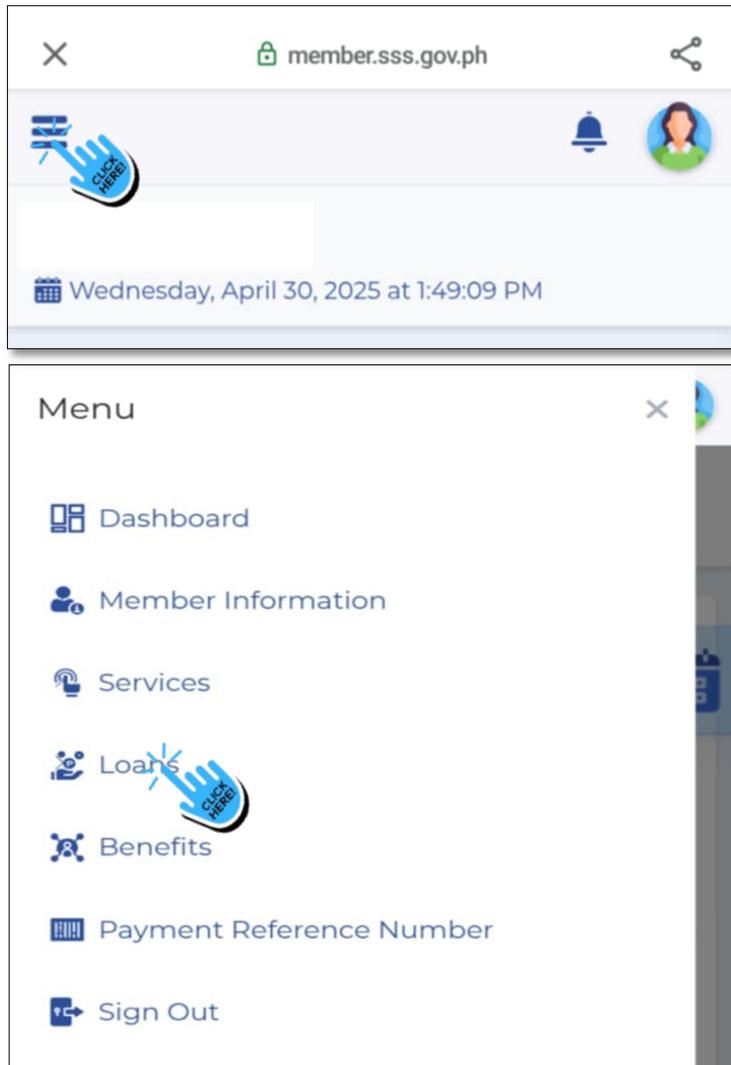


PENSION LOAN

1. Sa iyong dashboard, hanapin at i-click ang **“Loans”** sa menu bar.



2. Sa drop-down menu ng Loans, lalabas ang listahan ng mga loan types. I-click ang **“Pension Loan”**



3. Pumili ng bank account na gagamitin sa option **“Select bank”**.

Application

1 Apply
Pension Loan Details

2 Disclosure
Statement

3 Review
Review the supplied data

4 Completed
Pension Loan Application

Pension ... 9,584.00

Bank Select B

LOAN TERM	6 MONTHS	12 MONTHS	24 MONTHS
Monthly Pension Multiplier	x3	x6	x9
Loan Amount (A)	28,752.00	57,504.00	86,256.00
Credit Life Insurance (CLI) Premium (B) (P)	429.55	1,718.22	5,153.80
Service Fee (C)	1.05	1.05	1.05

Select Bank

UNION BANK OF THE PHILIPPINES - 100690097110

4. Pumili ng loan term na nais mong hulugan at akma sa iyong kakayahan at pangangailangan. I-click ang **“next”** pagkatapos.

