



CIRCULAR NO. 2025-006

TO : TO ALL SSS MEMBERS AND EMPLOYERS

SUBJECT : GUIDELINES OF THE SSS CALAMITY LOAN PROGRAM

I. PURPOSE

Pursuant to Social Security Commission (SSC) Resolution Nos. 178-s.2025 and 373-s.2025 dated 03 April 2025 and 28 July 2025, respectively, on the provision of assistance during calamities within or outside the Philippines affecting SSS members, the Circular on the Guidelines of the SSS Calamity Loan Program is hereby issued.

II. SCOPE

This Circular shall cover all employed members, including kasambahay/household employees, SE members, VM, including NWS, and land-based OFW members who are residing or working in areas declared under SOC at the time of the calamity event, due to any of, but not limited to, the following natural disasters:

- A. Typhoon
- B. Storm Surge
- C. Hurricane
- D. Tornado
- E. Volcanic Eruption
- F. Earthquake
- G. Tsunami
- H. El Niño and La Niña Phenomena

Calamities not caused by natural disasters or geologic processes may be included as bases for recommending the opening of CLP, subject to SSC approval.

III. ABBREVIATIONS AND DEFINITION OF TERMS

The following abbreviations and definition of terms shall be used within the context of this Circular.

A. Abbreviations

ABBREVIATION	EXPANSION
1. ATM	Automated Teller Machine
2. BSP	Bangko Sentral ng Pilipinas
3. CLP	Calamity Loan Program
4. CLRN	Calamity Loan Reference Number
5. DAEM	Disbursement Account Enrollment Module
6. EALP	Educational Assistance Loan Program
7. EIR	Effective Interest Rate
8. FO	Foreign Office
9. LCL	Loan Collection List
10. MSC	Monthly Salary Credit
11. NWS	Non-Working Spouse
12. OFW	Overseas Filipino Worker
13. PCHC	Philippine Clearing House Corporation
14. PESONet	Philippine Electronic Fund Transfer System and Operations Network
15. Php	Philippine Peso
16. PRN	Payment Reference Number
17. SE	Self-Employed
18. SLERP	Salary Loan Early Renewal Program
19. SOC	State of Calamity
20. SS	Social Security
21. SSS	Social Security System
22. UMID	Unified Multi-Purpose Identification
23. VM	Voluntary Member

B. Terms

TERM	DEFINITION/DESCRIPTION
1. Areas Declared Under SOC	Specific geographic locations, such as regions, provinces, cities, or municipalities, officially declared under SOC due to direct impact of the calamity.
2. CLP	A type of Short-term Member Loan Program granted to eligible members who are residing or working in areas declared under SOC.
3. CLRN	A unique 12-alphanumeric identifier provided to SSS members as one of the eligibility requirements for the loan program.
4. Disaster	A serious disruption of the functioning of a community or a society involving widespread human, material, economic or environmental losses and impacts, which exceeds the ability of the affected community or society to cope using its own resources.
5. Past Due Account	Refers to the loan account that has arrears or unpaid amount after the payment term.
6. Residence	The members' home address as registered in SSS record.
7. SOC	An official declaration by the government or authorized agency in response to a significant disaster or emergency.
8. Updated Employer Contribution & Loan Remittances	Shall mean that the employer has paid and submitted to SSS all the required monthly reports of their employees' contributions and loan amortizations for the last two (2) months prior to the month of filing of loan application.

IV. POLICIES/GUIDELINES

A. AVAILMENT PERIOD AND AREAS DECLARED UNDER SOC

The availment period of the CLP shall be up to thirty (30) calendar days from the date it is announced in a widely circulated newspaper and through official SSS communication channels.

The announcement shall also specify the areas declared under a SOC.

B. ELIGIBILITY REQUIREMENTS

To qualify for the SSS CLP, the following conditions must be satisfied:

1. Number of posted contributions
 - a. The member 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.
 - b. In addition, SE members, VM, including NWS, or land-based OFW members must have at least six (6) posted monthly contributions under their current coverage/membership type prior to the month of loan application.
2. The employer of the employed member must be updated in the payment of contributions and loan remittances.
3. The member must:
 - a. Be a resident of a declared calamity area based on the registered home address in the SSS record or an employee of an employer located in a declared calamity area as of the time of calamity event.
 - b. Have not been granted any final benefit (e.g., permanent total disability, retirement), provided that if a final benefit has previously been granted, the same has already been cancelled prior to the loan application due to re-employment, resumption of self-employment, or recovery from total disability;
 - c. Be of legal age and under sixty-five (65) years of age at the time of application for loan;
 - d. Have no past due Calamity and Salary Loan, including SLERP, EALP, or other short-term or long-term member loans as may be determined by the SSS;
 - e. Have no outstanding Restructured Loan;
 - f. Have not been disqualified due to fraud committed against the SSS;
 - g. Have an updated contact information in the SSS database; and
 - h. Have an active disbursement account enrolled through the DAEM in the SSS website.

