

FREQUENTLY ASKED QUESTIONS

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The FAQ Section provides answers to questions most commonly raised by members and non-members. It excludes issues and information already covered by sections on ABOUT US, PRODUCTS, RESOURCES and CONTACT.

ABOUT JUSLA

Q: Is JUSLA a government or private entity?

A: JUSLA is a private non-bank financial institution supervised by the Bangko Sentral ng Pilipinas (BSP), registered with the Securities and Exchange Commission (SEC), Bureau of Internal Revenue (BIR) and National Privacy Commission (NPC). It is a non-stock, non-profit corporation engaged in the business of accumulating the savings of its members and using such accumulations for loans to members to serve the needs of households by providing long term financing for home building and development and for personal finance. Membership consists of a well-defined group of government employees belonging to the same department/branch/office, including member-retirees as provided for in the By-Laws.

Q: How stable is JUSLA?

A: As of 31 December 2018, JUSLA's total asset is Php170.4 million. Its capital contributions are invested in safe and non-speculative investments like government bonds/ securities and deposits with bank. JUSLA has consistently distributed net income to members.

ON MEMBERSHIP

Q: Who are JUSLA members?

A. The members of the Association are limited to the following:

A. **REGULAR MEMBERS.** Any permanent official and employee of the Court of Appeals may be admitted as regular member.

B. **SPECIAL MEMBERS.**

a. Any permanent official and employee of the following government offices may be allowed to join the Association as special member:

1. Court of Tax Appeals;
2. The Regional Trial Court;
3. Municipal Circuit Trial Courts, Municipal Trial Courts, Municipal Trial Courts in Cities;
4. The Department of Justice;

5. The Metropolitan Trial Courts (formerly lower courts under the Department of Justice);
6. The Office of the Solicitor General; and
7. The Bureau of Soils and Water Management

b. Any retired regular member who has an existing capital contribution up to 5 years after date of retirement.

C. TEMPORARY MEMBERS. Any co-terminous or casual employee per plantilla of the Court of Appeals.

In all cases, applicant must not be more than sixty-three (63) years old [sixty-eight (68) years old for judges/justices] and has no pending administrative case or complaint.

Q: What are the requirements for membership?

A. Any of the above category may apply for membership, subject to the submission of the following specific requirements:

1. Duly accomplished membership application form which may be downloaded from the Website of JUSLA and signature cards to be secured from the Association's office at the Court of Appeals;
2. Certified photocopy of latest appointment in the office of employment;
3. Certified photocopy of service record;
4. Photocopy of office ID and one valid government issued identification card;
5. One recent 2x2 ID picture; and
6. Non-refundable application fee of P100.00 pesos

Upon approval of the membership application, the new member must pay the following to the JUSLA Cashier:

- a. Membership fee of P10.00 pesos;
- b. Documentation and processing fee of P90.00 pesos;
- c. JUSLA identification card of P50.00;
- d. Revaluation surplus as required under Subsection 4106S.7 of the MORNBFIs;
- e. Minimum capital contribution of at least P100.00 pesos or make an outright initial contribution of P1,000.00 pesos as the fixed capital contribution. Otherwise, every month thereafter, an amount which the member may desire as monthly capital contribution between P50.00 to P800.00 pesos. The first P1,000.00 pesos accumulated contribution shall be considered as the minimum fixed capital contribution.

For retired official or employee of the Court of Appeals who applied to be a special member, the age limit and items 2, 3, d and e shall not be required.

Q: What are accepted valid ID's?

A: The Association shall establish and verify the true identity of its members based on the official document as defined hereunder or other reliable, independent source documents, data or information.

Official document shall refer to any of the following identification documents:

(1) For Filipino citizens: Those issued by any of the following official authorities:

- (a) Government of the Republic of the Philippines, including its political subdivisions, agencies, and instrumentalities;
- (b) Government-Owned or -Controlled Corporations (GOCCs); or
- (c) The Association registered with and supervised or regulated by the Bangko Sentral ng Pilipinas, Securities and Exchange Commission or Insurance Commission;

(2) For low risk members:

Valid identification card ("ID") with photo and signature issued by the employer and any of the following or their equivalent as proof of eligibility:

- (a) Certificate of employment; or
- (b) Certificate of compensation; or
- (c) Endorsement from the company or department/ branch/office of government. (BSP Circular No. 993 dated 29 January 2018)

Q: Can I be a member at once?