Pension ... 9,584.00

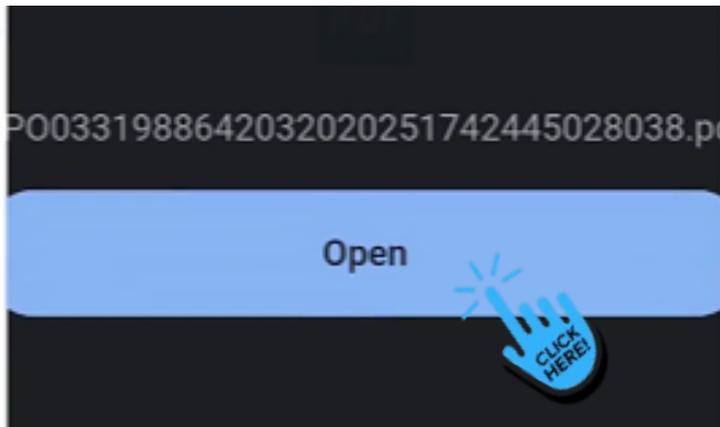
Bank UNK

LOAN TERM	6 MONTHS	12 MONTHS	24 MONTHS
Monthly Pension Multiplier	x3	x6	x9
Loan Amount (A)	28,752.00	57,504.00	86,256.00
Credit Life Insurance (CLI) Premium (B) (P)	429.55	1,718.22	5,153.80
Service Fee (C)	1.05	1.05	1.05
Bayanihan Refund (D)	-	-	-
Net Loan Proceeds (A) - (B) - (C) - (D) (P)	28,321.40	55,784.73	81,101.15
Monthly Amortization	4,932.73	5,055.52	3,980.28
Monthly Pension after Loan Deduction (P)	4,651.27	4,528.48	5,603.72
First Amortization	05-2025	05-2025	05-2025
Last Amortization	10-2025	04-2026	04-2027

Select Term

Next

5. I-click ang “open” para sa karagdagang impormasyon.



6. Review o i-check kung tama ang mga details na nakalagay sa “Pension Loan Application and Disclosure Statement”. Pagkatapos reviewhin i-click ang “back” button.

REPUBLIC OF THE PHILIPPINES
SOCIAL SECURITY SYSTEM

SSDL-01877 (05-2022)

PENSION LOAN APPLICATION AND DISCLOSURE STATEMENT (ONLINE)
(As Regulated under R.A. 2703, Truth-in-Lending Act)

SS Number : _____ Date of Application : _____
Name of Borrower : _____ Name of Disbursement Account : _____
Date of Birth : _____ Disbursement Account Number : _____
Address : _____ Mobile/Cellphone Number : _____
Email Address : _____

PENSION LOAN DETAILS

1. LOAN AMOUNT	P 37,504.90	3. EFFECTIVE INTEREST RATE	16.47%
Less: CUI Premium	1,718.22	4. NET TAKE HOME PENSION	P 4,828.23
Service Fee	1.00		
Signer/In Relief	0.00		
NET PROCEEDS OF LOAN	P 35,785.72		

2. SCHEDULE OF PAYMENTS

Applicable Month	Amortization	Amount Interest	Principal	Outstanding Principal Balance
May 2025	5,055.52	409.20	4,646.32	P 31,139.40
June 2025	5,055.52	441.06	4,614.46	46,753.82
July 2025	5,055.52	462.87	4,592.65	43,661.17
August 2025	5,055.52	363.94	4,691.58	38,969.59
September 2025	5,055.52	324.74	4,730.78	34,238.81
October 2025	5,055.52	289.32	4,766.20	29,472.61
November 2025	5,055.52	249.56	4,805.96	24,666.65
December 2025	5,055.52	205.49	4,850.04	19,816.61
January 2026	5,055.52	168.06	4,887.46	14,929.15
February 2026	5,055.52	124.31	4,917.21	9,981.94
March 2026	5,055.52	80.22	4,972.30	5,013.64
April 2026	5,055.52	41.84	5,013.68	0.00
Total	P 68,866.24	P 3,142.24	P 37,504.90	

CERTIFICATION AND AUTHORIZATION

I certify that all the information provided in this form are true and correct and I hereby acknowledge the amount indicated herein as my indebtedness to SSS.

Further, I authorize SSS to do the following:

- Automatically deduct from my regular monthly pension the required monthly amortization following the above schedule;
- Apply for a credit life insurance in relation to my pension loan, for and in my behalf, and deduct the premium thereof from the proceeds of my pension loan;
- Pay any excess in the insurance proceeds after payment of the outstanding balance of the loan to my rightful beneficiary. In any case that should there be no identified or designated surviving beneficiary, excess insurance shall be for the benefit of SSS or shall be for the account of SSS, implementation of which, shall be two (2) years from the date of insurance claim; and
- Deduct the corresponding Service Fees from the proceeds of my pension loan.