C. UPDATING OF MEMBER'S HOME ADDRESS DURING CLP AVAILMENT PERIOD

The member's home or work address as of the date of calamity shall serve as the basis for determining eligibility for the CLP. Any address changes made after the calamity date shall not be considered for the qualification of eligibility, except in cases where the change is properly justified and verified as a correction to the original record. In such cases, a CLRN shall be issued by designated branches to allow the member's corrected address to be considered in determining eligibility to the program.

D. FILING OF CALAMITY LOAN APPLICATION

A member shall file the loan application online through the SSS website by accessing their My.SSS account or through the SSS mobile application.

E. CALAMITY LOAN AMOUNT

1. The loan amount is equivalent to the average of the member's twelve (12) latest posted MSCs, under the Regular SS Program, rounded to the next higher MSC, or amount applied for, whichever is lower.

Sample Illustration:

RANGE OF COMPENSATION	MONTHLY SALARY CREDIT		
	REGULAR SS EC	MPF	TOTAL
19,750 - 20,249.99	20,000.00	-	20,000.00
20,250 - 20,749.99	20,000.00	500.00	20,500.00
20,750 - 21,249.99	20,000.00	1,000.00	21,000.00
21,250 - 21,749.99	20,000.00	1,500.00	21,500.00
21,750 - 22,249.99	20,000.00	2,000.00	22,000.00
22,250 - 22,749.99	20,000.00	2,500.00	22,500.00
22,750 - 23,249.99	20,000.00	3,000.00	23,000.00
23,250 - 23,749.99	20,000.00	3,500.00	23,500.00
23,750 - 24,249.99	20,000.00	4,000.00	24,000.00
24,250 - 24,749.99	20,000.00	4,500.00	24,500.00
24,750 - 25,249.99	20,000.00	5,000.00	25,000.00
25,250 - 25,749.99	20,000.00	5,500.00	25,500.00
25,750 - 26,249.99	20,000.00	6,000.00	26,000.00
26,250 - 26,749.99	20,000.00	6,500.00	26,500.00
26,750 - 27,249.99	20,000.00	7,000.00	27,000.00
27,250 - 27,749.99	20,000.00	7,500.00	27,500.00
27,750 - 28,249.99	20,000.00	8,000.00	28,000.00
28,250 - 28,749.99	20,000.00	8,500.00	28,500.00
28,750 - 29,249.99	20,000.00	9,000.00	29,000.00
29,250 - 29,749.99	20,000.00	9,500.00	29,500.00
29,750 - 30,249.99	20,000.00	10,000.00	30,000.00
30,250 - 30,749.99	20,000.00	10,500.00	30,500.00
30,750 - 31,249.99	20,000.00	11,000.00	31,000.00
31,250 - 31,749.99	20,000.00	11,500.00	31,500.00
31,750 - 32,249.99	20,000.00	12,000.00	32,000.00
32,250 - 32,749.99	20,000.00	12,500.00	32,500.00
32,750 - 33,249.99	20,000.00	13,000.00	33,000.00
33,250 - 33,749.99	20,000.00	13,500.00	33,500.00
33,750 - 34,249.99	20,000.00	14,000.00	34,000.00
34,250 - 34,749.99	20,000.00	14,500.00	34,500.00
34,750 - Over	20,000.00	15,000.00	35,000.00

2. The net amount of the loan shall be the approved loan amount less applicable service fee, pro-rated interest, and outstanding balance of previous Calamity Loan, if any.

F. INTEREST, SERVICE FEE, AND PENALTY

1. Interest Rates:

Type of Calamity Loan Application	Interest Rate
i. Initial ii. Loan renewal without availment of penalty condonation for the past five (5) years	Seven percent (7%) interest per annum based on diminishing principal balance. Annual EIR shall range from 7.10% to 8.17% depending on the number of days where pro-rated interest has been applied.
iii. Loan renewal with previous availment of penalty condonation within the past five (5) years	Ten percent (10%) interest per annum based on diminishing principal balance. Annual EIR shall range from 9.88% to 11.46% depending on the number of days where pro-rated interest has been applied.