A: Yes, provided all membership requirements are complied with.

Q: I was a member before, can I be a member again?

A: Yes, JUSLA allows re-admission of members as long as you are still qualified under the existing provisions in the By-Laws on membership. Requirements are the same as those for new members.

Q: Why do I have to update my membership data? My signature card?

A: This is in compliance with BSP regulations. The updating of documents includes the following:

- Mandatory updating every three (3) years or,
- When there are changes in the personal information. (e.g. Status from single to married)
- Change in present address and contact number
- Changes in the signature or physical circumstance of the member

Q: Can I request for the Specimen Signature Card (SSC) through mail?

A: No, affixing of signature must be in the presence of a regular employee of JUSLA or in the presence of the Executive Clerk of Court of the Judicial Region where the office of the

member is located. For those living abroad, a Consulate Specimen Signature Card must be submitted.

Q: I am disabled and could no longer write, how do I update my signature?

A: By affixing your thumb mark on the new SSC before a regular employee of JUSLA or in the presence of the Executive Clerk of Court of the Judicial Region where the office of the member is located and must be supported with medical certificate indicating that you could no longer write.

Q: I lost my JUSLA ID, what should I do?

A: Go to JUSLA Office, together with the following:

1. Two (2) Copies Affidavit of Loss duly notarized by a Notary Public
2. Photocopy of two (2) valid IDs (front and back)
3. ID replacement fee of Php50.00

Q: I have retired from the service, am I still a JUSLA member?

A: A retired regular member may be allowed to continue his membership as special member up to five years from date of retirement, upon application and approval by the Board provided that he/she has still an existing capital contribution and the application must be received within one (1) month from the date of retirement.

Q: What are the standard fees/charges imposed by JUSLA?

A: Among the common charges are the following:

- ID fee – Php50.00 (for new members)
- ID replacement fee – Php50.00
- Loan Pre-Termination fee – Php50.00
- Check Cancellation Fee – Php20.00
- Membership Fee – Php10.00
- Documentation and Processing Fee – Php90.00
- Resignation Fee – Php50.00
- Withdrawal Fee – Php10.00
- Computation of Rebate – Php10.00

Q: What is my proof that I am a member of JUSLA?

A: Upon payment of the initial capital contribution, a certificate of membership and identification card duly signed by the President and the Secretary and affixed with the corporate seal of the Association are issued to all qualified and admitted members.

Q: Is my membership transferrable?

A: Membership in the association and all rights arising therefrom are personal and non-transferable.

ON CAPITAL CONTRIBUTIONS

Q: Why is there a need to set a preferred fixed/non-withdrawable capital contribution?

A: In compliance with BSP Circular No. 789, capital contributions of members shall be classified as either fixed/non-withdrawable or withdrawable. Fixed/non-withdrawable capital refers to the member's capital contribution which he must maintain for the duration of his membership. Withdrawable capital refers to the amount of capital contributions which may be withdrawn by a member pursuant to the terms and conditions prescribed under the By-laws of the NSSLA.

Q: How do a member set his preferred fixed/non-withdrawable capital contribution?

A: A member may set his preferred fixed/non-withdrawable capital contribution by filling up the prescribed forms as follows:

1. Setting his preferred fixed/non-withdrawable capital contribution to at least P1,000 (minimum) which may be increased from time to time but not exceeding P46,000; or
2. Setting immediately his preferred fixed/non-withdrawable capital contribution at the ceiling amount of P46,000.

In the first option, the amount set as fixed/non-withdrawable shall be segregated from the member's existing contribution if sufficient, otherwise, the monthly contribution shall be divided equally.

Q: Why do members have to increase their preferred fixed/non-withdrawable capital contribution from time to time?

A: A member is required to increase his fixed/non-withdrawable capital contributions from time to time because at no time shall the total withdrawable capital contributions of a member exceed ten times (10X) his fixed/non-withdrawn capital contributions. (E.g. P1,000 fixed/non withdrawable times 10 equals P10,000, total maximum withdrawable capital contribution)

Q: When is the proper time to increase the preferred fixed/non-withdrawable capital contribution of a member?

