

Kabalikat sa Pag-unlad Program FAQs

1. Who can join the Kabalikat Program?
 - Any active member of any MPCs (i.e. Agrilogx, Asiapro, Kaakbay sa Kinabukasan, Gawa at Kalinga, Kaamulan, Kadayawan, Tnalak, Victory, and Worklife) under Tipon or Outsource Asia **AND** have already completed their Share Capital can join the Kabalikat Program.
2. Can non-revenue members of CWCC join the Kabalikat Program?
 - Yes
3. How do I enroll in the Kabalikat Program?
 - Coordinate with your SMS/MS or go to the nearest office.
 - Accomplish the Long-term Time Deposit Application form (ALTD).
 - Affix your signature on the Authority to Deduct (ATD) in the lower portion of the ALTD if your chosen mode of payment is through payout deduction
 - Submit the fully accomplished ALTD and ATD together with a photocopy of your SOMA (for 1 month) and your Cooperative ID to the Cooperative Affairs Department. The photocopy of your ID and SOMA should bear your signature.
4. Is the ALTD form downloadable?
 - Yes, but the completed form has to be submitted, together with a photocopy of the member's SOMA and Cooperative ID, to the Cooperative Affairs Department via SMS/MS or MPC Office.
 - Members may download a copy of the ALTD through the QR code below:



5. Does each MPC have its own ALTD?
 - Yes.
6. What is the minimum amount I can invest in the Kabalikat Program?
 - The minimum investment amount is P10,000.
7. Is there a maximum limit of investment?
 - None.

8. Can I invest more than P10,000?

- Yes, just cross out the “P10,000” in the ALTD and write your desired amount beside the crossed-out P10,000, affix your signature above the new amount, and have a representative of the Treasury Department countersign your ALTD.
- There is no limit in the amount of money that you can invest.

9. What are the available modes of payment?

- a) Payout deduction of 5% net of payout per cut-off,
- b) Payout deduction of P100 per week or P200 every cut-off (P400 per month),
- c) One-time payout deduction,
- d) One-time cash payment made directly to the Treasury Department, **OR**
- e) One-time cash payment (over-the-counter (OTC)/online) made to your chosen bank.
- f) For investment of more than P10,000.00 through payout deduction, just indicate the total amount of investment and the desired amount to be deducted from payout every cut-off.
- g) For investment of more than P10,000.00 through cash payment/ deposit, just indicate the total amount of your investment.

**** You may deposit your investment thru the following banks:**

LUZON	VISAYAS	NORTH MINDANAO	SOUTH MINDANAO
RCBC Mandaluyong Branch Asiapro Multi-purpose Cooperative Account no: 7-589-11793-4	MBTC Mango Branch Asiapro Multipurpose Cooperative Account no: 216-7-216517977	MBTC Borj Branch Kaamulan Multipurpose Cooperative Account no: 435 7 435 910757	RCBC Victoria Branch Tnalak MultiPurpose Cooperative Account no: 07590504852

RCBC Pioneer Branch Gawa at Kalinga Multipurpose Cooperative Account no: 7-5906-7770-0	RCBC Fuente Branch Victory Multipurpose Cooperative Account no: 00445813869	MBTC Divisoria Branch Asiapro Multipurpose Cooperative Account no: 426-3-42613964-3	RCBC Victoria Branch Asiapro Multi-Purpose Cooperative Account no: 01526261824
RCBC Pioneer Branch Worklife Multipurpose Cooperative Account no: 7-5906-7770-1			
RCBC Pioneer Branch Kaakbay sa Kinabukasan Multipurpose Cooperative Account no: 7-5906-7769-9			

10. If I opt for the payout deduction as a mode of payment, will it be reflected in my SOMA (viewable in CHRIS)?

- Yes, it will be reflected in members' SOMA as "Long-term Time Deposit."

