
2. Pindutin ang **Get Started**.
3. Basahin ang mga reminders at requirements, tap **Next**.
4. I-enter ang 6-digit authentication code na sinend sa mobile number mo, i-tap ang **Next**.
5. Ilagay ang birthday mo at i-confirm kung Filipino citizen ka, pindutin ang **Next**.
6. Piliin ang government ID na gagamitin mo para sa verification, at i-tap ang **Select ID**.
7. I-scan ang ID mo at mag-selfie scan.
8. I-review ang account information mo at pindutin ang **Submit**.

Makikita mo ang page na successful ang pag-apply mo para maging Fully Verified.

Minor (Filipino o Non-Filipino), 7-17 years old, gamit ang PH Sim

**Paalala:** Dapat Fully Verified GCash user ang magulang o guardian mo.

1. Sa GCash app mo, pumunta sa **Profile > Verify Now**.
2. Pindutin ang **Get Started**.
3. Basahin ang mga reminders at requirements, i-tap ang **Next**.



4. I-enter ang 6-digit authentication code na sinend sa mobile number mo, pindutin **Next**.
5. Ilagay ang birthday mo at i-confirm kung Filipino citizen ka, i-tap **Next**.
6. Piliin ang government ID na gagamitin mo para sa verification, i-tap ang **Select ID**.
7. I-scan ang ID mo at mag-selfie scan.
8. I-review ang account information mo at pindutin ang **Confirm**.
9. I-upload ang selfie ng parent o guardian mo habang hawak ang ID mo, at ang photo ng original o copy ng PSA Birth Certificate mo.
10. I-review ang lahat ng impormasyon at i-tap ang **Submit**.

Makikita mo ang page na successful ang pag-apply mo para maging Fully Verified.

### Foreign National gamit ang PH Sim

**Paalala:** Para magpatuloy sa verification, siguraduhin na meron kang Alien/Immigrant Certificate of Registration.

1. Sa GCash app mo, pumunta sa **Profile > Verify Now**.
2. I-tap ang **Get Started**.
3. Basahin ang mga paalala at requirements, i-click ang **Next**.
4. I-enter ang 6-digit authentication code na sinend sa mobile number mo, i-tap **Next**.
5. Ilagay ang birthday mo at ang nationality mo, pindutin ang **Next**.
6. Piliin ang Alien Certificate of Registration bilang government ID na gagamitin mo, i-tap **Select ID**.
7. I-scan ang ID mo at mag-selfie scan.
8. I-review ang account information mo at pindutin ang **Submit**.

Makikita mo ang page na nagko-confirm ng application mo para maging Fully Verified.

Makakatanggap ka ng SMS update tungkol sa verification status mo sa loob ng **3 araw**.

Para sa Filipino GCash users na gumagamit ng non-Philippine-issued SIM, [click here para malaman kung paano maging Fully Verified](#).

### Need More Help?

Kung merong ibang katanungan tungkol sa GCash verification, basahin ang mga sumusunod na articles:

👉 [Accepted IDs for GCash Verification](#)

👉 [My GCash account is still not verified after 3 days. What do I do?](#)

👉 [My GCash account verification failed. What should I do?](#)

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I'm having issues with using my ePhil ID (Paper type) or Digital National ID to verify my GCash account

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How can I submit additional documents for my GCash Jr. verification?

- [What are the steps to get a Fully Verified GCash account?](#)
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- [I don't have accepted IDs for GCash verification. What do I do?](#)
- [I'm having issues with using my ePhil ID \(Paper type\) or Digital National ID to verify my GCash account](#)
- [Ano ang mga steps para makakuha ng Fully Verified na GCash Account?](#)
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- [My GCash account verification failed. What should I do?](#)
- [Why did I receive a notification to update my GCash account information?](#)
- [What happens if I don't fully verify my GCash account?](#)
- [Can I get fully verified on GCash offline?](#)

42822120412825

Source: <https://help.gcash.com/hc/en-us/articles/42822120412825-Ano-ang-mga-steps-para-makakuha-ng-Fully-Verified-na-GCash-Account>

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## Are there dividend stocks available in GStocks PH {#are-there-dividend-stocks-available-in-gstocks-ph}

*Path: articles/31218842595353-Are-there-dividend-stocks-available-in-GStocks-PH*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [How can I update my account information in my GStocks PH account?](#)
- [Are there dividend stocks available in GStocks PH?](#)
- [What are the applicable cash or property dividend taxes in GStocks PH?](#)
- [Can I transfer stockholdings to another Philippine stock brokerage firm in GStocks PH?](#)
- [How can I close my GStocks PH account?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Your cash dividends earned in GStocks PH will automatically go to your trading wallet as required under the existing rules of the Philippine Stock Exchange.

Here are some of the stocks listed on GStocks PH that offer dividends:

1. **Globe Telecom (GLO)**
2. **Ayala Land (ALI)**
3. **Jollibee Foods Corporation (JFC)**
4. **Universal Robina Corporation (URC)**
5. **Bank of the Philippine Islands (BPI)**
6. **SM Prime Holdings (SMPH)**
7. **Puregold Price Club (PGOLD)**

These companies are among the 280+ listed on the PSE that you can invest in through GStocks PH.

## How Dividends Work on GStocks PH

### Automatic Credit

Dividends earned from these stocks will automatically be credited to your GStocks PH Wallet as per the existing rules of the PSE.

### Withdrawal

If you wish to withdraw your cash dividends, you can do so from your GStocks PH dashboard by selecting Withdraw. You will receive your dividends in your GCash Wallet from your GStocks PH Wallet.

Once you earn dividends, you will receive an email in your GStocks PH registered email.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [What are the GStocks PH buy and sell fees I need to know about?](#)
- [How can I change or cancel my GStocks PH order?](#)
- [How do I check the status of my GStocks PH order?](#)

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How can I update my account information in my GStocks PH account?

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What are the applicable cash or property dividend taxes in GStocks PH?

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- [Can I transfer stockholdings to another Philippine stock brokerage firm in GStocks PH?](#)
- [How can I close my GStocks PH account?](#)

31218842595353

Source: <https://help.gcash.com/hc/en-us/articles/31218842595353-Are-there-dividend-stocks-available-in-GStocks-PH>

# Are there funds on GFunds that pay dividends {#are-there-funds-on-gfunds-that-pay-dividends}

Path: [articles/4414649972505-Are-there-funds-on-GFunds-that-pay-dividends](#)

## ADVISORY:

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## Articles in this section

- [Are there funds on GFunds that pay dividends?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Dividends are **payments a fund or company gives to its investors as a way to share profits**. Think of it as a bonus for investing your money. These payments can give you extra income besides your investment's value.