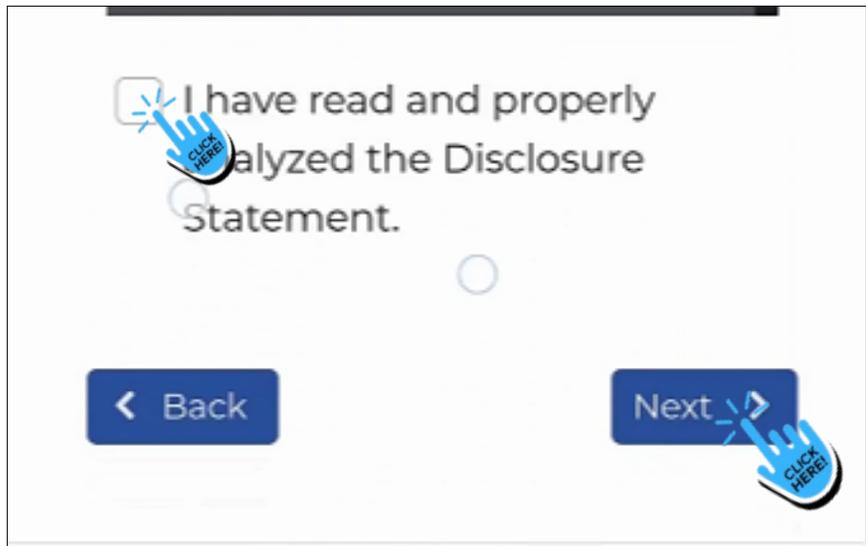
Also, I agree that this pension loan shall, at all times, be subject to the attached TERMS AND CONDITIONS of the Pension Loan Program.

DATA PRIVACY CONSENT

In compliance with the Data Privacy Act of 2012 (Republic Act No. 10173), Social Security Act of 2018 (Republic Act No. 11198), and the Credit Information System Act (Republic Act No. 9510) and their corresponding Implementing Rules and Regulations, I hereby agree and authorize the following:

- For SSS to use my personal and loan information to process my application for pension loan including verification from the source of such information and for the establishment, exercise or defense of SSS' legal claim;
- For SSS to share my personal and loan information to the insurance provider, bank and to affiliates for the following purposes:
Process my application for insurance coverage in relation to my pension loan;
Disbursement of my pension loan to my bank;

7. Lagyan ng “**check**” kung nabasa at naunawaan ang nakalagay sa “disclosure Statement”. At i-click ang “**Next**”.



8. Double check ang mga impormasyong iyong inilagay. At mag-scroll pababa.

ⓘ Kindly review carefully the information that has been provided.

Monthly Pension + Additional Benefit	₱9,584.00
Monthly Pension Multiplier	6
Loan Amount	₱57,504.00
Credit Life Insurance (CLI) Premium	(1,718.22)
Service Fee	(1.05)
Bayanihan Refund	(0.00)
Net Loan Proceeds	₱55,784.73
Disbursement Account Details	UNION BANK OF THE PHILIPPINES -
Term of Loan	12 Months
Monthly Amortization	₱5,055.52

9. Basahin ang “Acknowledgement Authorization and Agreement” at lagyan ng “**check**” kung sumasangayon ka sa mga nakalagay, at i-click ang “**submit**”

Acknowledgement, Authorization and Agreement

- I hereby acknowledge the amount indicated in the Disclosure Statement as my indebtedness to SSS and that cancellation of loan will not be allowed once submitted.
- I authorize SSS to automatically deduct from my regular monthly pension the required monthly amortization and to apply for a credit life insurance in relation to my pension loan, for and in my behalf, and deduct the premium thereof from the proceeds of my pension loan as well as any Service Fee that the bank may charge for any reason such as closed, blocked or frozen account.

I have read and agree to the statement above.

[← Back](#) [Submit](#)

10. Ngayon ay matagumpay mo ng nagawa ang iyong “Pension Loan Application”. I-click ang “**Done**”.

Paalala: Mangyaring kuhanan ng picture o i-save ang iyong transaction number.

 You have successfully submitted your Pension Loan Application to SSS on March 20, 2025 12:30 PM.

Loan proceeds will be credited to your UNION BANK OF THE PHILIPPINES -

Please take note of your transaction number:

 [Done ✓](#)

11. Basahin ng mabuti ang iyong “Pension Loan Reference Number” at i-click ang “close” kung tapos ka na.

The screenshot shows a web application interface for a Pension Loan Reference Number. The form is titled "Pension Loan Reference Number:" and has a green "PAID" status indicator. The form contains the following fields and values:

Application Filed at	ONL
Loan Status	PAID
Loan Date	Feb
Loan Amount	₱50,
Less: Uncollected Amortization (Bayanihan)	0.00
Term in Months	12
Monthly Amortization	₱5.0
First Monthly Amortization	APR
CU Premium	₱1.7
Bank Name	UBI
Bank Account Number	1111

At the bottom right of the form, there is a "Close" button with a blue arrow pointing to it and the text "CLICK HERE!" written vertically.