The interest rate for the CLP is subject to adjustment in response to market conditions. Rate adjustments will be announced through official SSS communication channels and will apply only to new or renewed loans effective from the date of adjustment.

- Pro-rated interest from the date of Calamity Loan granting up to the end of the month prior to the first amortization month shall be deducted in advance from the Calamity Loan proceeds.

Sample Illustration:

Loan date: 15 April 2025
1st amortization month: June 2025
1st amortization due date: 31 July 2025
Loan Amount: Php 20,000.00

Interest from 16 April to 31 May 2025

Interest Rate	Sample Computation of Pro-rated Interest
7% interest per annum	Php 20,000 x 7% x 46 days/365 = Php176.44
10% interest per annum	Php 20,000 x 10% x 46 days/365 = Php252.05

The amount of Php 176.44 (7%) or Php 252.05 (10%), whichever interest rate is applicable, shall be deducted from the loan proceeds.

- A service fee of 1% of the loan amount shall be charged and deducted from the proceeds of the Calamity Loan.
- Calamity Loan amortizations remitted after the due date shall bear a penalty of 1% per month computed and charged for every day of delay.

5. If the Calamity Loan remains unpaid after the loan term, the applicable interest rate under item IV.F.1.iii at the time of loan approval and a 1% monthly penalty shall apply until fully paid.

G. CALAMITY LOAN REPAYMENT TERM AND SCHEDULE OF PAYMENT

1. The loan shall be payable within the approved loan term in twenty-four (24) equal monthly amortizations.
2. The loan amortization shall start on the second month following the month of the approval of the loan.
3. Payment deadline shall be on or before the last day of the month following the applicable month.

Sample Illustration:

Applicable Month	Payment Deadline
March 2025	30 April 2025
April 2025	31 May 2025
May 2025	30 June 2025

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 using a PRN at any SSS Branch Office with Teller Facility or through any SSS-accredited collecting agent.

H. APPLICATION OF CALAMITY LOAN PAYMENTS

Any payment, including excess in the monthly amortization, if any, shall be applied in the following order of priority:

1. Penalty
2. Interest
3. Principal

Likewise, overpayment on a previous loan shall be subject to validation of SSS, and if valid, shall be applied to the active loan, if any, in accordance with the above order of priority. If there is no active loan, it shall be refunded to the member upon their request.

I. DEFAULT

A loan shall be considered in default when the total unpaid obligation consisting of unpaid principal, interest, and penalties is equivalent to more than six (6) monthly amortizations or it has remaining unpaid balance after its loan term. The full balance of a defaulted loan shall become due and demandable and must be paid in full without the need for demand or notice.

J. DEDUCTION OF UNPAID CALAMITY LOAN FROM THE APPLICABLE BENEFITS

If the loan remains wholly or partly unpaid upon its maturity, the SSS is authorized to collect, deduct, or withhold its outstanding balance, inclusive of interest and penalties, from whatever benefit that may be due to the member or their beneficiaries.

In the event that the member or their beneficiaries are filing the final benefit claim application (e.g., permanent total disability, retirement, death), the outstanding balance of the loan, including interest and penalties, shall be deducted from the final benefit proceeds.

K. RELEASE OF CALAMITY LOAN PROCEEDS

The loan proceeds shall be released through any of the following:

1. Active UMID – ATM Card; or
2. Active single account in any PESONet participating banks in the name of the member. Said bank account must be enrolled in the DAEM of the member's My.SSS account.

L. CALAMITY LOAN RENEWAL

1. Renewal shall be allowed after six (6) months from the date of loan approval provided that:
 - a. the existing loan is not past due; and
 - b. the last three (3) monthly amortizations were paid within due dates prior to the month of renewal application.

The balance of the existing calamity loan shall be deducted from the proceeds of the new loan.

2. A fully paid loan may be renewed immediately provided that the last three (3) monthly amortizations were paid within the scheduled due dates. If any of the last three (3) monthly amortizations were paid after the due date, renewal shall be allowed after three (3) months from the date of full payment.