If you invest in a fund that makes money, it might share some of its profit with you as dividends. **However, not all funds pay dividends.**

Here's what you should know about dividends:

- **Not guaranteed** The amount you get may change each month. Some months might have higher payouts, while others might have none.
- **Non-cumulative** If you don't get dividends in a certain month, the fund won't make up for it later. Each month's payout is separate.

## Sample of how dividends are computed:

The number of fund units you have as of Record date x Unit Dividend x NAVPU as of Record date

= **Dividends Received**

Note: The number of units and NAVPU considered are only the ones received during the record date, not during the settlement date. The fund manager determines the record date and NAVPU.

The unit dividend is rounded to **4 units**.

See a sample dividend computation below:

| **Item** | **Value** | | --- | --- | | Number of Units (as of Record Date) | 10,000 units | | Unit Dividend | 0.0035 | | NAVPU (as of Record Date) | PHP 120.50 | | Dividends Received | PHP 4,217.50 |

If you don't get your dividends **2–3 days** after the expected date, [click here to ask for help](#).

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [I can't buy or sell in GFunds. What do I do?](#)
- [I can't access my GFunds account. What do I do?](#)
- [How do I track my pending Buy and Sell orders in GFunds?](#)

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- [Are there funds on GFunds that pay dividends?](#)

4414649972505

Source: <https://help.gcash.com/hc/en-us/articles/4414649972505-Are-there-funds-on-GFunds-that-pay-dividends>

## Are there other ways to log in to GCash {#are-there-other-ways-to-log-in-to-gcash}

*Path: articles/41329110227737-Are-there-other-ways-to-log-in-to-GCash*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [I can't login to GCash because it says I have an "untrusted connection." What do I do?](#)
- [Are there other ways to log in to GCash?](#)
- [I can't log in to my GCash account. What do I do?](#)
- [Account Secure](#)
- [I want to use GCash on another phone or device](#)
- [I lost the SIM or phone where my GCash account is registered](#)
- [My phone got damaged or broken and I can't access GCash. What do I do?](#)
- [I uninstalled/reinstalled GCash or reset my registered phone](#)
- [I see an error "Your device has modified phone settings." How can I log in?](#)
- [I see an error - "Your device is jailbroken or rooted." How can I log in?](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

No, you can only use GCash through the mobile app. You can use either a mobile phone or tablet, but you can't access GCash on a computer, PC, laptop, or browser.

Your GCash account is linked to your mobile number, so you need to log in with that number on your phone. You can't use your email address or social media accounts to log in to GCash.

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [I can't log in to my GCash account. What do I do?](#)
- [I want to use GCash on another phone or device](#)
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- [I see an error - "Your device is jailbroken or rooted." How can I log in?](#)
- [I can't log in to GCash because my device was detected as not secure](#)

41329110227737

Source: <https://help.gcash.com/hc/en-us/articles/41329110227737-Are-there-other-ways-to-log-in-to-GCash>

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# BPI MS Compulsory Third Party Liability Insurance

## {#bpi-ms-compulsory-third-party-liability-insurance}

*Path: articles/6709500387481-BPI-MS-Compulsory-Third-Party-Liability-Insurance*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [BPI MS Compulsory Third Party Liability Insurance](#)
- [FPG Insurance Compulsory Third Party Liability \(CTPL\)](#)
- [Standard Insurance Car Protect](#)
- [Standard Insurance Compulsory Third Party Liability \(CTPL\)](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

The BPI MS Compulsory Third Party Liability (CTPL) Insurance will protect you from financial obligations in the event of an injury or death of a third party arising from an accident involving your covered vehicle. CTPL is a requirement of the Land Transportation Office (LTO) before your vehicle can be registered.

Jump to:

- [Eligibility](#)
- [Coverage](#)
- [Benefits](#)
- [Apply for BPI MS Compulsory Third Party Liability Insurance](#)
- [Claims](#)
- [Cancellation and Refund](#)
- [Contact BPI](#)

## Eligibility

You can purchase the policy if you are:

- 18 years old and above
- A [fully verified](#) GCash user
- A Filipino citizen or a foreigner who is a legal resident of the Philippines

## Coverage

Your coverage under this insurance product will include the following:

- Accidental Death and Disablement
- Burial and Funeral Expenses
- Bodily Injury

## Benefits

This insurance cover will answer for the death, disablement, and medical expenses of a person injured because of an accident involving your vehicle with a limit of PHP 100,000.

The following Schedule of Indemnities shall be observed in the settlement of claims for death, bodily injuries, and professional fees and hospital charges for services rendered to traffic accident victims under the Compulsory Motor Vehicle Liability Insurance Coverage:

Death	Type	Amount
Death Indemnity	PHP 70,000	Burial and Funeral Expenses
	PHP 30,000	

Bodily Injuries & Fractures	Types of Accommodation or Professional Attendance Extended	Services Rendered	Maximum Reimbursable Fees and/or Charge (PHP)
Hospital Rooms	Maximum of 45 days per accident	Laboratory Examination fees, X-rays	500/day
		Surgical Expenses	Major Operation 2,000
		Medium Operation	
		Minor Operation	7,500
			5,000
		Anesthesiologist's Fee	Major Operation 1,500
		Medium Operation	
		Minor Operation	2,500
			2,000
		Operating Room	Major Operation 500
		Medium Operation	
		Minor Operation	1,500
			1,000
		Medical Expenses	For Daily visit of Practitioner or Specialist Total Amount of medical expenses must not exceed (For a single period of confinement) 400/day
		Drugs and Medicine	Actual value of drugs and medicine used but not to exceed 5,000
		Ambulance Charge	Actual amount charged for ambulance expenses but not to exceed 1,500

Permanent Disablement	Loss of or Loss of use of -	Amount (PHP)
Two Limbs	50,000	Both Hands or All Fingers & Both Thumbs
	50,000	Both Feet
	50,000	One Hand and One Foot
	50,000	Sight of Both Eyes
	50,000	Injuries resulting in being permanently bedridden
	50,000	Any other injury causing permanently total disablement
	20,000	Arm at or above elbow
	15,000	Arm between elbow and wrist
	15,000	Hand
		Four Fingers and Thumb of one hand



15,000 || Four Fingers | 12,000 || Leg at or above knee | 20,000 || Leg below knee |  
15,000 || One Foot | 15,000 || All toes of one foot | 10,000 || Index Finger | 6,000 || Sight  
of One Eye | 20,000 || Hearing – Both Ears | 30,000 || Hearing – One Ear | 15,000 |

### Other Incidental Expenses

The Company will pay all pertinent and reasonable expenses incurred in connection with the accident not provided under this Schedule of Indemnities (A), (B) and (C), subject to a maximum amount of PHP 10,000 but in no case shall the company's aggregate payment exceed the overall Limits of Liability under Sections I and II.

