LANDBANK LOAN PAYMENT MORATORIUM

For Pension and Emergency Relief (PeER) Loan Borrowers with LANDBANK pension and payroll accounts

FAQs - Frequently Asked Questions

LANDBANK is offering a payment moratorium as temporary payment relief to help borrowers manage higher household expenses due to rising electricity and fuel costs, as well as ongoing recovery from recent calamities.

Q. What is the LANDBANK Loan Payment Moratorium?

It is a temporary payment relief program for existing LANDBANK Pension and Emergency Relief Loan borrowers.

Q. Who can avail of this relief?

- *Borrowers whose pension and payroll accounts are with LANDBANK and whose loans are updated and in good standing*
- *An existing borrower of LANDBANK for at least six (6) months*
- *With remaining loan term of at least 12 months*

Q. How do I benefit from this program/ facility?

You may pause your monthly loan amortization payments for six (6) months (from June 15 to November 30, 2026). During this time, you will not need to pay your monthly dues.

Q. Will there be extra charges?

Yes. Interest will still apply during the payment break. This will be added to your last two (2) loan payment due dates based on your new amortization schedule.

	Amortization Due	Payment Type	Regular Amortization (Principal + Interest)	Moratorium Interest	Total Payment
	December 2025	1st Amortization	₱10,000	–	₱10,000
	January - May 2026	Regular payment	₱10,000	–	₱10,000
	June 2026	**Start of moratorium**	–	–	–
	July 2026	Moratorium	–	–	–
	August 2026	Moratorium	–	–	–
	September 2026	Moratorium	–	–	–
	October 2026	Moratorium	–	–	–
	November 2026	**End of moratorium**	–	**₱2,000 (Total moratorium interest from June 2026 to November 2026)**	–
	December 2026 - October 2027	Regular payment resumes	₱10,000	–	₱10,000
	November 2027 **(Original Maturity Date)**	Regular payment	₱10,000	–	₱10,000
Extension Period	December 2027	Regular payment	₱10,000	–	₱10,000
	January 2028	Regular payment	₱10,000	–	₱10,000
	February 2028	Regular payment	₱10,000	–	₱10,000
	March 2028	Regular payment	₱10,000	–	₱10,000
	April 2028	Regular Payment with 50% moratorium interest	₱10,000	₱1,000	₱11,000 **
	May 2028 ***(New Maturity Date)***	Regular Payment with 50% moratorium interest	₱10,000	₱1,000	₱11,000 **

Q. When does the relief start?

The payment moratorium starts on June 15, 2026 up to November 30, 2026.

Q. What happens after the relief period?

Your regular monthly payments will resume.

Q. Will my loan term be extended?

*Yes. Your loan will be extended to reflect the missed payments. However, for **pension loan**, the borrower's age at loan maturity shall not exceed seventy-five (75) years old.*

Q. Do I need to submit any documents?

No documents are required.

Q. How do I qualify for the program?

The program will be rolled out nationwide. Interested applicants may visit the LANDBANK branch near you for application and assistance. For more details, visit our official website at www.landbank.com.

Q. Do I need to pay for additional insurance premium covering the extended term?

No. No additional loan insurance premium will be required. However, you will have no insurance coverage during the extended period.

Should you wish to be covered during the extended period, please coordinate with the LANDBANK branch near you.

Q. Can I choose not to join the program?

Yes. You may choose not to join the program, please coordinate with the LANDBANK branch near you.

Q. Can I still apply for a loan renewal even after availment of moratorium?

Yes, however, borrowers with loan renewal within the period of June 15- November 30, 2026 shall no longer be eligible for the moratorium.

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