



Republic of the Philippines
SOCIAL SECURITY SYSTEM

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CIRCULAR NO. 2024-004

TO : ALL SSS MEMBERS/PENSIONERS

**SUBJECT: CALAMITY ASSISTANCE PACKAGE FOR SSS MEMBERS/
PENSIONERS AFFECTED BY THE COMBINED EFFECTS OF
SOUTHWEST MONSOON, TROPICAL CYCLONE BUTCHOY AND
TROPICAL CYCLONE CARINA**

I. PURPOSE

Pursuant to Social Security Commission (SSC) Resolution No. 551-s.2019 dated 31 July 2019 on the provision of assistance during calamities, the Circular on the Calamity Assistance Package for SSS Members/Pensioners Affected by the Combined Effects of Southwest Monsoon, Tropical Cyclone Butchoy and Tropical Cyclone Carina is hereby issued.

II. SCOPE

This Circular shall cover all SSS members/pensioners residing in the areas affected by the combined effects of Southwest Monsoon, TC Butchoy and TC Carina as declared by the National Disaster Risk Reduction and Management Council (NDRRMC). **The availment period for the assistance shall start on 26 July 2024 until 24 August 2024.**

III. DEFINITION OF TERMS

TERM	DEFINITION
A. Calamity Loan Assistance Program (CLAP)	A type of Short-term Member Loan Program granted to eligible members affected by calamity.
B. NDRRMC	National Disaster Risk Reduction and Management Council
C. Residence	The home address indicated in the Social Security member/pensioner record.
D. Tropical Cyclone (TC)	A warm-core low pressure system, without any front attached, that develops over the tropical or subtropical waters and has an organized circulation. These include hurricanes and typhoons.

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IV. POLICIES

A. TYPE OF ASSISTANCE

1. Calamity Loan Assistance Program (CLAP) for member-borrower whose residence is in the areas declared under state of calamity by NDRRMC.
2. Three-month advance pension for Social Security (SS) and Employees' Compensation (EC) pensioner (per ECC Board Resolution No. 14-07-21 dated 28 July 2014) whose residence is in the areas declared under state of calamity by NDRRMC.

B. COVERED AREAS

1. Declared areas under State of Calamity:

AREAS	RESOLUTION NO.	DATE
National Capital Region	Metro Manila Council Resolution No. 24-19, s. 2024	24 July 2024
Bataan Province-Wide	Sangguniang Panlalawigan (SP) Resolution No. 305-2024	24 July 2024
Cavite Province-Wide	SP Resolution No. 3210-2024	24 July 2024
San Mateo, Rizal	SP Resolution No. 327-2024	25 July 2024
Pinamalayan, Oriental Mindoro	Sangguniang Bayan (SB) Resolution No. 250-2024	22 July 2024
San Andres, Romblon	SB Resolution No. 58-2024	23 July 2024
Baco, Oriental Mindoro	SB Resolution No. 121-2024	24 July 2024
Butuan, Davao Occidental	SB Resolution No. 5-2024	12 July 2024
Kabacan, Cotabato	SB Resolution No. 2024-091	17 July 2024
Pikit, Cotabato	SB Resolution No. 24-068	17 July 2024

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

C. OTHERS

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

V. EFFECTIVITY CLAUSE

This Circular shall take effect immediately.

Please be guided accordingly.

26 JUL 2024

Date


ROLANDO LEDESMA MACASAET
President and Chief Executive Officer

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ATTACHMENTS:

1. Annex A - Guidelines for CLAP
2. Annex B - Guidelines on the 3-Month Advance Pension

(Policies - Loans Granting, Pensions Management)

GUIDELINES ON THE CALAMITY LOAN ASSISTANCE PROGRAM (CLAP) FOR SSS MEMBERS AFFECTED BY THE COMBINED EFFECTS OF SOUTHWEST MONSOON, TROPICAL CYCLONE BUTCHOY and TROPICAL CYCLONE CARINA

A. SCOPE OF THE PROGRAM

Members who are residents of the calamity declared 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 declared 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 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.
5. Have not been granted any final benefit, i.e. permanent total disability or retirement.
6. Must have no past due SSS Short-Term Member Loans.
7. Must not have an outstanding Loan Restructuring Program (LRP) or Calamity Loan Assistance Program (CLAP).
8. Must be certified by the employer thru online (My.SSS facility) the application, if employed.