## Apply for BPI MS Compulsory Third Party Liability Insurance

**Note:** Please make sure that your account is Fully Verified before proceeding.

To apply for the policy, follow these steps:

1. On the GCash App, tap **GInsure**
2. Tap **Vehicle** and then select **Compulsory Third Party Liability (CTPL) product** by BPI MS
3. Read the brief of the policy and check the FAQs below the screen, then tap **Proceed**
4. Answer the questions assessing the vehicle you own. Tap **Next**
5. The amount covered will appear on your screen. Please input the desired effective date of your policy and tap **Next**
6. Review the premium and charges related to your policy and tap **Next**
7. Input all the customer details being asked
8. Review all the inputs provided and the policy being offered. Then tick the box if you agree to the terms and conditions. Tap **Confirm** once done
9. Tap **Agree** to confirm the payment
10. Your ePolicy and Authenticated Confirmation of Cover (COC) will be sent to your registered email address

**Note:** The payment will be deducted from your GCash balance.

## Claims

In case of a claim, please inform us as soon as possible or within 60 days from the date of accident.

In case of an accident, please call a traffic enforcer or go to the nearest police station to have the accident reported and investigated. If a third party is involved, it would be necessary to get the following details and documents:

- Name of the driver and registered owner of the vehicle
- Address and contact numbers
- Insurance company and photocopy of policy
- Brand/Type of vehicle
- Plate number

If possible and safe to do so, take photos of the accident scene and vehicle/s involved for proper documentation.

In case you need Loss Adjuster's Assistance, you may refer to the **BPI/MS LOSS ADJUSTER ASSISTANCE LIST:**

|||| --- | --- || BA INSIGHT INTERNATIONAL INC | Office Tel. Nos.: (+63 2) 8818-3150 to 56

Ronald Bermudo (+63) 920 927 6943

Noli Reynoso: (+63) 917 805 3604 || TECHNICAL INSPECTION GROUP | Office Tel Nos. (+63 2) 8463-8108, (+63 2) 8782-8545 Telefax : (+63 2) 8952-7550 Teodoro

Oiguera: (+63) 998 562 9168

Joan Escondida: (+63) 945 843 8922

Fernando Cambronero: (+63) 917 807 1278 |

### **Filing a claim**

To file a claim, you may call BPI MS claims hotline at (+63 2) 8840-9999 / (+63 2) 8840-9966 or email our Claims Department at [bpimsclaims@bpi.com.ph](mailto:bpimsclaims@bpi.com.ph) and have the following information ready:

- Date and Time of the incident
- Policy Number
- Policyholder's Name
- Nature of Claim
- Your contact details

### **Documents/requirements needed:**

- Any of the following: - Accident Report Form, or
  - Affidavit on the circumstances of the accident; or
  - Police Report (if any)
- Photocopy of insured Vehicle's Registration Certificate and current Official Receipt • Photocopy of insured Driver's License and Official Receipt
- Medical Certificate
- Hospital Statement of Account
- Original Medical/Hospital Receipts
- Original Funeral/Burial Receipts (death claim)
- Death Certificate and evidence sufficient to establish payee (e.g. Birth Certificate, Marriage Certificate et. al)
- Valid ID of insured party
- Quit Claim (if settled immediately). Quitclaim is not required if settlement is under Section 2 (No Fault)

Provided that claims documentation is completed and approved, below is the turn-around time:

### **For Regular Motor Claims:**

- PHP 30,000.00 and below – within 24 hours
- PHP 30,001.00 to PHP 100,000.00 – within 48 hours

### **For Claims requiring an Adjuster:**

- Php100,000.00 and below – within 3 working days

## For Claims Payment:

The proceeds may be available within two (2) working days upon receipt of the conformer to the approved amount.

To claim your insurance, Call the BPI MS Claims Department (02) 8840-9000 or visit any of the 13 BPI MS Branches nationwide and submit your complete claims documents:

- [BPI Metro Manila Branches](#)
- [BPI Luzon Branches](#)
- [BPI Mindanao Branches](#)

## Cancellation and Refund

### Cancellation

To cancel your policy, please contact BPI MS at (+63 2) 8840-9000.

### Refund

You can get a premium refund for the cancellation. However, the premium refund excluding Documentary Stamp Tax (DST), will be computed on a pro-rata basis if the cancellation would be made from the first day of the following month.

## Contact BPI

For more information and assistance, you may contact BPIMS through the following channels from Monday-Friday, 8:00 AM-4:00 PM (except holidays):

- Call/SMS: (Globe)
  - (+63) 917-673-2943
  - (+63) 917-885-5009
- Email: [helpline@bpims.com](mailto:helpline@bpims.com)

You may also visit the Head Office, Claims Evaluation Center, Satellite Offices, or any of their 13 branches nationwide for further assistance:

|||| --- | --- | --- || **BPI/MS Head Office:** 11th Floor, 6811 BPI-Philam Life Makati, Ayala Avenue, Makati City || **BPI/MS Branch Office** || Quezon City | Ground Floor, Cyber Park Tower 1  
60 General Aguinaldo Avenue, Araneta Center, Cubao | (+632) 8911-2824/ 8995-7757/ 891-1330 (Sales)  
(+632) 8912-7121 (Claims) || Alabang | 6th Floor, CTP Alpha Building, Investment Drive  
Madrigal Business Park, Ayala Alabang, Muntinlupa City | (+63 2) 8802-1743 ||  
Dagupan | BPI Dagupan-Arellano Branch, Annex Building  
Arellano Street, Dagupan City, Pangasinan | (+63 75) 515-3808 / 522-0614 / 523-5111 ||  
Tuguegarao | Upper Ground Level, Castillo Commercial Building  
23 Rizal Street, Tuguegarao City, Cagayan | (+63 78) 396-2514 / 396-2515 || San Fernando | 2nd Floor, Kingspire Business Center