11. Who do I approach if I want to make a one-time payment to the Treasury Department?

- Members may approach the following Treasury Department representatives:

LUZON	VISAYAS	NORTH MINDANAO	SOUTH MINDANAO
Treasury Head: Cristie Cabigon Address: 70 San Rafael Street, Barangay Kapitolyo, Pasig City, Metro Manila Email: ccabigon@asiapro.coop	Jamylha Villaceran Address: Victory MPC – Room 302-304 The Rivergate Complex, Gen.Maxilom Ave., Kamputhaw, Cebu City Email: jamylha.villaceran@asiapro.coop	Treasury Head: Ann Elago Address: North Mindanao Regional Office – 2nd Floor S&C Development and Construction Co. Inc. Building, National Highway Purok 11 Baloy, Tablon, Caga Email: ann5elago@gmail.com	Treasury Head: Aileen Prior Address: South Mindanao Regional Office – 346 Sampaguita St. Juna Subdivision, Matina, Davao City Email: aileengrate.prior@gmail.com
ASIAPRO – Michelle Cruz Address: 70 San Rafael Street, Barangay Kapitolyo, Pasig City, Metro Manila Email: mitchcruz1029@gmail.com		Sarah Jane Obligado Address: North Mindanao Regional Office – 2nd Floor S&C Development and Construction Co. Inc. Building, National Highway Purok 11 Baloy, Tablon, Cagayan De Oro City. Email: obligado_asiapro@yahoo.com	Emelyn Serentas Address: South Mindanao Regional Office – 346 Sampaguita St. Juna Subdivision, Matina, Davao City Email: emem_26_1980@yahoo.com
KSK – Chloe Jamias Address: 70 San Rafael Street, Barangay Kapitolyo, Pasig City, Metro Manila Email: jamiaschlo@gmail.com			

GAK & WORKLIFE –

Renalyn Cruz

Address: 70 San Rafael
Street, Barangay
Kapitolyo, Pasig City,
Metro Manila

Email:

rhenafhc@gmail.com

12. To which banks can I deposit (OTC/online) my one-time payment?

LUZON	VISAYAS	NORTH MINDANAO	SOUTH MINDANAO
RCBC Mandaluyong Branch Asiapro Multipurpose Cooperative Account no: 7-589-11793-4	MBTC Mango Branch Asiapro Multipurpose Cooperative Account no: 216-7-216517977	MBTC Borj Branch Kaamulan Multipurpose Cooperative Account no: 435 7 435 910757	RCBC Victoria Branch Tnalak MultiPurpose Cooperative Account no: 07590504852
RCBC Pioneer Branch Gawa at Kalinga Multipurpose Cooperative Account no: 7-5906-7770-0	RCBC Fuente Branch Victory Multipurpose Cooperative Account no: 00445813869	MBTC Divisoria Branch Asiapro Multipurpose Cooperative Account no: 426-3-42613964-3	RCBC Victoria Branch Asiapro Multi-Purpose Cooperative Account no: 01526261824
RCBC Pioneer Branch Worklife Multipurpose Cooperative Account no: 7-5906-7770-1			

RCBC Pioneer Branch Kaakbay sa Kinabukasan Multipurpose Cooperative Account no: 7-5906-7769-9
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13. If I do OTC/online bank deposit, do I have to provide a copy of my deposit slip?
- Yes, members have to send a copy of their deposit slip(s) to the Treasury Department representative per MPC/region.
 - Kindly include the following details in your email request:
 - Complete name
 - Name of MPC
 - Area of Assignment

LUZON	VISAYAS	NORTH MINDANAO	SOUTH MINDANAO
Treasury Head: Cristie Cabigon Email: ccabigon@asiapro.coop	Treasury Head: Ann Elago Email: ann5elago@gmail.com	Treasury Head: Ann Elago Email: ann5elago@gmail.com	Treasury Head: Aileen Prior Email: aileengrate.prior@gmail.com
ASIAPRO – Michelle Cruz Email: mitchcruz1029@gmail.com	Jamylha Villaceran Email: jamylha.villaceran@asiapro.coop	Sarah Jane Obligado Email: obligado_asiapro@yahoo.com	Emelyn Serentas Email: emem_26_1980@yahoo.com
KSK – Chloe Jamias Email: jamiaschlo@gmail.com			
GAK & WORKLIFE – Renalyn Cruz Email: rhenafhc@gmail.com			

