



Introduction to Tiger Consulting Philippines (Legal name- Tiger Consulting Pl. Inc.)

Tiger Consulting PI Inc.

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Key Country Facts

Official Language

Ethnologies lists 175 individual languages in the Philippines, 171 of which are living languages while 4 no longer have any known speakers. They are part of the Borneo–Philippines group of the Malayo-Polynesian languages, which is itself a branch of the Austronesian language family.

According to the 1987 Philippine Constitution, Filipino and English are the official languages. Filipino is a standardized version of Tagalog, spoken mainly in Metro Manila and other urban regions. Both Filipino and English are used in government, education, print, broadcast media, and business.

Currency: Philippine Peso (PHP)

Time Zone: UTC +8

Capital City: Manila is the Capital of Philippines.

Laws and Customs: The Philippines has a democratic government. It is a constitutional republic with a presidential system. It is governed as a unitary state with the exception of the Autonomous Region in Muslim Mindanao, which is largely free from the national government. There have been attempts to change the government to a federal, unicameral, or parliamentary government since the Ramos administration.

Cultural observations Philippine culture is a combination of Eastern and Western cultures. The Philippines exhibits aspects found in other Asian countries with a Malay heritage, yet its culture also displays a significant amount of Spanish and American influences. Traditional festivities known as *barrio fiestas* (district festivals) to commemorate the feast days

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of patron saints are common. The Moriones and Sinulog Festivals are a couple of the most well-known. These community celebrations are times for feasting, music, and dancing. Some traditions, however, are changing or gradually being forgotten due to modernization. The Bayanihan Philippine National Folk Dance Company has been lauded for preserving many of the various traditional folk dances found throughout the Philippines. They are famed for their iconic performances of Philippine dances such as the *tinikling* and *singkil* that both feature the use of clashing bamboo poles.

Establishing a company/legal entity in Country

Employment: Filipinos may work at will. Foreign workers and expatriates must possess valid visas, work passes, and employment passes prior to commencing work.

Working Hours: 8:00 am to 5:00 pm Mon-Fri

Banking and payments: The Philippines has a comprehensive banking system encompassing various types of banks, from large universal banks to small rural banks and even non-banks. As of 31 March 2011, there are 19 universal banks, 19 commercial banks, 73 thrift banks, 595 rural banks, 40 credit unions, and 15 non-banks with quasi-banking functions, all licensed with the Bangko Sentralng Pilipinas (Central Bank of the Philippines) under Republic Act No. 8791, also known as the General Banking Act of 2000, share roughly the same powers.

Visas & work permits: Depending upon the length of time a candidate intends to live and work, the Philippines visa application procedure will follow one of several courses.

- Where a candidate will be relocating to the Philippines for less than six months they will be required to submit a Special Work Permit application.
- However, where the duration of an assignment exceeds six months, candidates may apply for a Philippines work permit either from within the country or from their own country of residence.

Public Holidays

- | | |
|-----------------------|-------------------------------------|
| • New Year's Day | 1 January |
| • Moundy Thursday | (date will move slightly each year) |
| • Good Friday | (date will move slightly each year) |
| • ArawngKagitingan | 9 April |
| • Labour Day | 1 May |
| • Independence Day | 12 June |
| • Eid'IFitr | (date will move slightly each year) |
| • Ninoy Aquino Day | 21 August |
| • National Heroes Day | 26 August |
| • All Saint's Day | 1 November |
| • All Soul's Day | 2 November |
| • Bonifacio Day | 30 November |
| • Christmas Day | 25 December |
| • Rizal Day | 30 December |
| • New Year's Eve | 31 December |

Tax & Social Security

Social Security System (SSS)

Contributions: The SSS contribution rate is equivalent to 10.4% of a worker's monthly salary credit, which shared by;

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- Employer contribution is 7.07%
- Employee contribution is 3.33%

Benefits:

- a) Sickness Benefit: A daily cash allowance paid to a member for the number of days he or she is unable to work due to injury or sickness.
- b) Maternity Benefit: A daily cash allowance granted to a female employee who temporarily stops working due to childbirth or miscarriage.
- c) Disability Benefit: Cash benefits, a lump sum, or monthly pension for a member who becomes either totally or partially permanently disabled.
- d) Retirement Benefit: A member who reaches age 60 and is no longer employed, or age 65 whether employed or unemployed will receive a monthly pension for life if he or she has paid at least 120 monthly contributions, or a lump sum if less than 120 monthly contributions have been paid.
- e) Death Benefit: The primary beneficiary will receive a monthly pension if the deceased member has paid at least 36 monthly contributions or a lump sum if he or she has paid less than 36 monthly contributions.
- f) Funeral Benefit: A cash benefit of PHP 15,000 is paid to the beneficiaries or to any person who paid the burial expenses.
- g) Dependent's Pension: This additional pension is granted to each (up to five) dependent child of a deceased member, a totally disabled member, or a retiree pensioner, equal to 10% of the monthly pension or PHP 250, whichever is higher.

