



Republic of the Philippines
SOCIAL SECURITY SYSTEM

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CIRCULAR NO. 2022-027

**SUBJECT: GUIDELINES ON THE ASSISTANCE FOR SSS MEMBERS/
PENSIONERS AFFECTED BY SUPER TYPHOON KARDING**

Pursuant to Social Security Commission (SSC) Resolution No. 551-s.2019 dated 31 July 2019 approving the recommendation to provide assistance for SSS members/pensioners affected by **Super Typhoon Karding**, the following guidelines are hereby issued:

A. TYPE OF ASSISTANCE

1. Calamity Loan Assistance Program (CLAP) for member-borrowers whose residence is in the areas affected by calamity and other areas to be declared under state of calamity by the National Disaster Risk Reduction and Management Council (NDRRMC) and who suffered losses or damages to their properties located in the said calamity-stricken areas (Annex A).
2. Three-month advance pension for SS and EC pensioners (per ECC Board Resolution No. 14-07-21 dated 28 July 2014) who are residing in the affected areas (Annex B).

B. COVERED AREAS

1. Declared areas under State of Calamity:

Areas	Resolution No.	Date
Nueva Ecija – Province-Wide	482.s-2022	26 September 2022
Dingalan, Aurora	2022-0111, s 2022	26 September 2022
Macabebe, Pampanga	39, s 2022-2025	27 September 2022
San Miguel, Bulacan	2022-064	27 September 2022

2. All other areas which may be declared under state of calamity by the NDRRMC.

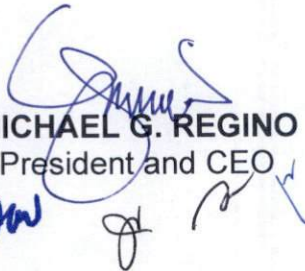
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C. AVAILMENT PERIOD

The availment period for the assistance package will start on **7 October 2022** until **6 January 2023**.

For inquiries, members are advised to go to any SSS Office or log on to www.sss.gov.ph or call at line number 1455 for assistance.

Please be guided accordingly.


MICHAEL G. REGINO
President and CEO

04 OCT 2022

Date

- ATTACHMENTS:
- Annex A - Guidelines on the Calamity Loan Assistance Program (CLAP) for SSS Members affected by Super Typhoon Karding
 - Annex B - Guidelines on the Three-month Advance Pension for SS and EC Pensioners affected by Super Typhoon Karding

(Policies - Death, Disability, Retirement and Funeral Benefits, Loans Granting)
(Prepared by: Member Loans Department)

GUIDELINES ON THE CALAMITY LOAN ASSISTANCE PROGRAM (CLAP) FOR SSS MEMBERS AFFECTED BY SUPER TYPHOON KARDING

A. COVERAGE OF THE PROGRAM

Members who are residents of the calamity-stricken areas as declared and may be declared by the National Disaster Risk Reduction and Management Council (NDRRMC), and who suffered losses or damages to their properties located in the said calamity-stricken areas.

B. ELIGIBILITY

To avail of the program, the members:

1. Must be registered in the SSS website (My.SSS facility) to facilitate filing of online application.
2. Must have at least thirty-six (36) monthly contributions, six (6) of which should be posted within the last twelve (12) months prior to the month of filing of application.
3. Must have at least six (6) posted monthly contributions under the current coverage/membership type prior to the month of loan application for Self-Employed, Voluntary (including Non-Working Spouse), and Overseas Filipino Worker (SE/VM/OFW) members who are land-based.
4. Must be residents of the calamity declared areas and suffered damages/loss to their properties. A resident, for the purpose of CLAP, is one who has a home address or property at the calamity-stricken area.
5. Have not been granted any final benefit, i.e. permanent total disability or retirement.
6. Must not have an outstanding Restructured Loan or Calamity Loan Assistance Program (CLAP).
7. If employed, the employer must certify the CLAP application thru online (My.SSS facility).

C. LOAN AMOUNT

The loan amount shall be equivalent to one (1) monthly salary credit (MSC) computed based on the average of the last twelve (12) MSC (rounded up to the nearest thousand) or the amount applied for, whichever is lower.

D. PAYMENT TERM AND DEADLINE OF PAYMENT

1. The loan shall be payable within two (2) years in twenty-four (24) equal monthly installments.

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2. The loan amortization shall start on the 2nd month following the date of the approval of the loan.
3. Payment deadline shall be on or before the last day of the month following the applicable month.
4. In case the payment deadline falls on a Saturday, Sunday or holiday, payment may be made on the next working day.

E. SERVICE FEE, INTEREST RATE AND PENALTY

1. The service fee of 1% of loan amount is waived.
2. The loan shall be charged an interest rate of 10% per annum until fully paid, computed on a diminishing principal balance and shall be amortized over a period of twenty-four (24) months.
3. Pro-rated interest from the date of loan granting up to the end of the month prior to first amortization month shall be deducted in advance from the loan proceeds.