14. Does the Kabalikat Program have a GCash account I can transfer my payment to?
- Currently, the Kabalikat Program **does not** have a GCash account. Members may pay through the following means:
 - a) Payout deduction
 - b) Over-the-counter (OTC) bank transfer
 - c) Online bank transfer
 - d) OTC payment to the Treasury Department
15. What will be the proof that I have enrolled in the Kabalikat Program and have a Kabalikat Long-term Time Deposit?
- A Long-term Time Deposit Certificate (LTDC) will be issued by a representative of the Cooperative Affairs Department to members as soon as they have fully paid for the amount of investment stated in their ALTD.
16. Can I receive an LTDC before I fully pay for my investment?
- No, members will only receive an LTDC only once they have fully paid for the investment amount they stated in the ALTD.
17. If a member transfers from one MPC to another, will the LTDC still be valid?
- If a member transfers from one MPC to another, the member will be issued a replacement LTDC with the new MPC's name by a member of the Cooperative Affairs Department. The member has to surrender the old LTDC before he can issued with a new LTDC
18. How long will the Kabalikat Program run for?
- The Kabalikat Program will run for five (5) years in which the principal amount cannot be withdrawn.
19. When does the 5-year term begin?
- The 5-year term begins from the date stated on the LTDC.
20. What is the maximum amount of interest I can earn if I join the Kabalikat Program?
- Currently, the maximum interest rate is at 10% per annum.
21. How often will the interest payment be released?
- Twice a year: every June 18 (for December-May) and December 18 (for June-November) of every year for five (5) years
- *Only the principal amount will earn interest**
22. Is there a way I can see in real-time how much I have already invested and the remaining balance?
- You can visit the official Kabalikat Program website at <https://kabalikat.tipon.coop/>

23. Where can I get my login ID and password for the Kabalikat Program website?

- The Cooperative Affairs Department will be responsible for assigning members their login ID and password to the Kabalikat website.
- Kindly send an email request to Andrea Rigodon at arigodon@asiapro.coop for access and temporary password.

24. Can I pre-terminate my Kabalikat Investment?

- Pre-termination will only be allowed based on the given conditions by the Management:

> Fixed Interest Rate (10%)

- a. Permanent disability
- b. End of work due to health reasons
- c. Retirement
- d. Loss of work due to the closure of the Cooperative
- e. Retrenchment
- f. Serious illness
- g. Death

> Tiered Interest (depends on the term of investment)

- a. Resignation
- b. Dismissal due to a case.

25. Will there be a pre-termination fee?

- Yes.

26. How much is the pre-termination fee?

- The pre-termination fee will be based on the graduated interest rates based on the number of years invested or placed in time deposit minus interest already received/paid.

Year of Investment	Interest Earned	Interest on Early Withdrawal
Year 1	10%	3.5%
Year 2	10%	3.0%
Year 3	10%	2.5%
Year 4	10%	1.5%
Year 4+*	10%	0.5%

* if need to withdraw between the 4th & 5th year.

** interest earned on early withdrawal. 10% will still be the interest earned annually if the investment remains deposited in the cooperative.

- The difference between the interest actually received and the graduated interest rate of 2.5% to 9% interest paid will be deducted from the investment (Ex. If a member pre-terminates their P10,000 investment at the start of the 2nd year, P541.67 interest paid, computed interest at 2.5% difference will result to P406.25 being deducted from the P10,000 investment leading to a Net Withdrawal of P9,593.75)

Scenario: Member pre-terminates on January of 2nd year Investment amount: 10,000.00					
Month	Installment	Balance	Interest Earned (10%) If not Pre-terminated	Interest Earned (2.5%) If Pre-terminated	Variance
January	833.33	833.33	6.94	1.74	(5.21)
February	833.33	1,666.67	13.89	3.47	(10.42)
March	833.33	2,500.00	20.83	5.21	(15.63)
April	833.33	3,333.33	27.78	6.94	(20.83)
May	833.33	4,166.67	34.72	8.68	(26.04)
June	833.33	5,000.00	41.67	10.42	(31.25)
July	833.33	5,833.33	48.61	12.15	(36.46)
August	833.33	6,666.67	55.56	13.89	(41.67)
September	833.33	7,500.00	62.50	15.63	(46.88)
October	833.33	8,333.33	69.44	17.36	(52.08)
November	833.33	9,166.67	76.39	19.10	(57.29)
December	833.33	10,000.00	83.33	20.83	(62.50)
TOTAL			541.67	135.42	(406.25)

27. What do I need to submit to pre-terminate my Kabalikat Investment?

- Members will need to submit a letter of request for the pre-termination of their Kabalikat Investment together with their LTDC to a representative of the Cooperative Affairs department based on their MPC:
 - Asiapro, KSK, Worklife MPC: arigodon@asiapro.coop
 - GAK, Victory MPC: tejanomaris@gmail.com

- Kaamulan MPC: jori_adel03@yahoo.com.ph
 - Tnalak, Kadayawan MPC: gduran@tnalak.coop
- If there are some questions on the submitted documents, they will be returned to the members' SMS/MS for validation.
- Once the pre-termination request has been approved, the amount invested minus charges will be credited to the member-investor's ATM or check payment if so requested.