Reporting requirements

- Monthly:** Payroll
- Yearly:** Accounting/Audit
- Starters & Leavers:** Monthly as event occurs
- EPF:** Monthly filing 10th of the next month
- Annual Tax Filing:** Employers to file income tax return by 15th April of the year
Employees to file income tax return by 15th April of the year

Employment Law

Department of Local Employment (DOLE)


The DOLE is the national government agency mandated to formulate policies, implement programs, and serve as the policy-coordinating arm of the Executive Branch in the field of labour and employment.

Employees

- Payslips:** Monthly available on web-site, pdf or paper
- Payslip requirements:** (sample payslip)

Philippines - Tiger Consulting PI Inc											
Monthly Payroll Details											
Oct-2013											
Employee Name: Tiger Consulting			Job Title: Regional Manager			M: +63023685600			E: T.		
Employment Start Date: 01-Jan-13			M: T.			Email: SSS number:			HDMF number:		
Passport: Suite 22C Level 22 Tower One Ayala Triangle Ayala Avenue			Makati City Philippines 1226			TAX number:			Phil health number:		
DOB: 06-May-84			Marital Status: Single			BDO			Name:		
Account Number:											
Earnings			Deductions								
Month	Basic Salary	Total Earnings	RRR	SSS	HDMF	Phil. Health	Phil. Life	Phil. Acc. Fund	Phil. Pension	Phil. Disability	Net Pay
Jan	50,000.00	50,000.00	375.00	1,000.00	100.00	375.00	500.00	100.00	1,418.11	12,495.61	37,844.39
Feb	50,000.00	50,000.00	437.50	1,000.00	100.00	437.50	500.00	100.00	1,418.11	12,495.61	37,844.39
Mar	50,000.00	50,000.00	437.50	1,000.00	100.00	437.50	500.00	100.00	1,418.11	12,495.61	37,844.39
Apr	50,000.00	50,000.00	437.50	1,000.00	100.00	437.50	500.00	100.00	1,418.11	12,495.61	37,844.39
May	50,000.00	50,000.00	437.50	1,000.00	100.00	437.50	500.00	100.00	1,418.11	12,495.61	37,844.39
Jun	50,000.00	50,000.00	437.50	1,000.00	100.00	437.50	500.00	100.00	1,418.11	12,495.61	37,844.39
Jul	50,000.00	50,000.00	437.50	1,000.00	100.00	437.50	500.00	100.00	1,418.11	12,495.61	37,844.39
Aug	50,000.00	50,000.00	437.50	1,000.00	100.00	437.50	500.00	100.00	1,418.11	12,495.61	37,844.39
Sen	50,000.00	50,000.00	437.50	1,000.00	100.00	437.50	500.00	100.00	1,418.11	12,495.61	37,844.39
Oct	50,000.00	50,000.00	437.50	1,000.00	100.00	437.50	500.00	100.00	1,418.11	12,495.61	37,844.39
Nov	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	500,000.00	500,000.00	4,212.50	10,000.00	1,000.00	4,212.50	5,000.00	1,000.00	11,630.22	125,712.88	378,369.78

This is computer generated payroll. No signature is required.

Payroll Services Provided by

Tiger Consulting PI Inc
Suite 22C, Level 22 Tower One & Exchange Plaza, Ayala Triangle Ayala Avenue Makati City, Manila, Phil
T: +632 3685600

Holiday allowance:

Full-time employees are paid for public holidays.

Maternity:

Female employees are allowed to take 90 days maternity leave (holidays are counted) excluding normal sick leave, but will receive normal salary and/or wages for only 45 days.

Annual Leave:

Annual vacation is dependent on an employee's years of service with the company.

- 1 year to less than 3 years-10 working days
- 3 years to less than 5 years-12 working days
- 5 years up-15 working days

An approval from the superior must be obtained at least one day in advance. This reserves the right to call an employee back to work in an emergency case.