Sample Illustration:

Loan date: 17 October 2022

First amortization month: December 2022

Loan amount: Php 16,000.00

Interest from 18 October to 30 November 2022

$\text{Php } 16,000.00 \times 10\% \times 44 \text{ days} / 365 = \text{Php } 192.88$

Php 192.88 shall be deducted from loan proceeds.

4. Any excess in the amortization payment shall be applied to the outstanding principal balance.
5. Loan amortization not remitted on due date shall bear a penalty of 1% per month. A delay of a fraction of a month shall be charged a full month penalty.

F. FILING OF APPLICATION

The member-borrower must apply for CLAP through the SSS website by accessing his/her My.SSS account.

G. OTHER CONDITIONS

1. This calamity loan must be fully paid before the member can avail of future calamity loans of SSS.
2. Any overpayment on a previous loan shall be subject to validation of SSS, and if valid, shall be applied to the active loan, if any. If there is no active loan, it shall be refunded to the member-borrower upon his/her request.
3. Aggregate unpaid obligation equivalent to more than six (6) monthly amortizations shall result to loan default. The full balance of a defaulted loan shall become due and demandable. A defaulted account is subject to 10% interest per

annum to be charged on the outstanding principal balance and 1% penalty per month on unpaid principal and interest until fully paid.

4. Other terms and conditions in the existing salary loan guidelines, not inconsistent with the above provisions shall be applicable in this program.

H. RELEASE OF LOAN PROCEEDS

Through Development Bank of the Philippines (DBP) Philippine Electronic Fund Transfer System and Operations Network (PESONet) Accredited/Participating Banks:


Active single account in any PESONet accredited banks in the name of the Member-borrower shall be enrolled in the DAEM and shall be used as mode of disbursement for CLAP application by accessing the member's My.SSS account.

Through Unified Multi-Purpose Identification (UMID) – Automated Teller Machine (ATM) Card:

If with activated UMID-ATM, the loan proceeds shall automatically be credited to member-borrower's account.

Through Union Bank of the Philippines (UBP) Quick Card:

For UBP Quick Card, the member-borrowers may opt to avail the card at selected SSS Branches with UBP Kiosk. The corresponding account number of UBP Quick Card must be enrolled in the Disbursement Account Enrollment Module (DAEM) by accessing the member's My.SSS account.



GUIDELINES ON THE THREE-MONTH ADVANCE PENSION FOR SS AND EC PENSIONERS AFFECTED BY SUPER TYPHOON KARDING**A. COVERAGE**

Existing ***SS retiree, disability and survivor pensioners and EC disability and survivor pensioners*** whose residence are located in the calamity areas declared by the National Disaster Risk Reduction and Management Council (NDRRMC).

B. ELIGIBILITY

1. SS and EC pensioners, who are living in calamity areas declared by the NDRRMC, may apply for three-month advance pension starting 07 October 2022 until 06 January 2023.
2. For SS and EC partial disability, pensioner may apply for the advance pension for the remaining months of the partial disability pension but not to exceed the three-month period.
3. SS and EC pensioners who have availed advance pension for the previous calamities and whose pensions are still suspended may avail of the three-month advance pension for "Super Typhoon Karding", provided that the advance pension will not exceed three months at any time.
4. SS Retiree pensioners who have no existing loan under the Pension Loan Program (PLP) are qualified to apply for the three-month advance pension.

C. DOCUMENTARY REQUIREMENTS

The pensioner shall submit the properly accomplished Application for Assistance Due to Calamity/Disaster duly certified by the Barangay Chairman. In case Part II of the form is not accomplished, the pensioner shall submit certification that pensioner is affected by the calamity from any of the following:

- a. Department of Social Welfare and Development (DSWD)
- b. National Disaster Risk Reduction and Management Council (NDRRMC)

D. FILING OF APPLICATIONS

"File Anywhere" policy shall be implemented. All branches shall receive applications for the three-month advance pension.

E. ENCODING OF APPLICATIONS

The Corporate Executive Office II, Member Services Section, Branch Office, shall immediately encode in the "Advance Pension Calamity Module" the applications received for the day.

All applications received on the last day of the filing period shall be encoded in the Advance Pension Calamity Module within five (5) working days after the last day of the filing period.

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F. RELEASE OF BENEFIT THRU CHECK

The generated benefit checks shall be sent to the SSS branch where the pensioner filed his/her application. The SSS branch shall allow personal release of the checks, subject to usual presentation of required documents, within ten (10) working days from receipt; otherwise, the check shall be mailed to his/her mailing address.

G. RESUMPTION OF THE MONTHLY PENSION

The resumption of the monthly pension shall be automatically done by the System after the three-month period.

H. FORMS

The Application for Assistance Due to Calamity/Disaster under Office Order No. 2014-048 shall be used for the Three-month Advance Pension for SS and EC Pensioners.

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