



Republic of the Philippines  
**Department of Education**  
 REGION VIII - EASTERN VISAYAS

394

January 10, 2025

**REGIONAL MEMORANDUM**

No. **042** s. 2025

**ADVISORY AND GUIDELINES ON THE LOAN MORATORIUM IMPLEMENTATION**

To: Schools Division Superintendents  
 Regional Office Personnel  
 All Others Concerned

1. Attached are Advisory dated January 3, 2025 and Memorandum dated December 19, 2024 with the subject: Guidelines on the Loan Moratorium Implementation.
2. Refer to the annexes for the list of APDS-accredited lenders/bank who will provide loan moratorium with the procedures and considerations in the implementation.
3. Immediate dissemination of and strict compliance with this Memorandum are desired.

**EVELYN R. FETALVERO, CESO III**  
 Regional Director

Enclosure: As stated

Reference: As stated

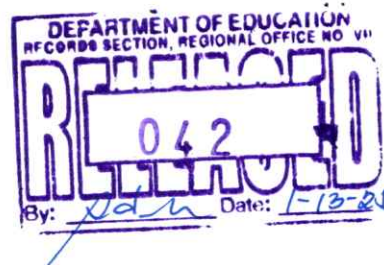
To be indicated in the Perpetual Index under the following subjects:

ADVISORY

LOAN

MORATORIUM

AD-PS-EDR



Address: Government Center, Candahug, Palo, Leyte  
 Telephone No.: (053) 832-5738  
 Email Address: region8@deped.gov.ph  
 Website: region8.deped.gov.ph



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Republic of the Philippines  
**Department of Education**  
OFFICE OF THE ASSISTANT SECRETARY FOR FINANCE

January 3, 2025

**ADVISORY**

**TO: ALL PAYROLL PROCESSORS IN THE REGIONAL OFFICES  
SCHOOLS DIVISION OFFICES  
IMPLEMENTING UNITS  
ALL CONCERNED DEPED PERSONNEL**

1. In line with Annex E of the Memorandum dated December 19, 2024, the attached list of APDS-accredited lenders/banks will provide a **one-month loan moratorium (via refund) to DepEd personnel in calamity-stricken areas**, as part of the assistance requested by Secretary Sonny Angara. For reference, an annex listing the areas officially declared as calamity-stricken since September 2024 is included herewith.
2. Monthly deductions for loan payments granted by the said lenders shall continue to be remitted directly to the respective lenders. Payroll officers are reminded not to withhold or adjust the remittance for these loans.
3. The loan moratorium is optional. DepEd personnel who prefer to continue regular loan payments may choose not to avail of the moratorium. For those who wish to avail, the moratorium will be implemented through refunds directly from the lenders, ensuring flexibility and allowing borrowers to avoid extending their loan terms if desired.
4. The loan moratorium is available only to DepEd personnel in officially declared calamity-stricken areas (listed in the annex). Lenders may establish additional criteria to determine eligibility for a refund. Eligible borrowers may apply for the refund from January to March 2025. Interested borrowers must coordinate directly with their respective lenders for the application and availment process.
5. Interest accrued during the moratorium will not be waived. As clarified, while interest will accrue, no "interest on interest," penalties, or surcharges will be applied. The accrued interest for the applicable month **will not be included in the refund.**
6. For personnel who avail of the loan moratorium (refund), the termination date of their loans will be extended by one month. Lenders are required to submit a list



Address: GF Teodora Alonzo Bldg., DepEd Complex Meralco Avenue, Pasig City  
Telephone No.: (02) 8633-7231  
Email Address: [asec.finance@pm@depd.gov.ph](mailto:asec.finance@pm@depd.gov.ph)

of DepEd personnel who availed of the moratorium (refund) at the end of the program.

7. For the information and compliance of all concerned.



**ATTY. EDSON BYRON K. SY**  
Assistant Secretary

Copy Furnished:

1. Annalyn M. Sevilla  
Undersecretary for Finance
2. Atty. Fatima Lipp D. Panorlongan  
Undersecretary and Chief of Staff
3. Atty. Filemon Ray L. Javier  
Undersecretary for Legal and Legislative Affairs

**List of Members of Chamber of Thrift Banks (CTB)**

- Granting loan moratorium through refund
- Will collect interest
- Coordinate with concerned banks for their process for applying for refund
- See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexE>