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.
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.
5. Payment shall be made thru any payment channel (SSS Automated Telling System, SSS-accredited banks and Non-Bank Collection Facilities).

E. SERVICE FEE, INTEREST RATE AND PENALTY

1. The service fee of 1% of loan amount shall be 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 1st amortization month shall be deducted in advance from the loan proceeds.

Sample Illustration:

Loan date: 15 August 2024
First amortization month: October 2024
Loan amount: Php 16,000.00
Interest from 16 August to 30 September 2024
 $\text{Php } 16,000.00 \times 10\% \times 46 \text{ days} / 365 = \text{Php } 201.64$
Php 201.64 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 the 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 must apply for CLAP through the SSS website by accessing his/her My.SSS account.

G. RESPONSIBILITIES OF THE EMPLOYER

1. The employer must certify the application of their employees and must attest to the following:
 - a. The member is presently employed by the employer.
 - b. The employee's net take-home pay is sufficient to cover the deduction of the loan monthly amortization.
2. The employer shall be responsible for the collection through payroll deduction and remittance to the SSS of the amortization due on the loan of the employee.
3. In case the employed member is separated voluntarily (e.g., retirement or resignation) or involuntarily (e.g., termination of employment or cessation of operations of the company) from the company, the employer shall deduct the total balance of the loan from any benefit/s due the employee and shall remit the same in full to SSS.
4. The employer shall report to the SSS the effective date of no earnings from the company of the employed member and its corresponding reason, through Payment Reference Number (PRN) - Loan Collection List (LCL) under the Real-Time Processing of Loans (RTPL) program, if the salary or benefit/s of the employed member is/are insufficient to fully repay his/her loan.
5. The employer shall require a new employee to secure an updated statement of account through his/her My.SSS account, deduct the amortization due from his/her salary and remit the payment to SSS.

H. RESPONSIBILITIES OF THE MEMBER

1. The member shall update his/her contact information by logging in to his/her My.SSS account through the SSS website or mobile application or by submitting a properly filled out Member Data Change Request Form (SS Form E-4) to the nearest SSS Branch.
2. A member who transfers employment shall inform and automatically authorize his/her new employer to deduct from his/her salary the corresponding amortization due, including any interest/or penalty for late remittance.

I. OTHER CONDITIONS

1. This loan program must be fully paid before the member can avail of any future Calamity Loan Assistance Program of SSS.
2. Any overpayment on a previous loan shall 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 upon his/her request through over-the-counter transaction in any of the SSS branches.
3. Aggregate unpaid obligation equivalent to more than six (6) monthly amortizations shall result in 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.

J. DEDUCTION OF UNPAID LOAN FROM BENEFITS

In case the member fails to immediately pay the outstanding balance, the arrearages/unpaid loan, as well as the interest and penalty thereon, shall be deducted from the future benefits being claimed by the member or granted to the beneficiaries.

K. RELEASE OF LOAN PROCEEDS

The loan proceeds of the loan program may be released through any of the following:

1. Unified Multi-Purpose Identification (UMID) – Automated Teller Machine (ATM) Card
 - If with activated UMID-ATM, the loan proceeds shall automatically be credited to member's account.
2. 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 shall be enrolled in the DAEM and shall be used as mode of disbursement for Calamity Loan Application Program application by accessing the member's My.SSS account.

**GUIDELINES ON THE THREE-MONTH ADVANCE PENSION FOR SS AND EC
PENSIONERS AFFECTED BY COMBINED EFFECTS OF SOUTHWEST MONSOON,
TROPICAL CYCLONE BUTCHOY AND TROPICAL CYCLONE CARINA**

A. SCOPE OF THE PROGRAM

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 26 July 2024 until 24 August 2024.
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 the "Combined Effects of Southwest Monsoon, Tropical Cyclone Butchoy and Tropical Cyclone Carina", 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 APPLICATION

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

E. 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.

F. RESUMPTION OF THE MONTHLY PENSION

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

G. FORMS

The Application for Assistance Due to Calamity/Disaster shall be used for the Three-month Advance Pension for SS and EC Pensioners.