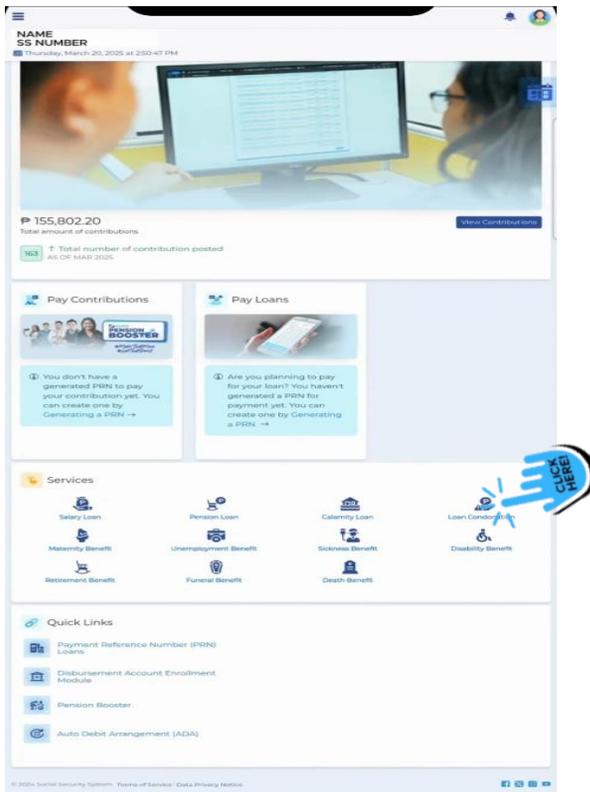
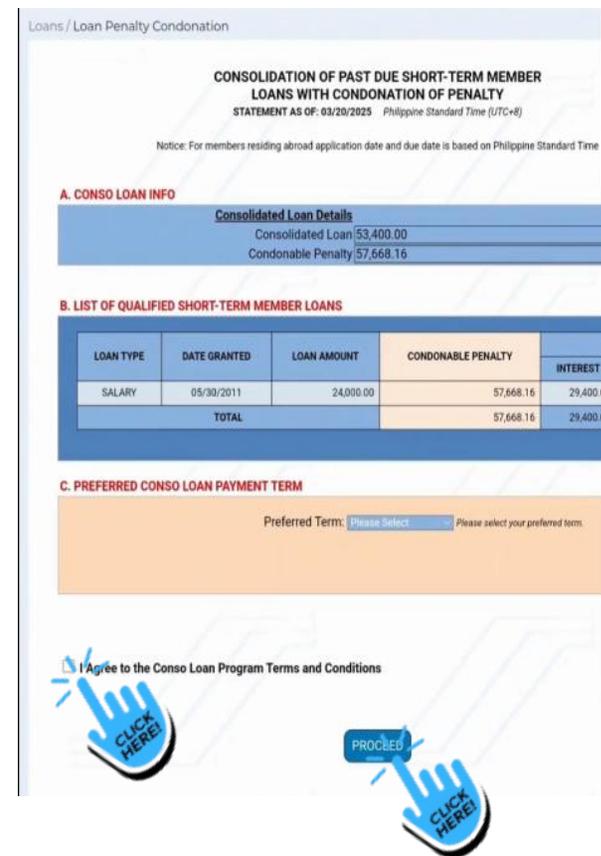