1. **1<sup>st</sup> Valley Bank, Inc.**  
Mr. Jubal Yap Yu  
Email address: [jyu@1vb.com.ph](mailto:jyu@1vb.com.ph)  
Mobile No. 0917 814 3331
2. **China Bank Savings**  
Email address: [customerservice.cbs@chinabank.ph](mailto:customerservice.cbs@chinabank.ph)  
Telephone No. (02) - 8988 9555 option 3  
Facebook: [cbschinabanksavings](https://www.facebook.com/cbschinabanksavings)  
Chatbot: Casey deployed in FB and Website can assist with general, non-account related concern
3. **City Savings Bank**  
Email address: [simpleisgood@citysavings.com.ph](mailto:simpleisgood@citysavings.com.ph)  
Via SMS: +639178746753  
Via FB Messenger: <https://m.me/citysavingsbankofficial>
4. **Citystate Savings Bank**  
Dennis V. Mancilla – Head, APDS Loans  
Email address: [dvmancilla@citystatesavings.com](mailto:dvmancilla@citystatesavings.com)  
Mobile No. – 0927 1548423  
Janice C. Lim, Head – Head, Customer Experience  
Email address: [jclim@citystatesavings.com](mailto:jclim@citystatesavings.com)  
Mobile No. – 0917 5888788
5. **First Consolidated Bank**  
Mr. Joseph Lacea, President  
Email address: [jlacea@fcb.com.ph](mailto:jlacea@fcb.com.ph)  
Mobile No. - 0928 520 6899
6. **Legazpi Savings Bank (also a Subsidiary of BPI)**  
Ms. Kareen Villareal  
Email address: [kareen.villareal@legazpibank.com.ph](mailto:kareen.villareal@legazpibank.com.ph) or [c3@legazpibank.com.ph](mailto:c3@legazpibank.com.ph)  
Telephone No. - (02) 8396 7460 loc 81003 or 0282967460  
Mobile No. - 0925 5779643
7. **Malayan Savings Bank**  
Customer Care Unit  
Email address: [customercare@malayabank.com.ph](mailto:customercare@malayabank.com.ph)  
Direct Line (office hours) – (02) 8815-98-76  
Trunk Line (office hours) – (02) 8841-7800 loc. 153

8. **Philippine Business Bank**  
Mr. Raph Kennedy Sotto  
Email address: [raphkennedysotto@yahoo.com](mailto:raphkennedysotto@yahoo.com)  
Mobile No. - 0912 4209546  
  
Ms. Jennilyn Santiago  
Email address: [santiago\\_jm@pbb.com.ph](mailto:santiago_jm@pbb.com.ph)  
Mobile No. - 0966 820 8527
9. **Producers Savings Bank**  
Ms. Filipinas Fernandez  
Email Address: [filipinas.fernandez@producersbank.com.ph](mailto:filipinas.fernandez@producersbank.com.ph)  
Mobile No. - 0998 5964856
10. **UCPB Savings Bank**  
Customer Assistance and Management Center  
Email address: [usb-camu@ucpbsavings.com](mailto:usb-camu@ucpbsavings.com)  
Hotline: (02) 8811-0278  
Mobile No. - 0998 5919006  
Website: <https://www.ucpbsavings.com>
11. **Wealth Development Bank Corp.**  
Atty. Roberto D. Quizeo, President/CEO  
Email address: [quizeo.roberto@wealthbank.com.ph](mailto:quizeo.roberto@wealthbank.com.ph)  
Mobile No. - 0917 8736803

**List of Members of Rural Bankers Association of the Philippines (RBAP)**

- Granting loan moratorium through refund
- Will collect interest
- Coordinate with concerned banks for their process for applying for refund
- See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexE>

1. BDO Network Bank

**BDO Network Bank, Inc.**

**BDONB Customer Service**

Email Address: [customerservice@bdonetworkbank.com.ph](mailto:customerservice@bdonetworkbank.com.ph)

Telephone No. (082) 233-7777

**Beltran, Ma. Clarissa C.**

Billing & Monitoring Manager

Email Address: [beltran.maclarissa@bdonetworkbank.com.ph](mailto:beltran.maclarissa@bdonetworkbank.com.ph)

Telephone No. (082) 233-7777 local 60387

**Navor, Albert R.**

Collections Manager

Email Address: [navor.albert@bdonetworkbank.com.ph](mailto:navor.albert@bdonetworkbank.com.ph)

Telephone No. (082) 233-7777 local 46513

2. **East West Rural Bank, Inc.**

24-Hour Hotline (+632) 8888-1755 / [service@eastwestbanker.com](mailto:service@eastwestbanker.com)

(See attached for contact details)

**EASTWEST RURAL BANK CONTACT DETAILS – LOAN PAYMENT MORATORIUM**

Customer Service 24-Hour Hotline at +6221.8888.1755 or email us at [service@eastwestbanker.com](mailto:service@eastwestbanker.com)