Km. 71 MacArthur Highway, San Fernando City, Pampanga | (+63 45) 455-5759 / 961-1823 || Imus | 2nd Floor, J. Antonio Building  
1167 E. Aguinaldo Highway, Bayan Luma 7, Imus City, Cavite | (+63 46) 471-1466 / 471-1280 || Lipa | Unit C-1C, K-Pointe Business Center  
Ayala National Hi-Way, Sabang, Lipa City, Batangas | (+63 43) 756-0051 / 756-6454 / 757-2195 / 757-2196 || Naga | Ground Floor, The ADC Hotel Building  
Magsaysay Avenue corner Catmon II Street  
Balatas, Naga City, Camarines Sur | (+63 2) 8840-9128 / (+63) 917-814-9922 || Cebu | 11th Floor, Ayala Life-FGU Center  
Mindanao venue corner Biliran Road  
Cebu Business Park, Cebu City, City | (+63 32) 415-7632/415-7636/415-7639/415-8299/231-4563/231-4620 || Iloilo | 2nd Floor, BPI Building, General Luna Street  
Barangay Inday, Iloilo City | (+63 33) 335-0079/337-8992/509-7967/337-8123 || Bacolod | Ground Floor, BPI Family Saving Bank Building  
10th Street corner Lacson Street, Bacolod City, Negros Occidental | (+63 34) 433-4616/433-1102/433-6370 || Cagayan de Oro | Suites 14, 15 and 16, 8th Floor Gateway Tower  
Limketkai Center, C.M. Recto Avenue, Cagayan de Oro City, Misamis Oriental | (+63 88) 857-1303 || Davao | 2nd Floor, BPI JP Laurel Branch Building  
J.P Laurel corner Cabaguio Avenue, Bajada Davao City | (+63 82) 221-7785/225-3187/226-3843 || Baguio Satellite Office | BPI Family Savings Bank  
2nd Floor, BPI Family Savings Bank Building  
Agoncillo corner Perfecto Street, Malcolm Square, Baguio City | (+63 74) 442-2310 || Cabanatuan Satellite Office | 3rd Floor, BPI Melencio Building, Cabanatuan City, Nueva Ecija | (+63 44) 940-9392 || **BPI/MS Motor Claims Evaluation Center (CLEC):**  
14th Floor, 6811 BPI-Philam Life Makati, Ayala Avenue, Makati City  
Tel. Nos.: (+63 2) 8840-9115 / 8840-9118  
Business Hours: Monday to Friday, 8:00 AM - 5:00 PM |

[Previous](#)

[Next](#)

6709500387481

Source: <https://help.gcash.com/hc/en-us/articles/6709500387481-BPI-MS-Compulsory-Third-Party-Liability-Insurance>

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## Bakit na hold ang GCash account ko {#bakit-na-hold-ang-gcash-account-ko}

*Path: articles/43503536269849-Bakit-na-hold-ang-GCash-account-ko*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Parang na-scam ako sa GCash. Ano ang dapat gawin?](#)
- [Bakit na-hold ang GCash account ko?](#)
- [I forgot my GCash MPIN](#)
- [I want to change my GCash MPIN](#)
- [Paano mag troubleshoot ng GCash App issues](#)
- [How to troubleshoot GCash app issues](#)
- [I think I was scammed. What do I do?](#)
- [I noticed unauthorized transactions in my GCash account. What do I do?](#)
- [The GCash app keeps crashing or shows a white screen when I login](#)
- [I want to transact offline with GCash. What do I do?](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Kung may lumabas na prompt na nagsasabing “Your account is on hold,” posibleng dahil sa mga sumusunod:

1. **Inactive ang account mo** Kung ang GCash Basic account mo ay hindi na-Fully Verify sa loob ng 12 buwan, made-deactivate ito.
2. **Maling personal information** Maaaring hindi tama o hindi totoo ang impormasyon o dokumentong sinubmit mo para sa verification.
3. **Illegal use** Puwedeng sangkot ang account mo sa ilegal na aktibidad, kahina-hinalang transaksyon, o baka ginagamit ito ng iba nang walang pahintulot.
4. **Ordered by the government** Posibleng may natanggap na order ang GCash mula sa gobyerno o korte para i-hold ang account mo.
5. **Inactive ang GCash Wallet** Kung walang laman o hindi nagagamit ang wallet mo sa loob ng 6 na buwan, ituturing itong inactive.

## Ano’ng dapat gawin kapag na-hold ang GCash account?

**1. I-check ang email mo** Tignan ang inbox at spam folder ng email na nakarehistro sa GCash account mo. Kung may natanggap kang email tungkol sa “Account Deactivation,” i-click ang link doon para mag-request na ma-unblock ang account.

Kapag na-unblock, kailangan mong [i-Fully Verify ang account mo](#).

**Paalala:** Kung hindi ito ma-Fully Verify sa loob ng **48 hours**, maho-hold ulit ang account.

**2. I-check ang SMS para sa routine verification** Kung walang email, tingnan kung may natanggap kang SMS mula sa GCash. Ang mensahe ay maaaring ganito:

“Hi! Your GCash account was put on hold due to routine verification. This is following GCash's Terms and Conditions.”

Para ma-access ulit ang account mo, kailangan mong ipasa ang sumusunod na mga dokumento:

- Larawan ng harap at likod ng dalawang (2) valid government-issued IDs
- Larawan ng pirma mo sa papel
- Proof of income (halimbawa: income tax return o payslip kung employed; business registration kung self-employed)
- Proof of billing (halimbawa: utility bill o rental statement)

**3. Mag-Chat with Gigi para sa tulong** Kung walang email o SMS, i-chat si Gigi. I-type ang “Account on Hold” para matulungan ka niyang i-check ang account mo. Siguraduhing handa ang mga sumusunod:

- Larawan ng dalawang (2) valid government-issued IDs
- Isang selfie kasama ang IDs
- Screenshot ng Phone/SIM Settings na nagpapakita ng GCash-registered number mo

## Need more Help?

Para sa katanungan o karagdagang impormasyon, tignan ang mga sumusunod na articles dito:

- [Bakit na-deactivate ang GCash account ko?](#)
- [Paano i-delete o isara ng GCash account ko?](#)
- [Gusto kong mag-transact offline gamit ang GCash. Anong pwede kong gawin?](#)
- [Napansin kong may unauthorized transactions sa GCash account ko. Anong pwede kong gawin?](#)

### [Previous](#)

Parang na-scam ako sa GCash. Ano ang dapat gawin?