INSTALLMENT CONDONATION

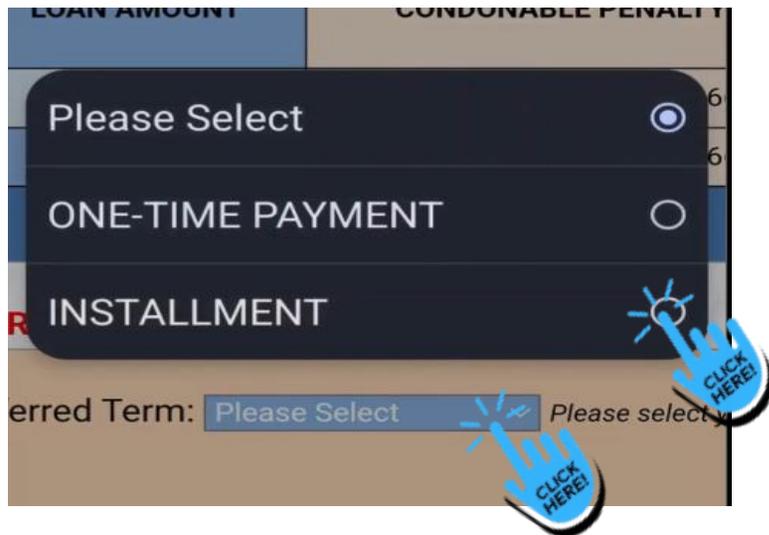
1. Pagka-login sa inyong account, magpunta sa "Services" sa ibabang bahagi ng inyong Dashboard, at i-click ang "Loan Condonation".



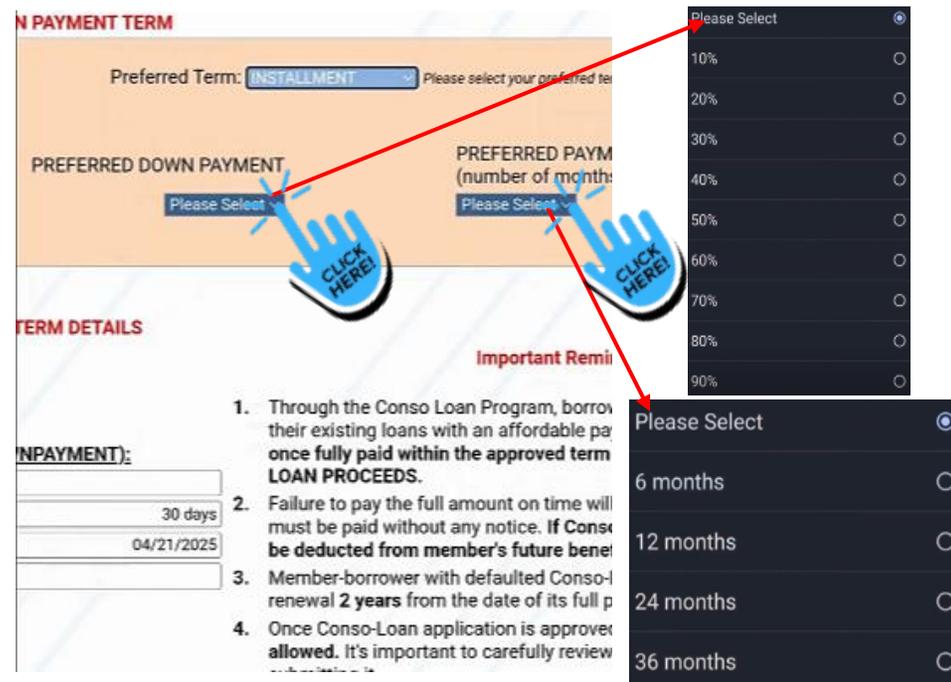
2. I-check ang tabi ng box na may naka lagay na **"I agree to Conso Loan Program Terms and Conditions."** At I-click ang **"Proceed"**.



3. I-click ang **"Preferred Term"** at I-click ang **"Installment"**.



4. "I-click ang 'Please Select' sa ibaba ng 'Preferred Down Payment' at pumili kung ilang porsyento ang nais mong bayaran. Pagkatapos, i-click ang 'Please Select' sa ibaba ng 'Preferred Payment Term' at pumili kung ilang buwan mo ito nais bayaran."



5. I-check ang tabi ng box na may naka lagay na **“I agree to Conso Loan Program Terms and Conditions.”** At I-click ang **“Proceed”**.