A: A member shall request for an increase of his preferred fixed/non-withdrawable capital contribution within three (3) months before reaching his previously set ceiling.

Q: What will happen if a member does not want to increase his fixed/non-withdrawable capital after reaching the set fixed/non-withdrawable capital contribution?

A: JUSLA shall refund the excess amount to the member and shall no longer accept additional capital contribution from him.

Q: After setting-up his preferred fixed/non-withdrawable capital contributions, can a member request for the reduction of the amount already set?

A: No. Reduction of the fixed/non-withdrawable capital contribution is not allowed until resignation as member as per BSP Circular No. 789.

Q: Why do I have no dividend/share in the net income distribution?

A: There is no dividend/share in the net income distribution for accounts falling below Php1,000 and/or dormant/inactive accounts for more than one (1) year.

Q: Why is my deposit/capital contribution not earning that much dividend/share in the net income distribution?

A: JUSLA computes dividend/share based on the net income realized during a given year and on the ending balance (EB) of the Capital Contribution Account (CCA) as of the end of the year. As such, only deposits/contributions received on or before the cut-off date per declaration of dividends/shares in the net income distribution will be considered in the computation of dividend/share in the net income distribution. Withdrawals made on or before the cut-off date will not earn dividend/share in the net income distribution any more.

Q: What does tax exempt mean?

A: The shares of members from the net income of the association are tax exempt and therefore not subject to withholding tax.

Q: Is my capital contribution insured?

A: No, JUSLA is a non-bank financial institution. As such, its capital contributions are not covered by Philippine Deposit Insurance Corporation (PDIC).

Q: Can a representative fill-in the amount or date on the withdrawal form as authorized by a member?

A: Yes, provided a duly notarized Special Power of Attorney (SPA) signed by both the member and the authorized representative is submitted. For those living abroad, a consularized SPA must be submitted. The JUSLA ID or any valid ID of the member and the authorized representative (attorney- in fact) must also be presented.

Q: How can membership be terminated?

A: Membership shall be terminated in the manner and for the causes enumerated below and shall have the effect of extinguishing all rights of a member in the association or in its property and the capital contribution shall not be entitled to receive further share in the net income of the Association. (Sec. 9, Article III of the Amended By-Laws)

1. Voluntary. Any member who decides to resign from the Association shall inform the Board in writing of such intent and the reason/s thereof, subject to approval. In case the resigning member is a co-maker for an outstanding loan of another member, the Board may prescribe reasonable terms and conditions to protect the interests of the Association. Voluntary termination of membership should be done by the member or any authorized representative.
2. Involuntary.
 - Reduction of the member's capital contribution to zero
 - Death of a member
 - Dismissal from government service
 - Member's refusal to meet obligations
 - Abolition of the office or position of a member
 - Resignation or retirement from government service
 - Transfer to non-JUSLA member office
 - Expiration of the 5-year period after retirement date of special members as defined under Article III, Section 3b of the By-Laws.

ON LOANS

Q: What are the requirements when applying for a loan with the Association?

A. A member can avail of the product and services of the Association, subject to the submission of the following requirements:

1. A duly accomplished loan application form (obtained from the Association's office or website) signed by the applicant and the co-makers. The names of the applicant and the co-makers must be printed legibly or typewritten below their signatures.
2. A certified latest statement of earned leave credits of at least 40 days.
3. Latest pay slip/Certification of monthly salary and deductions from the employer.

Q: Who are qualified to act as co-maker?

A: Only regular members of the Association are qualified to act as co-makers for regular and co-terminous members. Special members may act as co-maker within their respective agencies/office or judicial region/district.

Loan applicants may get co-makers employed with the same office who are JUSLA member, except when there are not enough JUSLA members in said office, in which case, they may get co-makers from within the same judicial region or regional district.

Q: What is the Single Borrower’s Limit (SBL)?

A: It is the maximum loan amount that a member may avail.