### [Next](#)

I forgot my GCash MPIN

- [Parang na-scam ako sa GCash. Ano ang dapat gawin?](#)
- [Bakit na-hold ang GCash account ko?](#)
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- [The GCash app keeps crashing or shows a white screen when I login](#)
- [I want to transact offline with GCash. What do I do?](#)
- [How to set up GCash Biometrics Login](#)
- [How to set up GCash account security questions](#)
- [My front camera is broken. How can I use GCash?](#)
- [The selfie scan in GCash is not working. What do I do?](#)
- [Someone is trying to register a new phone on my account. What do I do?](#)

- [Ano ang GCash DoubleSafe?](#)
- [What is GCash DoubleSafe?](#)
- [Device Security](#)

43503536269849

Source: <https://help.gcash.com/hc/en-us/articles/43503536269849-Bakit-na-hold-ang-GCash-account-ko>

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## Bank Transfer {#bank-transfer}

*Path: categories/35089719201689-Bank-Transfer*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

### Transfer money from GCash to a bank/e-wallet

- [How do I transfer money to a bank/e-wallet from my GCash account?](#)
- [How do I save my bank accounts for Bank Transfers using GCash?](#)
- [How can I schedule a bank transfer in GCash?](#)

### Get Help with Bank Transfer

- [Someone transferred to my bank using their GCash, but I didn't receive it](#)
- [I transferred money from my GCash account to a bank or another e-wallet, but it was not received. What do I do?](#)
- [I accidentally transferred from my GCash to the wrong bank account. What do I do?](#)
- [I can't transfer money to another bank using GCash. What do I do?](#)

Source: <https://help.gcash.com/hc/en-us/categories/35089719201689-Bank-Transfer>

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## Bank Transfer {#bank-transfer}

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Source: <https://help.gcash.com/hc/en-us/categories/35089719201689>

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## Bills {#bills}

*Path: categories/20497114713369*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

### Pay Bills

- [How do I pay my bills using GCash?](#)
- [How can I add/save my favorite billers in GCash?](#)
- [How do I schedule my bills payment in GCash?](#)

## Get Help with Bills

- [I can't pay bills using GCash. What do I do?](#)
- [I did not receive my top-up after using Bills. What do I do?](#)
- [My GCash bill payment was not posted or confirmed by the biller. What do I do?](#)
- [I was charged multiple times for my bills payment. What do I do?](#)
- [I entered the wrong details when paying my bills with GCash. What do I do?](#)
- [My GCash bills payment failed. What do I do? See all 8 articles](#)

Source: <https://help.gcash.com/hc/en-us/categories/20497114713369>

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*Path: categories/20497114713369-Bills*

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Source: <https://help.gcash.com/hc/en-us/categories/20497114713369-Bills>

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## Borrow {#borrow}

*Path: categories/20493614472729-Borrow*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

### GLoan

[Tap to see all articles](#)

### GGives

[Tap to see all articles](#)

### GCredit

[Tap to see all articles](#)

Source: <https://help.gcash.com/hc/en-us/categories/20493614472729-Borrow>

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## Borrow Load {#borrow-load}

*Path: sections/22837621024409-Borrow-Load*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[What are the GCash Borrow Load fees I need to know about?](#)

[I have a concern with GCash Borrow Load. What do I do?](#)

[How can I repay my GCash Borrow Load?](#)

What are the GCash Borrow Load promos available?

Can I borrow load on GCash?

I canceled my Borrow Load transaction but it still pushed through. What do I do?

GCash Borrow Load

Source: <https://help.gcash.com/hc/en-us/sections/22837621024409-Borrow-Load>

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## Business {#business}

*Path: sections/19291332046361-Business*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

Malayan Insurance Negosyo Insure

Source: <https://help.gcash.com/hc/en-us/sections/19291332046361-Business>

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## Buy Load {#buy-load}

*Path: sections/360004657574-Buy-Load*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

How can I cancel my scheduled mobile and broadband load autoload?

How can I schedule autoload for mobile and broadband load?

Can I buy an eSIM using GCash?

How can I activate my eSIM after buying it on GCash?

How can I use GCash to buy load?

What are the telco load convenience fees in GCash?

Source: <https://help.gcash.com/hc/en-us/sections/360004657574-Buy-Load>

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# Buy Load Insurance {#buy-load-insurance}

*Path: articles/44941586246169-Buy-Load-Insurance*

## ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [Buy Load Insurance](#)
- [Oona Big 3 Critical Illness Insurance](#)
- [Oona Infinity Travel Insurance](#)
- [FWD The One Life Insurance Cover](#)
- [FWD BIG 3 Critical Illness Insurance](#)
- [Singlife 3-in-1 Protection Plan](#)
- [Singlife 100 in 1 Medical](#)
- [Singlife Cash for Medical Costs](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Get **FREE health insurance coverage** when you purchase mobile or broadband load with your registered GCash number via Buy Load. The insurance is provided at NO cost and will expire at the end of the coverage period WITHOUT any renewal or additional charges.

Note:

Buy Load Insurance is currently available to a select number of eligible users.

## Eligibility:

- Must be 18 to 65 years old
- Filipino Citizen
- Foreigners or tourists (even without permanent residence, as long as using a Philippine local telco SIM)
- With a [Fully Verified](#) GCash account
- With a purchase of mobile or broadband load using your personal GCash account Buy Load feature

Note:

You can't transfer the insurance and its coverage to others.

## Insurance Coverage and Benefits

||| --- | --- || **Benefits | Limit per policy** || Accidental Death | PHP 10,000 ||  
Disablement/Dismemberment | Up to PHP 10,000\*

\*depending on the body part (see table below) || Daily Hospital Income (Accident or Illness) (max. of 5 days) | PHP 500/day  
(max. total PHP 2,500) |

Tap on the dropdown to learn more about the insurance coverage.

### Accidental death

Get payment of up to **PHP 10,000** in the event of death due to an accident. Accidental death refers to a death caused by an accident and not due to natural causes, illness, or other reasons.

### Disablement or Dismemberment

This coverage includes the loss of a limb, sight, hearing, or any severe disability caused by an accident. The Disablement/Disability benefit is based on the computation listed in the table below:

||| --- | --- || **Description of Disablement | Percentage of the Sum specified in the benefit** || Loss of two limbs | 100% || Loss of both hands, or of all fingers and both thumbs | 100% || Total loss of sight of both eyes | 100% || Total paralysis | 100% || Loss of both feet | 100% || Injuries resulting in being permanently bedridden | 100% || Any other injury causing permanent total disablement | 100% || Loss of arm at or above elbow | 50% || Loss of arm between elbow and wrist | 50% || Loss of hand at wrist | 50% || Loss of four fingers and thumb of one hand | 50% || Loss of Leg - at hip | 70% || - between knee and hip | 60% || - below knee | 50% || Loss of hearing - both ears | 50% |

### Daily Hospital Income (Due to Accident or Illness)

Receive a daily payment of up to **PHP 500 per day** if you are hospitalized due to an accident or illness, with a maximum benefit of 5 days (PHP 2,500 maximum benefit). This coverage applies only if the policy conditions are met.