Loans / Loan Penalty Condonation

CONSOLIDATION OF PAST DUE SHORT-TERM MEMBER LOANS WITH CONDONATION OF PENALTY
STATEMENT AS OF: 03/20/2025 Philippine Standard Time (UTC+8)

Notice: For members residing abroad application date and due date is based on Philippine Standard Time

A. CONSO LOAN INFO

Consolidated Loan Details
Consolidated Loan 53,400.00
Condonable Penalty 57,668.16

B. LIST OF QUALIFIED SHORT-TERM MEMBER LOANS

LOAN TYPE	DATE GRANTED	LOAN AMOUNT	CONDONABLE PENALTY	INTEREST
SALARY	05/30/2011	24,000.00	57,668.16	29,400.00
TOTAL			57,668.16	29,400.00

C. PREFERRED CONSO LOAN PAYMENT TERM

Preferred Term: Please select your preferred term.

I Agree to the Conso Loan Program Terms and Conditions

6. Lalabas sa iyong screen ang Coverage of the Program at basahin ang nilalaman at pindutin ang “Confirm”.

Loans / Loan Penalty Condonation

>>>CONFIRM<<<
(I affirm that I have read, understood and agree to the Terms and Conditions)

TERMS AND CONDITIONS FOR SHORT-TERM MEMBER LOAN PENALTY CONDONATION PROGRAM
(SSC Res. No. 383 - 2022 dated 09 June 2022)

I COVERAGE OF THE PROGRAM

All past due SS Short-Term Member Loan (STML) account/s as follows:

1. Salary Loan
2. Calamity Loan
3. Emergency Loan
4. Restructured Loan

Also included in the Program are the other Short-Term Member Loans as may be determined by the SSS.

“Past due” shall mean that the loan has an unpaid obligation consisting of principal, interest, and penalties equivalent to more than three (3) monthly amortizations, or the loan has remaining unpaid balance after its maturity.

II EFFECTIVITY OF THE PROGRAM

The availment period of the Consolidated Loan Program shall commence on 30 September 2022.

III TERMS AND CONDITIONS

7. I-check ang tabi ng box na may naka lagay na **“I agree to Conso Loan Program Terms and Conditions.”** At I-click ang **“Proceed”**.

RESTRUCTURED LOAN (INSTALLMENT):

Remaining Loan Amount:	48,060
Monthly Due:	1,550.76
Terms in months:	36
First Amortization Month:	05/01/2025
First Amortization Due Date:	06/30/2025
Last Amortization Due Date:	5/31/2028
Interest Rate P.A.:	10
Condonable Penalty:	51,901.34

I Agree to the Conso Loan Program Terms and Conditions

CLICK HERE! 

CLICK HERE!  **PROCEED**

8. Lalabas sa iyong screen ang **“Disclosure Statement Under the Short-Term Loans Penalty Condonation Program”**. Makikita mo dito ang mga detalye ng iyong

consolidation loans at schedule of payments.

DISCLOSURE STATEMENT

REPUBLIC OF THE PHILIPPINES
SOCIAL SECURITY SYSTEM

**DISCLOSURE STATEMENT UNDER THE SHORT-TERM LOAN
PENALTY CONDONATION PROGRAM**
(as required under R.A. 7743 Universal Lending Act)

SS Number:
Name of Borrower:
Mailing Address:

03/28/2025
PHP 53,000.00
10%
PHP 5,300
04/21/2025
10%

1. DETAILS OF CONSOLIDATED LOAN APPLICATION as of:

Total Consolidated Loan Amount
a. Preferred % Down Payment (DP)
Amount of DP
DP Due Date
b. Remaining % Consolidated Restructured Loan
Remaining Consolidated Loan Amount

