

Frequently Asked Questions

I. Pag-IBIG Loyalty Card Plus Application

How is the Pag-IBIG Loyalty Card Plus different from the original Loyalty Card?

The Pag-IBIG Loyalty Card Plus is enhanced with banking features and is now linked to a Prepaid Account by AUB. Your card and account may be used to receive loan disbursements, deposit savings, withdraw from ATMs, pay for groceries and more. You may also use your card to avail of perks and discounts from Pag-IBIG partners as originally used.

Where do I avail of the card?

You may avail in designated Pag-IBIG Fund Branches. For the complete list of these branches, please refer to the branch locator in www.aub.com.ph/hellopagibig

How do I apply for my Pag-IBIG Loyalty Card Plus?

Approach the Pag-IBIG team at any designated branches to validate your Pag-IBIG membership and get an application form. You may also download an application form from the Pag-IBIG website to get started.

How much is the card?

The Pag-IBIG Loyalty Card Plus fee is Php 125.00

What is AUB's role with the card?

AUB is one of the bank partners for the Pag-IBIG Loyalty Card Plus Project. AUB enables the card with a Prepaid Account to receive funds, withdraw and inquire through BancNet ATMs, as well as pay through BancNet POS devices.

What are the requirements for a Pag-IBIG Loyalty Card Plus?

You'll need a filled up registration form, at least 1 Pag-IBIG contribution within the last 6 months, a valid government ID, mobile number, and payment.

If I have no middle name, what do I put on the registration form?

Kindly input a "-" or dash character in place of your middle name.

How do I update my Pag-IBIG account details (e.g, married name, birthday)?

To update your Pag-IBIG membership information please visit your nearest Pag-IBIG Branch and approach the information booth for assistance.

II. Pag-IBIG Loyalty Card Plus Features

What is the Pag-IBIG Loyalty Card Plus?

The Pag-IBIG Loyalty Card Plus is a combination of Pag-IBIG's loyalty card program and AUB's Prepaid Account product that allows the card to have ATM functionalities.

I already have a Pag-IBIG Loyalty Card issued on or before 2018. Can I still avail of the new card?

Yes, you may keep your old card for loyalty privileges and avail of the new Pag-IBIG Loyalty Card Plus to take advantage of new banking features.

What can I do with the Pag-IBIG Loyalty Card Plus?

Availing of the Pag-IBIG Loyalty Card Plus powered by AUB automatically enables you to receive loan proceeds directly to your card. You may withdraw the proceeds via BancNet ATMs or use the card directly to purchase goods via POS.

Can I have more than one Pag-IBIG Loyalty Card Plus?

You may only have one active Pag-IBIG Loyalty Plus Card powered by AUB. If you avail of another card from AUB, it will automatically deactivate the previous card. Your prepaid account and funds will be linked to your new card.

What does it mean to have an ATM card built into my Pag-IBIG Loyalty Card Plus?

With the added benefits of a BancNet ATM Card, you may avail of the following services:

1. ATM Withdrawal through BancNet Powered ATMs
2. ATM Services (Balance Inquiry, Pay Bills, Payment via POS)

Can I use my ATM card to purchase online?

No, your Pag-IBIG Loyalty Card Plus may only be used for ATM and POS transactions. You may avail of the Hello Pag-IBIG Mastercard to transact online. This is a virtual debit card linked to your account that is available for subscription through the Hello Pag-IBIG mobile app.

How will I know my card's card number ?

Your 16-digit card number is located at the back of the Pag-IBIG Loyalty Card Plus.

How do I check my card's balance?

You may go to the nearest BancNet powered ATM and inquire about your balance using your card. You may also download the Hello Pag-IBIG Mobile App to check your balance.

What is my AUB Account number tied to the card?

Your AUB Account Number is provided via SMS upon successful registration for the Pag-IBIG Loyalty Card Plus.

What should I do if I deleted the SMS containing my AUB Account Number?

You may download the Hello Pag-IBIG Mobile App to view your account number. You may also visit any AUB Branch for assistance in retrieving your account number.

What is the PIN code of my Pag-IBIG Loyalty Card Plus?

The PIN code of your Pag-IBIG Loyalty Card Plus is found inside the PIN mailer. This is a sealed envelope you will receive together with your card, welcome letter, and brochure. Inside the PIN mailer is a 4-digit PIN linked to your card.

How can I change the PIN code of my Pag-IBIG Loyalty Card Plus?

You change your PIN code using any Asia United Bank (AUB) ATM machine. Other ATM machines will not allow you to change your PIN. You may also download the Hello Pag-IBIG Mobile App to change your PIN.

Can I deposit funds to my Pag-IBIG Loyalty Card Plus?

Since your card is linked to an AUB Prepaid Account, you may make a deposit or cash-in transaction to your account. The maximum balance of the account is Php 500,000.00. Your account has no maintaining balance and no dormancy charge.

How do I deposit to my account?

You may make a deposit or cash-in transaction through the following:

1. Over-the-counter deposit through AUB Branches for FREE
2. Fund Transfer from other AUB accounts
3. Fund Transfer from other local banks via PESONet or InstaPay
4. Cash-in through 7/11 CLiQQ or ECPay machines (look for “HelloMoney” under “Bills Payments”)

Do I have a limit on deposits?