### Insurance Exclusions:

Motorcycling injuries are covered, **except** for accidents that violate traffic rules or LTO regulations. The following are **not covered**:

- **Pre-existing conditions**, including but not limited to: Asthma, Diabetes, Tuberculosis (TB), Thyroid problems, and other chronic conditions such as Heart disease, Kidney issues, and High blood pressure. Bronchial Asthma and Systemic Allergies, Chronic Obstructive Pulmonary Disease (COPD), Diabetes Mellitus, Tuberculosis, Thyroid diseases, Systemic allergies, Dysfunctional Uterine Bleeding, Chronic EENT conditions that may require surgery, Cardiovascular diseases, Chronic Cholecystitis/Cholelithiasis, Benign or malignant new growth, Endometriosis, Stroke/ Paralysis/Epilepsy, Hernia, Hemorrhoids and Fistula, Gastric or Duodenal Ulcers, Liver Cirrhosis, Kidney diseases, Blood Dyscrasia, Immunologic and Collagen diseases, Hallux Valgus and Lithiasis, Urolithiasis and Glomerulonephritis, Hypertension of whatever etiology.

- **Communicable diseases** declared by the government.

## Insurance Validity:

The validity of this insurance will start on the day the load is applied and will end based on the load amount as shown in the table below:

GCASH BUY LOAD AMOUNT (PESO)	PERIOD OF COVERAGE
1.00 - 65.00	3 days
66.00 - 150.00	7 days
151.00 - 450.00	15 days
451.00 & up	30 days

## Insurance Stackability

You can combine the benefits of FPG Insurance, as long as you qualify for each one according to the table below:

GCASH BUY LOAD AMOUNT	PERIOD OF COVERAGE (DAYS)	ACCIDENTAL DEATH COVERAGE
1 to 65	3	PHP 10,000.00
66 to 150	7	151 to 450
15	15	451 and above
30		

- You are allowed up to three (3) eligible load purchases with corresponding insurance coverages. Accidental life benefits are stackable up to three times (max. PHP 30,000), while the disablement/dismemberment and hospital confinement benefits are non-stackable
- You are only allowed a maximum of three (3) insurance policies at any given time
- You may only get a new insurance cover through a new buy load purchase once your active policies is less than 3
- The maximum amount you can receive for accidental death is PHP 30,000.  
**(Maximum of 3 active policies per user)**
- The Hospital Confinement benefit provides PHP 500 per day, lasting up to 5 days (PHP 2,500 max. benefit) under one insurance coverage.
- The Disablement/Disability benefit depends on the lost body part, insured can get up to PHP 10,000.

## Example of Stackability

Check the example below to know how you may be able to stack your benefits:

### Scenario A

You purchased a prepaid load using your personal GCash account **five (5) times within 24 days**.

- **Transaction 1 (September 1)** – You bought a load worth PHP 99. This transaction comes with free insurance valid for seven (7) days.
- **Transaction 2 (September 8)**– You bought a load worth PHP 299. This includes free insurance valid for fifteen (15) days.
- **Transaction 3 (September 8)** – On the same day, you bought PHP 50 worth of load. Your purchase comes with free insurance valid for three (3) days.
- **Transaction 4 (September 16)** – You bought a load worth PHP 99 again. This transaction qualifies for free insurance that is valid for seven (7) days.
- **Transaction 5 (September 18)** – You bought PHP 99 worth of load. This transaction qualifies for free insurance valid for seven (7) days **since your previous free insurance expired on September 10.**

Benefits that can be claimed for Scenario A:

You were confined in the hospital due to illness from September 15 to September 17. If, unfortunately, you passed away due to an accident on September 18:

- Hospital Confinement Benefit: You will receive a 3-day hospital confinement benefit equivalent to PHP 1,500 for illness-related confinement.
- Accidental Death Benefit: You will receive PHP 30,000 due to accidental death.
- Total Benefit: Your beneficiary will then receive a total amount of **PHP 31,500 from the free insurance.**

## Scenario B

**In a different scenario**, you bought a prepaid load using your personal GCash account five (5) times within 24 days.

- **Transaction 1 (September 1)** – You bought a load worth PHP 99. This transaction comes with free insurance valid for seven (7) days.
- **Transaction 2 (September 8)** – You bought a load worth PHP 299. This includes free insurance valid for fifteen (15) days.
- **Transaction 3 (September 8)** – On the same day, you made another purchase of PHP 299 load. This transaction also comes with free insurance valid for fifteen (15) days.
- **Transaction 4 (September 16)** – You bought a load worth PHP 99 again. This qualifies for free insurance valid for seven (7) days.
- **Transaction 5 (September 18)**– You purchased PHP 99 worth of load, **but this transaction is no longer eligible for free insurance since you already have three (3) active policies from Transactions 2, 3, and 4.**

Note: Your free insurance is dependent on your number of active policies.

Benefits that can be claimed for Scenario B:

You were confined in the hospital due to an accident on September 18 and passed away on September 21.

- Hospital Confinement Benefit: You will receive a 4-day hospital confinement benefit amounting to PHP 2,000.
- Accidental Death Benefit: You will receive an additional PHP 30,000 due to death.
- Total Benefit: Your beneficiary will receive a total amount of PHP 32,000 from the free insurance.

## How to process your claims:

Various benefits (for example, hospitalization leading to disability) can be claimed simultaneously as long as you qualify for each benefit according to the terms and conditions of the policy.

To file and process your claims, follow the steps below:

1. Go to the [FPG Claims Portal](#) and directly submit your claim
2. Complete the required details for your claim on the FPG Insurance claims notification page. Make sure all required documents are complete (claim notification must be given **15 days from time of accident**).