2. SCHEDULE OF PAYMENTS
Installment Term (No. of month) 36

Applicable Month	Due Date	Amount			Outstanding P- Balance
		Amortization (Amount)	Interest	Principal	
May-25	30-Jun-25	1,550.76	600.50	1,150.26	
Jun-25	31-Jul-25	1,550.76	390.91	1,159.85	
Jul-25	31-Aug-25	1,550.76	381.25	1,169.51	
Aug-25	30-Sep-25	1,550.76	371.50	1,179.26	
Sep-25	31-Oct-25	1,550.76	361.68	1,189.08	
Oct-25	30-Nov-25	1,550.76	351.77	1,198.99	
Nov-25	31-Dec-25	1,550.76	341.78	1,208.98	
Dec-25	31-Jan-26	1,550.76	331.70	1,218.06	
Jan-26	28-Feb-26	1,550.76	321.54	1,227.22	
Feb-26	31-Mar-26	1,550.76	311.30	1,236.46	
Mar-26	30-Apr-26	1,550.76	300.97	1,245.79	
Apr-26	31-May-26	1,550.76	290.55	1,255.21	
May-26	30-Jun-26	1,550.76	280.05	1,264.71	
Jun-26	31-Jul-26	1,550.76	269.46	1,274.30	
Jul-26	31-Aug-26	1,550.76	258.78	1,283.91	
Aug-26	30-Sep-26	1,550.76	248.02	1,293.74	
Sep-26	30-Oct-26	1,550.76	237.16	1,303.60	
Oct-26	30-Nov-26	1,550.76	226.22	1,313.58	
Nov-26	31-Dec-26	1,550.76	215.18	1,323.58	
Dec-26	31-Jan-27	1,550.76	204.05	1,333.73	
Jan-27	28-Feb-27	1,550.76	192.83	1,343.93	
Feb-27	31-Mar-27	1,550.76	181.51	1,354.25	
Mar-27	30-Apr-27	1,550.76	170.10	1,364.68	
Apr-27	31-May-27	1,550.76	158.58	1,375.17	
May-27	30-Jun-27	1,550.76	146.98	1,403.71	
Jun-27	31-Jul-27	1,550.76	135.30	1,415.41	
Jul-27	31-Aug-27	1,550.76	123.50	1,427.28	
Aug-27	30-Sep-27	1,550.76	111.62	1,439.15	
Sep-27	31-Oct-27	1,550.76	99.61	1,451.17	
Oct-27	30-Nov-27	1,550.76	87.52	1,463.36	
Nov-27	31-Dec-27	1,550.76	75.33	1,475.42	
Dec-27	31-Jan-28	1,550.76	63.03	1,487.73	
Jan-28	29-Feb-28	1,550.76	50.63	1,500.13	
Feb-28	31-Mar-28	1,550.76	38.13	1,512.65	
Mar-28	30-Apr-28	1,550.76	25.53	1,525.33	
Apr-28	31-May-28	1,550.76	12.77	1,537.99	
Total			PHP 53,000.00	PHP 45,000.00	

3. EFFECTIVE INTEREST RATE 10.47% per annum
4. CONDITIONAL CHARGES MAYBE IMPOSED
Condonable penalties amounting to

5. Mag Scroll pababa i-click ang "Submit".

approved term, otherwise, the uncondoned portion of the penalty shall be reimposed and shall become due and demandable.

Defaulted Consolidated Loan - Consolidated Loan shall be in default any of the following instances:

- Failure to pay in full the agreed on time payment or downpayment within the approved period;
- Non Payment obligation equivalent to more than (6) accumulated monthly amortization;
- Failure to pay in full the approved installment plan within the approved term
- Commission of any fraudulent acts against or violation of any regulations and guidelines of the SSS

The full amount of the **Defaulted Consolidated Loan** including the uncondoned portion of the penalty, shall become due and demandable; must be paid in full without need for demand or notice.

Late payment of the monthly amortization shall be charged a penalty of 1% per month after its due date until fully paid.

This is a system-generated Disclosure Statement and does not require a signature from SSS.



6. I-click muli ang "**Submit**" kung sigurado ka na sa iyong aplikasyon para sa short-term member loan penalty condonation.



Are you sure you want to submit this Short-Term Member Loan Penalty Condonation Application?

Congratulations! Matagumpay na na I-submit ang iyong SSS Conso Loan.