The account may hold up to Php 500,000.00 at any given time. Maximum cash-in transactions are also capped at Php 500,000.00 per month. Transaction limit shall be refreshed on the first day of the succeeding month. You may view your limit through the Hello Pag-IBIG mobile app.

Can I withdraw my funds from AUB Branches?

No, over-the-counter withdrawals are not available. You may use your Pag-IBIG Loyalty Card Plus to withdraw using any BancNet powered ATM Machine. In case you would like to transfer your funds to other bank accounts, you may do this through the Hello Pag-IBIG mobile app.

Do I have a limit on ATM withdrawals?

Yes, you may withdraw up to Php 50,000 per day using your Pag-IBIG Loyalty Card Plus.

My card was captured by an ATM machine, what should I do?

You may request the nearest branch of the ATM's bank provider for assistance; you may then claim your card from said branch. Please note that if you have lost your card for more than 2 banking days since capture, your card will be deactivated.

I withdrew my funds using my card but no cash was dispensed and my account was debited.

Please e-mail us at hellopagibig@aub.com.ph with the Subject 'Debit Without Dispense' and include the

following information:

- Account Name:
- Account Number:
- ATM Bank & Location:
- Amount:
- Screenshot of Debited Amount:

What should I do if I lose the card?

Don't worry, you will not lose your Prepaid Account nor balance when you lose your card. Call the AUB hotline at (02) 8282-8888 or 1-800-10-282-8888 and report your card as lost for immediate blocking. You may visit any of the designated Pag-IBIG branches to avail of another card.

Is there a fee for card replacement?

The card replacement fee is Php 125.00.

What do I do if my card cannot be read by the AUB ATM?

Visit any AUB branch for assistance in checking your card. In case this is defective, we may endorse to have your card replaced for free upon validation.

III. Hello Pag-IBIG Mobile Application**What is the Hello Pag-IBIG app?**

The Hello Pag-IBIG app is a companion app for your Pag-IBIG Loyalty Card Plus. You may register your card for the service to gain access to additional digital banking features for your account.

What are the requirements to register for Hello Pag-IBIG app?

You need the following to register to the app:

1. Pag-IBIG Loyalty Card Plus powered by AUB
2. Access to mobile number
3. Smartphone with camera and stable internet connection

I don't have a Pag-IBIG Loyalty Card Plus yet, may I apply for the card using the app?

No, you may not. To register for the service, you must have already been issued a Pag-IBIG Loyalty Card Plus powered by AUB. Please go to <https://www.aub.com.ph/hellopagibig> for more details.

Can I check my Pag-IBIG contributions or apply for a Pag-IBIG loan through the app?

No, you may not. These features are not available through the app. You may contact the Pag-IBIG Fund for further inquiries.

Why should I register my Pag-IBIG Loyalty Card Plus?

Hello Pag-IBIG provides added convenience in managing your Pag-IBIG Loyalty Card Plus and AUB Prepaid Account:

- Block/Unblock your card wherever you are
- Change your card's PIN anytime through the app
- View your balance and check all transactions
- Access features like Pera Padala, Buy Load, Pay Bills, and Hello Pag-IBIG Mastercard

How do I cash-in to my Hello Pag-IBIG account, is it different from cashing-in to my Pag-IBIG Loyalty Card Plus Prepaid Account?

Your Hello Pag-IBIG account is the same account as your Pag-IBIG Loyalty Card Plus Prepaid Account. Any changes in the balance of your bank account will reflect on both your card and your mobile app.

I registered my previous Pag-IBIG Loyalty Card Plus, however, I just had this replaced with a new one. How do I register my new card number?

You do not need to register your new card number. Upon issuance of your replacement Pag-IBIG Loyalty Card Plus, the app will automatically update to your latest active card number.

Can I access Hello Pag-IBIG account in my personal computer/laptop?

No, you may not. Your Hello Pag-IBIG account may only be accessed from your registered mobile device.

I tried logging in to a separate mobile device, it was asking me to register my device.**What does this mean?**

As an added security feature, you may only access your account on one (1) primary registered device at any time. If you will be registering a new device to your account, simply login from the new device you wish to use then follow the on-screen instructions to proceed.

I failed to input the correct password during login and now it says that my account is locked. How do I have my account unlocked?

To unlock your account, press the 'Forgot Password' link on the login page. Follow the on-screen instructions to elect a new password. Once this is done, you will be able to access your account with your new password.

I lost my primary registered device, how do I block access to my account?

Login your account from a different device and register this as your new primary device in order to block access on previous mobile device.

Is there any charge for making a bills payment transaction through the app?

AUB does not charge for transaction fees. While there are some billers that charge a service fee for processing the transaction, most of our billers in HelloMoney have no transaction fee.

When will my payment be credited to the biller?

Regarding payment posting, we highly suggest that you check directly with your biller. Your bills payment should be posted within 1-3 banking days.

If I encounter a problem with my payment/funds transfer through the app, what do I do?

Automatic reconciliation shall apply within the next banking day which excludes weekends and public holidays. If your transaction is on a Friday, the next banking day is on the coming Monday. If it happens that after such time your funds would remain uncredited, kindly email us at hellomagibig@aub.com.ph with the details of your transaction:

- Account Name:
- Account No.:
- Transaction Reference #:
- Amount:
- Date & Time of Transaction:

If I do a funds transfer to the wrong account, can I have it reversed?

Once you confirm your payment, charges and transfer of funds cannot be reversed. Please ensure to check all details before proceeding with your transaction.