## Claims requirements:

Please submit complete claims documents within **60 days** from time of accident

### A. General Requirements

- Duly Accomplished Personal Accident Claim Notification Form A & B (Required)
- Accident Report (in the absence of accomplished PA Claim Notification Form)
- Police/Investigation Report (for Vehicular Accident, Unprovoked Murder & Assault, Acc. Death) (if necessary)
- Affidavit of Accident (if necessary)
- Medical Certificate (if Form B of PA Claim Form is not accomplished)

### B. Death Claim

- Death Certificate
- Birth Certificate
- Certified True Copy of Marriage Certificate (if applicable)
- Certified True Copy of Birth Certificate of Children (if applicable)
- Admitting History, operating room record, discharge summary & other Diagnostic/Laboratory Results
- Autopsy report (if necessary)

### C. Disability/ Disablement Claim

- Accomplished Disability Form
- MRI/CT Scan Result (if applicable/necessary)
- Hospital Admitting History and Physical Examination
- Certified Clinical Summary

### D. Daily Hospital Income

- Hospital Admitting History stating number of days of confinement and diagnosis
3. Once your claim is evaluated, you will receive your filed claim status through SMS or email notification.

Claim benefit pay-out will reflect in your GCash Wallet within **8 working days** from filing.

- [Load Plus Health Insurance Policy.pdf](#) 900 KB [Download](#)

[Previous](#)

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## Oona Big 3 Critical Illness Insurance

- [Buy Load Insurance](#)
- [Oona Big 3 Critical Illness Insurance](#)
- [Oona Infinity Travel Insurance](#)
- [FWD The One Life Insurance Cover](#)
- [FWD BIG 3 Critical Illness Insurance](#)
- [Singlife 3-in-1 Protection Plan](#)
- [Singlife 100 in 1 Medical](#)
- [Singlife Cash for Medical Costs](#)

44941586246169

Source: <https://help.gcash.com/hc/en-us/articles/44941586246169-Buy-Load-Insurance>

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## Buy and Sell funds with GFunds {#buy-and-sell-funds-with-gfunds}

*Path: sections/30829679552281-Buy-and-Sell-funds-with-GFunds*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[How can I buy funds in GFunds?](#)

[How can I sell/withdraw funds from GFunds?](#)

[How do I schedule automatic investments in GFunds?](#)

[How do I track my pending Buy and Sell orders in GFunds?](#)

[When will I receive my GFunds Buy or Sell orders?](#)

Source: <https://help.gcash.com/hc/en-us/sections/30829679552281-Buy-and-Sell-funds-with-GFunds>

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## Buy and sell crypto via GCrypto {#buy-and-sell-crypto-via-gcrypto}

*Path: sections/31268565735193-Buy-and-sell-crypto-via-GCrypto*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[How do I use limit orders in GCrypto?](#)

[How do I check the status of my GCrypto order?](#)

[How can I sell crypto in GCrypto?](#)

[What are the minimum and maximum limits for an order in GCrypto?](#)

[How can I buy crypto in GCrypto?](#)



Source: <https://help.gcash.com/hc/en-us/sections/31268565735193-Buy-and-sell-crypto-via-GCrypto>

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## Buy or Sell Philippine Stocks via GStocks PH {#buy-or-sell-philippine-stocks-via-gstocks-ph}

*Path: sections/12859299873049-Buy-or-Sell-Philippine-Stocks-via-GStocks-PH*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

[How can I buy PH stocks in GStocks PH?](#)

[How can I sell PH stocks in GStocks PH?](#)

[How do I check the status of my GStocks PH order?](#)

[How can I change or cancel my GStocks PH order?](#)

[What are the GStocks PH buy and sell fees I need to know about?](#)

[What is the minimum quantity for a buy order in GStocks PH?](#)

Source: <https://help.gcash.com/hc/en-us/sections/12859299873049-Buy-or-Sell-Philippine-Stocks-via-GStocks-PH>

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## CIMB PH Earn More Promo {#cimb-ph-earn-more-promo}

*Path: articles/45779824825241-CIMB-PH-Earn-More-Promo*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [GCash Cards Dota 2 Experience 2025 Raffle](#)
- [Fuse Summer Promo 2025](#)
- [Sulong Kaagapay UNAHCO Cashback Promo](#)
- [GCrypto Rebate Promo](#)
- [CIMB PH – Earn More Promo](#)
- [Move It Summer Promo 2025](#)

- [GCash Summer 2025 Promo](#)
- [Lucky Pay Bills Promo](#)
- [HODL and Win USDC Promo](#)
- [Load Voucher Promo for Verification](#)

[See more](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

Enjoy more from your savings! With the **CIMB PH – Earn More Promo**, you can earn a base interest of **3% to 12% interest per annum** on your **GSave by CIMB Bank** account when you grow your Average Daily Balance.

### Promo Period:

April 1 to April 30, 2025

### Who can join?

You're eligible to join the CIMB PH - Earn More Promo if:

- You have an **active and unblocked** UpSave or GSave account with CIMB Bank PH.
- You're a **new or existing** CIMB Bank PH customer.

**Note:** Other CIMB accounts are **not** eligible for this promo.

### How to join:

1. Make sure you have an eligible account (UpSave or GSave).
2. Grow your ADB during the promo period.
3. That's it! Interest is **automatically credited** if you qualify.

There's no cap on ADB growth – the more you save, the more you earn!

### How Do I Calculate My Interest with the CIMB PH – Earn More Promo?

To estimate how much you'll earn from the promo, you'll need to understand how your **Average Daily Balance (ADB)** works and how the interest is applied.

Step-by-step guide:

1. **Calculate your ADB:**

- Add your daily balances for the month.
- Divide by the number of days in that month.

## 2. Apply the interest rates:

- You'll earn a **base rate** of 3% p.a.
- If you **grow your ADB**, you'll receive **additional interest** on top.

Check out the table below for more information:

||||| --- | --- | --- || Applies to all Balances (No Cap and condition) | \*3.00% p.a. | Interest will be applied on the customer's total ADB || Grow ADB by at least PHP 1,000 (No Cap) | +1.00% p.a. | Interest will only be applied on the customer's total ADB growth for each campaign month, NO ADB GROWTH CAP! || Grow ADB by at least PHP 5,000 (No Cap) | +2.00% p.a. || Grow ADB by at least PHP 10,000 (No Cap) | +2.50% p.a. || Grow ADB by at least PHP 50,000 (No Cap) | +3.50% p.a. |

### Example:

- ADB: PHP 10,000 → Earns 3% p.a. (base)
- Grew ADB vs. previous month by PHP 5,000 → Earns additional 3% p.a.

Your total interest will be calculated based on these figures.

## Why Hasn't My Interest Been Credited Yet?

Please wait **up to 14 business days** after the promo month ends for your interest to be credited.

## Why is My Interest Lower Than Expected?

If the interest you received seems lower than what you were expecting, here are a few common reasons:

- Your **ADB was calculated incorrectly**.
- You used **non-qualifying cash-in methods** ( Bank Transfers within account of customer or within CIMB Bank Accounts ).