Vacation Accumulation:

Actual vacation accumulates (not over 5 working days) will be extended within next 1 year.

Business Leave:

The employee is permitted to take business leave of no more than 10 days per year and can use this right since starting work with the company.

An approval from the employee's superior must be obtained at least 1 day in advance.

Any business leave without the approval from the employee's superior will be regarded as desertion or absence from work.

Religious Leave:

Male employees who complete 3 years of service with the company can take paid religious leave not exceeding 30 days (including holidays).

Religious leave is permitted only 1 time per person.

Approval from an employee's superior must be obtained at least 30 days in advance.

After the end of religious leave, an employee has to submit the certificate issued by the temple or sacred place to his superior, within 7 days after returning to the office.

Military Service Leave:

Any male employee who is conscripted for military service will be regarded as terminating his employment from the date of conscription. After completing the conscription, he may reapply for work which will depend on the suitability of the position and the availability.

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Sterilization Leave: The employee is allowed to take sterilization leave for a period of time as per doctor's recommendation in a medical certificate.

Sickness: The employee is permitted to take sick leave with pay of no more than 30 days per year and can use this right since starting work with the company. If taking 3 or more consecutive day's sick leave, the medical certificate and a sick leave form must be submitted to his/her superior as soon as he/she returns to the office.

The employee is permitted to take sick leave with pay of no more than 60 days per year, if the employee gets an illness or has an accident arising from work.

Benefits to the employee in country

Home Development Mutual Fund (PAG-IBIG Fund)

The HDMF is a provident savings system providing housing loans to private and Philippine government employees, and to self-employed persons who elect to join the Fund.

Contributions:

- Employee will contribute 2% of monthly compensation, (or 1% if earning PHP 1,500 per month or less); additional contributions may also be made.
- The company will contribute to 2% of the monthly compensation of each covered employee.

Benefits:

- Upon termination of membership, in accordance with the rules on termination, an eligible member is entitled to receive his or her total accumulated value in the Fund. In addition to the member's total accumulated value in the Fund, there is a death benefit payable of PHP 6,000.
- The PAG-IBIG Expanded Housing Loan Program (EHL) is available to eligible members. The maximum loan is PHP 2,000,000.
- The Multi-Purpose Loan (MPL) Program provides immediate assistance to eligible PAG-IBIG members so that they can finance medical, educational, livelihood, minor home improvement, purchase of appliances and furniture, and other related needs.
- The Pag-IBIG Overseas Program (POP) provides eligible Filipino overseas workers/immigrants the opportunity to obtain a housing loan for as much as PHP 2,000,000.
- Other loan programs include the Land Development and Construction Program, Stock Investment Loan Program, and Home Repair/Improvement Loan Program.

Philippine Health Insurance Corporation (PhilHealth)

PhilHealth is administered by the Philippine National Health Corporation, which is designed to provide employees with a practical means of paying for adequate medical care in the Philippines.

Contributions: The monthly health insurance premium of an employee is pegged at 2.5 percent of the salary base, which is shared by;

- 1.25% from employee
- 1.25% from employer

Salary Bracket	Salary Range	Salary Base	Total Monthly Premium	Employee Share	Employer Share
1	7,999.99 and below	7,000.00	175.00	87.50	87.50
2	8,000.00 - 8,999.99	8,000.00	200.00	100.00	100.00

