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Republic of the Philippines
Department of Education
OFFICE OF THE SECRETARY

MEMORANDUM

TO : **Undersecretaries**
Assistant Secretaries
Bureau/Service Directors
Regional Directors
Schools Division Superintendents
Public Elementary and Secondary School Heads
All Others Concerned

FROM : **ATTY. FATIMA LIPPA D. PANONTONGAN**
Undersecretary and Chief of Staff
Office of the Secretary

SUBJECT : **GSIS Balik Ginhawa Program (Loan Moratorium through Refund)**

DATE : April 16, 2026

The Government Service Insurance System (GSIS) has introduced the **Balik Ginhawa Program**, also known as the Loan Moratorium Through Refund (LMTR), to provide immediate financial relief to qualified members and pensioners. Under this program, GSIS refunds the equivalent of up to three months of loan amortizations previously remitted, which is released as a lump-sum cash refund.

The Balik Ginhawa Program covers **all GSIS loan types**, provided that there are valid and posted remittances during the covered period from December 2025 to February 2026 (three months). No additional interest or penalty will be imposed. However, the loan term will be extended by up to three months, depending on the number of months refunded.

Qualified members may apply through the **GSIS Touch mobile application** by selecting LMTR under the Member's Request Form for Loans. Once approved, the refund shall be credited within three working days to the employee's GSIS Unified Multi-Purpose Identification (UMID) card.

Please note that applications may be filed until October 31, 2026 only.

For further details, please refer to the attached updated **Frequently Asked Questions** as of April 11, 2026. Department of Education personnel may also coordinate with their respective GSIS agency authorized officers, any GSIS Branch, or email at balikginhawa@gsis.gov.ph.

Please be guided accordingly.

Attachment: As stated.

IGG, MSM, MPC, M GSIS Balik Ginhawa Program (Loan Moratorium Through Refund)
0155 - April 16, 2026



Annex A

UPDATED FAQs ON BALIK GINHAWA AS OF APRIL 11, 2026

1. Ano ang Balik Ginhawa Program (Loan Moratorium Through Refund o LMTR)?

Ito ay isang modified loan moratorium kung saan ibinabalik ng GSIS ang katumbas ng hanggang tatlong (3) buwang hulog sa inyong loan bilang lump sum refund upang makatulong sa inyong agarang pangangailangan pinansyal.

2. Anong mga loan ang covered?

Lahat ng loan ay covered sa ilalim ng Balik Ginhawa Program, basta ito ay may valid remittances sa covered period.

3. Ihihinto ba ang loan deductions ko?

Hindi. Tuloy-tuloy pa rin ang regular salary deductions upang mapanatili ang maayos na record ng inyong loan.

4. Ano ang matatanggap ko?

Makakatanggap kayo ng lump sum refund na maaaring umabot hanggang katumbas ng tatlong (3) buwang hulog, depende sa aktwal na na-remit at na-post na bayad sa GSIS.

5. Ano ang coverage ng refund?

Sakop ang mga hulog mula Disyembre 2025 hanggang Pebrero 2026.

6. Kailan ko matatanggap ang refund?

Ike-credit ang refund sa loob ng tatlong (3) working days matapos maaprubahan ang inyong application sa GSIS Touch. Hindi kasama ang weekends at holidays.

7. Sino ang maaaring mag-avail ng Balik Ginhawa?

Mga miyembro at pensyonado na:

- May existing loan
- May actual na remittances sa covered period
- Walang arrears sa kanilang loan
- Walang lampas sa anim (6) na buwang hindi nababayaranang loan

8. Paano mag-apply?

Sa pamamagitan ng GSIS Touch mobile app:

1. Mag-log in sa GSIS Touch
2. Piliin ang Member's Request Form for Loans

3. Piliin ang Loan Moratorium Through Refund (LMTR)
4. I-verify ang inyong detalye
5. Piliin ang loan/s na isasama
6. I-submit ang application

9. May dagdag bang interes o penalty?

Wala. Walang karagdagang interes o penalty.

10. Ano ang magiging epekto nito sa loan ko?

Mae-extend ang inyong loan term ng hanggang tatlong (3) buwan, depende sa bilang ng buwan na na-refund sa inyo.

11. Bakit kailangan pang mag-apply?

Upang mabigyan ng opsyon ang miyembro at mapanatili ang kaayusan ng pondo.

12. Bakit hindi na lang itinigil ang deductions?

Upang mapanatili ang maayos na loan records at sustainability ng pondo.

13. Hanggang kailan maaaring mag-apply?

Hanggang October 31, 2026 lamang.

14. Bakit mas mababa sa 3 buwan ang refund ko?

Depende ito sa aktwal na remittances na na-post sa GSIS.

15. Ano ang gagawin kung may deduction pero hindi reflected?

Makipag-coordinate sa:

- Agency Authorized Officer (AAO)
- ERF Handler
- Payroll/Finance Officer
- Upang ma-confirm kung na-remit ang inyong hulog.

16. Paano kung nag-renew ako ng loan? Qualified pa ba ako?

Oo, depende kung kailan nagsimula ang hulog at kung may remittances sa covered period. Maaaring mas mababa sa 3 buwan ang refund depende dito.

17. Bakit isa lang ang may refund kahit multiple loans?

Maaaring ang ibang loan accounts ay hindi qualified base sa eligibility criteria.

18. Sino ang nag-a-approve? Pwede bang i-cancel?

Ang GSIS ang nag-e-evaluate ng applications. Kapag naisumite na, hindi na ito maaaring i-cancel.

19. Bakit naka-centrally blocked ang account?

Pansamantala lamang habang inaayos ang loan balance dahil sa refund.

20. Saan maaaring magtanong?

- GSIS Touch app (status)
- GSIS Branch / Contact Center
- Email: balikinhawa@gsis.gov.ph

21. Final ba ang refundable amount na makikita sa tentative computation sa GSIS Touch?

Hindi. Ito ay tentative at subject sa final evaluation.