## Need more Help?

If you have any other questions about the promo, please contact CIMB directly at #2462. Support hours are from 6:00 AM to 10:00 PM daily.

[Previous](#)

GCrypto Rebate Promo

[Next](#)

Move It Summer Promo 2025

- [GCash Cards Dota 2 Experience 2025 Raffle](#)
- [Fuse Summer Promo 2025](#)
- [Sulong Kaagapay UNAHCO Cashback Promo](#)
- [GCrypto Rebate Promo](#)
- [CIMB PH – Earn More Promo](#)
- [Move It Summer Promo 2025](#)
- [GCash Summer 2025 Promo](#)
- [Lucky Pay Bills Promo](#)
- [HODL and Win USDC Promo](#)
- [Load Voucher Promo for Verification](#)
- [Where can I check GCash Promos?](#)
- [View and use vouchers via Voucher Pocket](#)
- [I don't want to receive SMS of GCash offers and promos](#)

45779824825241

Source: <https://help.gcash.com/hc/en-us/articles/45779824825241-CIMB-PH-Earn-More-Promo>

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## Can GCash QR Payments be used in other countries {#can-gcash-qr-payments-be-used-in-other-countries}

*Path: articles/7540023800601-Can-GCash-QR-Payments-be-used-in-other-countries*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [How do I use Scan to Order on GCash?](#)
- [How can I use Scan to Pay via QR Code?](#)
- [Can GCash QR Payments be used in other countries?](#)
- [I can't scan the QR code. What do I do?](#)
- [I was charged multiple times after using Scan to Pay QR. What do I do?](#)
- [Merchant didn't receive the payment and/or SMS when I used Scan to Pay. What do I do?](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

YES, [Fully Verified](#) GCash users can use GCash QR for payments in select countries outside the Philippines if the merchant is a partner of Alipay+.

Here's an example of a QR code where you can pay with your GCash outside of the Philippines.

Tap here to see the full list of countries that accept GCash QR payments

**Note:** Before paying, please make sure that the merchant is a partner of Alipay+

1. Australia
2. Austria
3. Belgium
4. Bulgaria
5. Cambodia
6. China
7. Croatia
8. Cyprus (Republic of Cyprus)
9. Czech Republic
10. Denmark
11. Estonia
12. Finland
13. France
14. Germany
15. Greece
16. Hong Kong
17. Hungary
18. Iceland
19. Ireland
20. Italy
21. Japan
22. Laos
23. Latvia
24. Liechtenstein
25. Lithuania
26. Luxembourg
27. Macao
28. Malaysia
29. Malta
30. Mongolia
31. Nepal
32. Netherlands
33. New Zealand
34. Norway
35. Poland
36. Portugal
37. Qatar
38. Romania
39. San Marino
40. Singapore (Must be a Filipino GCash user)
41. Slovakia
42. Slovenia
43. South Korea
44. Spain
45. Sweden
46. Switzerland
47. Thailand

- 48. Turkey
- 49. United Arab Emirates
- 50. United Kingdom
- 51. United States of America

## Need more Help?

For other inquiries or concerns, check out the following articles:

- [How can I use Scan to Pay via QR Code?](#)
- [I can't scan the QR code. What do I do?](#)
- [I was charged multiple times after using Scan to Pay QR. What do I do?](#)
- [Merchant didn't receive the payment and/or SMS when I used Scan to Pay. What do I do?](#)

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How can I use Scan to Pay via QR Code?

### [Next](#)

I can't scan the QR code. What do I do?

- [How do I use Scan to Order on GCash?](#)
- [How can I use Scan to Pay via QR Code?](#)
- [Can GCash QR Payments be used in other countries?](#)
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- [Merchant didn't receive the payment and/or SMS when I used Scan to Pay. What do I do?](#)

7540023800601

Source: <https://help.gcash.com/hc/en-us/articles/7540023800601-Can-GCash-QR-Payments-be-used-in-other-countries>

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## Can GCash deliver my GCash Card to my location {#can-gcash-deliver-my-gcash-card-to-my-location}

*Path: articles/21043404386585-Can-GCash-deliver-my-GCash-Card-to-my-location*

### ADVISORY:

Bank Transfer to Maya will be right back! Our partner is working to restore the service as soon as possible.

## Articles in this section

- [What can I do with my GCash VISA/Mastercard Card?](#)

- [How can I order a GCash VISA Card?](#)
- [Can GCash deliver my GCash Card to my location?](#)
- [How do I withdraw cash using my GCash VISA/Mastercard Card?](#)
- [GCash Card Fast FAQs](#)

## Promoted articles

- [What are the steps to get a Fully Verified GCash account?](#)
- [Accepted IDs for GCash Verification](#)
- [How do I send money to another GCash account?](#)

GCash can deliver the GCash Card only to specific serviceable areas.

If you cannot find your address in the Card Order Form, it means that your area is not serviceable by our courier. Please choose a different delivery address.

**Note:** The list is subject to change without prior notice.

| Area | Region | Province | City / Municipality | Zip Code | | --- | --- | --- | --- | --- | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Adams | 2922 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Bacarra | 2916 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Badoc | 2904 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Bangui | 2920 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Batac City | 2906 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Burgos | 2918 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Carasi | 2911 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Currimao | 2903 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Dingras | 2913 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Dumalneg | 2921 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Banna (Espiritu) | 2908 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Laoag City | 2900 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Marcos | 2907 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Nueva Era | 2909 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Pagudpud | 2919 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Paoay | 2902 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Pasuquin | 2917 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Piddig | 2912 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Pinili | 2905 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | San Nicolas | 2901 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Sarrat | 2914 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Solsona | 2910 | | Luzon | Region I (Ilocos Region) | Ilocos Norte | Vintar | 2915 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Alilem | 2716 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Banayoyo | 2708 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Bantay | 2727 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Cabugao | 2732 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Candon City | 2710 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Caoayan | 2702 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Cervantes | 2718 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Galimuyod | 2709 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Gregorio Del Pilar (Concepcion) | 2720 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Lidlidda | 2723 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Magsingal | 2730 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Nagbukel | 2725 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Narvacan | 2704 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Quirino (Angkaki) | 2721 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Salcedo (Baugen) | 2711 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | San Emilio | 2722 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | San Esteban | 2706 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | San Ildefonso | 2728 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | San Juan (Lapog) | 2731 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | San Vicente | 2726 | | Luzon | Region I (Ilocos Region) | Ilocos Sur | Santa | 2703 | |