- 1) Loans may be granted in such amount not exceeding the borrower’s total capital contribution and ten (10) months’ salary or seventy percent (70%) of the fair market value of any property acceptable as collateral of the loan by way of first mortgage, subject to such other limitations provided by laws and regulations and upon approval by the Board of Trustees.
- 2) A new member may be allowed an initial loanable amount equivalent to one (1) month salary payable in six (6) months, provided that said member has earned at least 40 days leave credits and provided further that the loan shall be secured by co-makers who are JUSLA member and the number of co-makers is based on the amount of the loan in accordance with the following table except benefit loans of P10,000.00 and below and those secured by capital contribution, real estate or chattel.

Amount of Loan	Number of Co-Makers	Number of Times as Co- Makers
Minimum Loanable Amount up to Php10,000.00	2	10
More than Php10,000.00 up to Php40,000.00	4	8
More than Php40,000.00 up to Php60,000.00	6	6
More than Php60,000.00 up to Maximum Loanable Amount	8	4

- 3) A special member under Article III, Section 3.b. of the By-Laws (retired regular member) may borrow only to the extent of its capital contribution.
- 4) In all cases, loans shall be granted based on the borrowing and paying capacity of the borrower as may be determined by the Board.

Q: Why do we have to open a Debit Card Account for our loan proceeds? Why not issue a check?

A: Effective August 29, 2014, all members were required to open a LANDBANK Visa Debit Card or opt to use their existing LANDBANK Saving/ATM accounts to facilitate the release of loan proceeds, withdrawal of capital contribution and dividends/ shares in the net income of the Association.

Q: If I apply for a loan renewal, do I get a refund of any loan overpayment due to the continuous deduction of the monthly amortization of my previous loan?

A: Yes, you are entitled to a refund of any overpayment on your loan.

Q: Can I avail of any loan products even if I still have an outstanding salary loan?

A: For regular member, yes you can avail of the Emergency Loan, Multi-Purpose Loan and other loan products depending on your borrowing and paying capacity.

Q: When can I renew my Salary Loan?

A: Renewal of salary loan is allowed when loan payment has reached 30% of the amount borrowed.

Q: When shall a loan be considered past due?

A: Loans including restructured loans, shall be considered past due when any principal and/or interest or installment due, or portions thereof, are not paid on their contractual due date, in which case, the total outstanding balance thereof shall be considered as past due.

Q: My loan is due for payment on a non-working day, will it be considered delinquent?

A: When the due date of payment falls on a non-working day, the following business day become its due date; thus, it will not be considered delinquent and will not incur penalty/charges.

Q: Do you accept second hand vehicles as collateral for a car loan?

A: No, only brand-new vehicles are accepted as collateral of loan secured by motor vehicles.

Q: What is the maximum loan secured by capital contribution that can be availed of?

A: The maximum amount of loan that may be secured by capital contribution is the amount of your total capital contribution as of the date of filing of the loan application.

Q: What is a Credit Redemption Insurance (CRI) or Mortgage Redemption Insurance (MRI)?

A: It is an insurance on the loan availed with the JUSLA to ensure the payment of the loan in case of death of the borrower.

Q: If a member dies and his loan is not fully paid, what will happen to his loan balance?

A: Effective September 1, 2016 all loans granted by JUSLA except loans secured by capital contributions are covered by credit redemption insurance (except those denied coverage by Insurance Provider and those over 65 years old). If the member/borrower dies during the term of the loan, the loan will be paid by the insurance provider for as long as the loan is not in arrears for more than three (3) months and subject to the submission of all required documents.

Q: Am I insured as a member of JUSLA?

A: The insurance on the life of the member shall be equal to the amount of his approved loan with the Association but not to exceed Php1,500,000.

Q: If a member-borrower defaulted in his/her loan payment, what will happen to his loan balance?

A: In case a member-borrower defaulted in the payment of loan, JUSLA shall immediately offset such loan against the total capital contribution which may result to a reduction of the fixed/non-withdrawable capital contribution and/or the termination of membership. In case the capital contribution is insufficient you shall be required to settle the remaining balance in the manner mutually agreed upon.

Q: Can I consolidate all my loans (Salary Loan 1, Salary Loan 2 and Salary Loan3)?

A. Consolidation of loans applies to regular members only since they can avail more than one loan product.