3	9,000.00 - 9,999.99	9,000.00	225.00	112.50	112.50
4	10,000.00 - 10,999.99	10,000.00	250.00	137.50	125.00
5	11,000.00 - 11,999.99	11,000.00	275.00	150.00	137.50
6	12,000.00 - 12,999.99	12,000.00	300.00	162.50	150.00
7	13,000.00 - 13,999.99	13,000.00	325.00	162.50	162.50
8	14,000.00 - 14,999.99	14,000.00	350.00	175.00	175.00
9	15,000.00 - 15,999.99	15,000.00	375.00	187.50	187.50
10	16,000.00 - 16,999.99	16,000.00	400.00	200.00	200.00
11	17,000.00 - 17,999.99	17,000.00	425.00	212.50	212.50
12	18,000.00 - 18,999.99	18,000.00	450.00	225.00	225.00
13	19,000.00 - 19,999.99	19,000.00	475.00	237.50	237.50
14	20,000.00 - 20,999.99	20,000.00	500.00	250.00	250.00
15	21,000.00 - 21,999.99	21,000.00	525.00	262.50	262.50
16	22,000.00 - 22,999.99	22,000.00	550.00	275.00	275.00
17	23,000.00 - 23,999.99	23,000.00	575.00	287.50	287.50
18	24,000.00 - 24,999.99	24,000.00	600.00	300.00	300.00
19	25,000.00 - 25,999.99	25,000.00	625.00	312.50	312.50
20	26,000.00 - 26,999.99	26,000.00	650.00	325.00	325.00
21	27,000.00 - 27,999.99	27,000.00	675.00	337.50	337.50
22	28,000.00 - 28,999.99	28,000.00	700.00	350.00	350.00
23	29,000.00 - 29,999.99	29,000.00	725.00	362.50	362.50
24	30,000.00 - 30,999.99	30,000.00	750.00	375.00	375.00
25	31,000.00 - 31,999.99	31,000.00	775.00	387.50	387.50
26	32,000.00 - 32,999.99	32,000.00	800.00	400.00	400.00
27	33,000.00 - 33,999.99	33,000.00	825.00	412.50	412.50
28	34,000.00 - 34,999.99	34,000.00	850.00	425.00	425.00
29	35,000.00 and up	35,000.00	875.00	437.50	437.50

*Employee share represents half of the total monthly premium while the other half is shouldered by the employer.

Benefits: Each sickness or injury requiring hospitalization/surgical operation is covered. Complications of pregnancy and surgical family planning procedures like vasectomy and ligation are also covered.

Marriage: The company will pay 5,430 PHP for the employee's first and legal marriage. Employee has to submit within 60 days from the date in marriage License.

Disaster: The company will pay up to 27,140 PHP to an employee who suffers from the damage due to a disaster under the executive's decision.

Gift Set for Patient: In case of employee being an IPD in the hospital, the employee will be visited by HR department or the co-workers of employee with a gift set worth not more than 1,360 PHP/ time.

Expatriates:

Accommodation

The country's over 7,000 islands offer plenty of life-style choices for expats. Rural farmhouses, condominiums, and rooms in shared apartments are all available. As is the case everywhere in the world, housing is not as widely available in urban centers. The rent is also higher than in remote rural areas.

The rents are highest in Metro Manila. The best and safest way to find a place to stay during your expat life in the Philippines is by recommendations from friends and colleagues. Internet listings and classified ads in local

newspapers are also a great way to start. Important national dailies include *The Philippine Star*, *The Daily Tribune*, or *Manila Bulletin*.

The typical lease in the Philippines has duration of 12 months, after which the contract can be extended. When you rent a place, you are expected to pay the first month's rent and hand out 11 pre-dated checks to your landlord to cover the rent of the entire lease. Shorter contracts are not common. If you are living in the Philippines for only a few months, think about renting a serviced apartment instead.

Transportation

There are many ways to get around, especially in urban areas. Buses, Jeepneys, taxis, and motorized tricycles are commonly available in major cities and towns. In 2007, there were about 5.53 million registered motor vehicles with registration, increasing at an average annual rate of 4.55%. Train services are provided by three main railway networks that serve different areas of Metro Manila and parts of Luzon: the Manila Light Rail Transit System (LRT), the Manila Metro Rail Transit System (MRT), and the Philippine National Railways (PNR).

Food

Philippine cuisine has evolved over several centuries from its Malayo-Polynesian origins to become a mixed cuisine with many Hispanic, Chinese, American, and other Asian influences that have been adapted to local ingredients and the Filipino palate to create distinctively Filipino dishes. Dishes range from the very simple, like a meal of fried salted fish and rice, to the elaborate, such as the *paellas* and *cocidos* created for fiestas. Popular dishes include *lechón*, *adobo*, *sinigang*, *kare-kare*, *tapa*, *crispy pata*, *pancit*, *lumpia*, and *halo-halo*. Some common local ingredients used in cooking are calamondins, coconuts, *saba* (a kind of short wide plantain), mangoes, milkfish, and fish sauce. Filipino taste buds tend to favour robust flavours but the cuisine is not as spicy as those of its neighbours.

Unlike many of their Asian counterparts, Filipinos do not eat with chopsticks; they use Western cutlery. However, possibly due to rice being the primary staple food and the popularity of a large number of stews and main dishes with broth in Philippine cuisine, the main pairing of utensils seen at the Filipino dining table is that of spoon and fork, not knife and fork. The traditional way of eating with the hands known as *kamayan* is seen more often in less urbanized areas.