3. Proceeds of the new loan must be any amount greater than or equal to Php 1,000.00 after deducting the appropriate charges and prior loan balance, except for kasambahay/household employees, whose loan proceeds must be greater than or equal to one hundred pesos (Php 100.00).
4. These loan renewal policies shall likewise apply to the renewal of loan granted prior to the effectivity of this Circular.

M. RESPONSIBILITIES OF THE MEMBER

1. An employed member shall:
 - a. Attest that the certifying employer is their current employer.
 - b. Authorize their employer to deduct from their payroll the Calamity Loan monthly amortization without fail or delay until such loan is fully paid.
 - c. Allow their current employer to deduct the full balance of the Calamity Loan from whatever compensation and benefit/s due to them in case of separation of employment from such employer.
2. An SE, VM, including NWS, or land-based OFW member shall pay the Calamity Loan monthly amortization within due date, without fail or delay, at any SSS Branch Office with Telling Facility or SSS-accredited collecting agent using a PRN.
3. All members (employed members, including kasambahay/household employees, SE members, VM, including NWS, and land-based OFW members) must comply with the following requirements:
 - a. Attest that their registered home address with the SSS is in an area declared under SOC, or that they are employed by a company/firm/household located in an area declared under a SOC at the time the event occurred.
 - b. Attest that all payments posted to existing Calamity Loan, which will be deducted from the new Calamity Loan, are complete. If there are any unposted or unacknowledged payments, a reconciliation request must be submitted first through an SSS Branch Office or FO before proceeding with the Calamity Loan Application. By proceeding with such Calamity Loan Application without reconciling any pending payment/s, the SSS understands that the member has acknowledged that the amount deducted from the new loan is accurate and final. Any unposted or incoming payment/s for the previously renewed loan/s will be applied to the new Calamity Loan.
 - c. Update any change in their contact information by logging in to their My.SSS account through the SSS website or SSS mobile application, or by submitting a properly filled out Member Data Change Request Form (SSS Form E-4) to the nearest SSS Branch Office/FO.
 - d. Authorize the new employer to deduct from their salary the corresponding amortization due on their existing Calamity Loan, including any interest or penalty for late remittance, if any, in case of employment or re-employment.

N. RESPONSIBILITIES OF THE EMPLOYER (FOR EMPLOYED MEMBER)

The employer shall log in to their My.SSS account and electronically certify the loan application of their employee attesting that:

1. The member is presently employed by the employer or the company.
2. The net take home pay is sufficient to cover the deduction of the Calamity Loan monthly amortization.
3. The employer shall be responsible for the collection through payroll deduction and remittance to the SSS of the amortization due on the employed member's Calamity Loan.
4. 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 business) from the company, the employer shall deduct the total balance of the loan from any compensation or benefit/s due to the employee and shall remit the same in full to SSS.
5. The employer shall report to the SSS through the LCL, not later than the last day of the month immediately following the month of separation, the effective date of separation from the company, and the unpaid loan balance of the employed member, if the compensation and benefit/s of the employed member are insufficient to fully repay their loan.

O. OTHER CONDITIONS

1. Cancellation of the Calamity Loan may be allowed subject to the condition that the outstanding balance, which includes penalties (if any), interest, and principal, as of the settlement, shall be paid in full.
2. The SSS shall recover and recall any disbursed Calamity Loan in accordance with protocols and guidelines established by the BSP and relevant payment system operators such as BancNet and the PCHC, due to any of the following:
 - a. Error
 - b. Duplication
 - c. Unauthorized credit
 - d. Other analogous circumstances

If the member has already withdrawn the erroneously disbursed amount, the procedures for its return — including the designated contact details, the period within which the amount must be returned, and the applicable payment instructions—shall be provided in an official notification issued by the SSS.

Until the amount is returned and its receipt by the SSS is confirmed, the member shall be temporarily disqualified from availing of any SSS loan program.

Should the amount remain unreturned beyond the specified period, the total amount shall become due and demandable, and the applicable interest rate and penalty prescribed under item IV.F.5 of these Guidelines shall apply. The total outstanding balance, including applicable interest and penalties, shall be deducted from the member's future SSS benefit claims, subject to existing policies and regulations.

V. EFFECTIVITY CLAUSE

This Circular shall take effect immediately following its publication in a newspaper of general circulation and the registration and filing of three (3) copies of the published Circular with the Office of the National Administrative Register.

Please be guided accordingly.


ROBERT JOSEPH MONTES DE CLARO
President and CEO 



AUG 01 2025

Date