



CIRCULAR NO. 2025-011

TO : ALL SSS MEMBERS AND BORROWERS
SUBJECT : GUIDELINES OF THE SSS EMERGENCY LOAN PROGRAM

I. PURPOSE

Pursuant to SSC Resolution Nos. 578-s.2025 and 594-s.2025 dated 19 November 2025 and 02 December 2025, respectively, on the provision of assistance during large-scale disaster of significant magnitude within the Philippines affecting SSS members, the Circular on the Guidelines of the SSS Emergency 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 Philippine residents affected by a declared SONC through a Presidential Proclamation or its equivalent.

III. ABBREVIATIONS AND TERMS

The following abbreviations and 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. CLRN	Calamity Loan Reference
4. DAEM	Disbursement Account Enrollment Module
5. EALP	Educational Assistance Loan Program
6. EIR	Effective Interest Rate
7. ELP	Emergency Loan Program
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

ABBREVIATION	EXPANSION
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. SONC	State of National 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. ELP	A type of Short-Term Member Loan Program granted to all Philippine residents under a SONC through an approved Presidential Proclamation, or its equivalent.
2. 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.
3. Past Due Account	Refers to the loan account that has arrears or unpaid amount after the payment term.
4. Residence	The member's home address as registered in SSS record.
5. Presidential Proclamation	An official act by the President to declare a condition, declare a law or recognize an event.
6. SONC	An official declaration made by the national government when a large-scale disaster such as a major typhoon, earthquake, volcanic eruption, epidemic, or any other severe emergency causes widespread destruction, significant loss of life, or serious disruption of public services and economic activities across multiple regions of the country.
7. 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

The availment period of the ELP shall be one (1) year from the date it is announced by the SSS in a widely circulated newspaper and through its official communication channels, or until the lifting of the SONC, whichever comes first.

B. ELIGIBILITY REQUIREMENTS

To qualify for the SSS ELP, 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 of their employees.
3. The member must:
 - a. Be a resident of the Philippines and must have a valid local home address in the SSS records;
 - 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 Emergency, 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 ELP AVAILMENT PERIOD

In view of the nationwide coverage of the ELP, members who update their local home address at any SSS Branch Office/FO shall not be required to obtain a CLRN. Regardless of their local home address, members remain eligible for the ELP, provided they meet all other qualification requirements.



D. FILING OF EMERGENCY 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. EMERGENCY 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 the outstanding balance of any previous emergency or calamity loan, if applicable, with a minimum net proceeds of Php 1,000.00 after deducting prior loan balance except for kasambahay/household employees, whose loan proceeds must be greater than or equal to Php 100.00.

F. INTEREST AND PENALTY

1. Interest Rates:

Type of Emergency Loan Application	Interest Rate
i. Initial	Seven percent (7%) interest per annum based on diminishing principal balance. Annual EIR shall range from 7.03% to 7.39% depending on the number of days where pro-rated interest has been applied.
ii. Loan renewal without availment of penalty condonation for the past five (5) years	
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 10.06% to 10.58% depending on the number of days where pro-rated interest has been applied.

- The interest accumulated from the loan date to the end of the six-month moratorium will be included and distributed equally in the monthly amortization. This interest will not accrue further interest.
- Emergency Loan amortizations remitted after the due date shall bear a penalty of 1% per month computed and charged for every day of delay.
- Emergency Loans which remain unpaid after the loan term shall be subject to 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. INTEREST RATE ADJUSTMENT

The Emergency Loan interest rate shall follow the prevailing interest rate of the Calamity Loan Program and will automatically adopt any movements or approved modifications to the Calamity Loan interest rate.

H. EMERGENCY LOAN REPAYMENT TERM AND SCHEDULE OF PAYMENT

- The loan shall be payable in thirty (30) months inclusive of the six (6) months moratorium on payments and twenty-four (24) equal monthly amortizations.
- The loan amortization shall commence in the month following the six (6)-month moratorium period from the loan date.
- Payment deadline shall be on or before the last day of the month following the applicable month.

Sample Illustration:

Loan Date: December 25, 2025

First Amortization: July 2026

First Amortization Due Date: 31 August 2026

Applicable Month	Payment Deadline
July 2026	31 August 2026
August 2026	30 September 2026
September 2026	31 October 2026

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.

I. APPLICATION OF EMERGENCY 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.

J. 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.

K. DEDUCTION OF UNPAID EMERGENCY 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.

L. RELEASE OF EMERGENCY LOAN PROCEEDS

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

1. Active MySSS Card or UMID ATM Pay 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.

M. EMERGENCY LOAN RENEWAL

1. Renewal shall be allowed immediately provided that:
 - a. the existing loan is not past due;
 - b. the last three (3) monthly amortizations were paid within due dates prior to the month of renewal application. If any of the last three (3) monthly amortizations were paid after the due date, renewal shall be allowed after three (3) months; and
 - c. the Proclamation referenced must be different from the proclamation used for the existing Emergency Loan.
2. The balance of the existing Emergency Loan shall be deducted from the proceeds of the new loan. An Emergency Loan cannot be availed at the same time as a Calamity Loan. If there is an outstanding balance from a Calamity Loan, it shall be deducted from the Emergency Loan proceeds. This rule also applies equally to the renewal of the Calamity Loan.
3. Proceeds of the new loan must be any amount greater than or equal to Php 1,000.00 after deducting prior loan balance, except for kasambahay/household employees, whose loan proceeds must be greater than or equal to Php 100.00.
4. These loan renewal policies shall likewise apply to the renewal of loans granted prior to the effectivity of this Circular.

N. 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 Emergency 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 Emergency 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 Emergency Loan monthly amortization within due date, without fail or delay, at any SSS Branch Office with Teller 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 within the Philippines
 - b. Attest that all payments posted to existing Emergency, or Calamity Loan, if any, which will be deducted from the new Emergency 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 Emergency Loan Application. By proceeding with the Emergency 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 Emergency 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 (SS 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 Emergency Loan if the compensation or benefit/s from the previous employer are insufficient to cover the deduction of the Emergency Loan balance, including any interest or penalty for late remittance, if any, in case of employment or re-employment.

O. 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 Emergency 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 Emergency 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.

P. OTHER CONDITIONS

1. Cancellation of the Emergency 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 Emergency 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.4. 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 



DEC 09 2025

Date

(Policy – Loans)