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
I	Cagayan Valley	Entire Province	Julian	EastWest Rural Bank - Tuguegarao Branch Don Domingo Street, Brgy. Centro 11, Tuguegarao City, Cagayan Valley, 3500	Julius S. Baingan 0998586417 <a href="mailto:JSBaingan@eastwestbanker.com">JSBaingan@eastwestbanker.com</a>
I	Pangasinan	Dagupan City	Kristine	EastWest Rural Bank -Dagupan Branch Units L1L & L1M, Ground Floor, Eastgate Plaza Bldg., A.B. Fernandez East Avenue, Brgy. Mayombo, Dagupan City, Pangasinan	Martin M. Valcorza 0998963795 <a href="mailto:MMValcorza@eastwestbanker.com">MMValcorza@eastwestbanker.com</a>
IV-A	Cavite	Entire Province	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank -Dasmarinas Branch Lot-4, Aguinaldo Highway, Brgy. Salitran, Dasmarinas City, Cavite, 4114</li> <li>EastWest Unibank -Naic Branch Corner Ibayo, Siangan, Naic Cavite</li> </ul>	Sheinna C. Villaruel 09988437527 <a href="mailto:SCVillaruel@eastwestbanker.com">SCVillaruel@eastwestbanker.com</a>
IV-A	Quezon	Tagkawayan, Mulanoy, Gen. Luna	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank - Gumaca Branch MAIT Bldg., Brgy. Pipisik, Gumaca, Quezon, 4307</li> <li>EastWest Rural Bank - Infante Branch A/1 Aberon's Inn, Prk. Rosal Comon, Infante, Quezon Province, 4336</li> <li>EastWest Rural Bank - Lucena Branch Land Co Bldg., ML Tagarao St., Brgy. 3, Lucena City, Quezon, 4301</li> </ul>	John Perlor L. Aranal 0998586418 <a href="mailto:JA.Aranal@eastwestbanker.com">JA.Aranal@eastwestbanker.com</a>  Beatrice A. Rabano 09396389763 <a href="mailto:BARabano@eastwestbanker.com">BARabano@eastwestbanker.com</a>  Mark Anthony O. Aldobe 09989722159 <a href="mailto:MOAldobe@eastwestbanker.com">MOAldobe@eastwestbanker.com</a>
IV-A	Laguna	Sta. Cruz, San Pedro City, Victoria	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank - Sta Rosa Branch Hernandez Building, National Road, Brgy. Macabiling, Sta. Rosa City, Laguna</li> <li>EastWest Unibank - San Pablo Branch</li> </ul>	Christian Dartson R. Jaca 0998963749 <a href="mailto:CRJaca@eastwestbanker.com">CRJaca@eastwestbanker.com</a>  Reinier Ryan M. Flores

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
				9022 J. P. Rizal Avenue, San Pablo City, Laguna  <ul style="list-style-type: none"> <li>EastWest Unibank -Sta Cruz Branch #129 P. Guevara Ave., Poblacion 2, Sta Cruz, Laguna</li> <li>EastWest Unibank -Calamba Branch 1425 National Road, Brgy. Uno Crossing, Calamba City, Laguna</li> </ul>	0998963780 <a href="mailto:RMFlores@eastwestbanker.com">RMFlores@eastwestbanker.com</a>  Reinier Ryan M. Flores 0998963780 <a href="mailto:RMFlores@eastwestbanker.com">RMFlores@eastwestbanker.com</a>  Christian Dartson R. Jaca 0998963749 <a href="mailto:CRJaca@eastwestbanker.com">CRJaca@eastwestbanker.com</a>
v	Albay	Entire Province	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank - Legazpi Branch Door 2 &amp; 3 Bicol Wei Due Fraternity Bldg. Quezon Ave. Oro Site, Legazpi City, Albay</li> <li>EastWest Unibank - Tabaco Branch 9P5J+745, Gen. Antonio Luna St. Tabaco City, Albay</li> </ul>	Charlene G. Ete 09988728917 <a href="mailto:CGEte@eastwestbanker.com">CGEte@eastwestbanker.com</a>  Mar Joshua A. Tirao 0998863753 <a href="mailto:MATirao@eastwestbanker.com">MATirao@eastwestbanker.com</a>
	Camarines Norte	Entire Province		<ul style="list-style-type: none"> <li>EastWest Rural Bank - Daet Branch Blk. 8, Lot-11, FMDC Bldg., Central Plaza Complex, Brgy., Lag-on, Daet, Camarines Norte</li> </ul>	Bryan Tony T. Parades 09088162158 <a href="mailto:BTParades@eastwestbanker.com">BTParades@eastwestbanker.com</a>
	Camarines Sur	Entire Province		<ul style="list-style-type: none"> <li>EastWest Rural Bank - Naga Branch Door 48 &amp; 49 Crescini Bldg. CBD 2 Triangulo, Naga City, Camarines Sur, 4400</li> <li>EastWest Rural Bank - Iriga Branch Cheema Bldg., Atelor St., San Roque (Poblacion), Iriga City, Camarines Sur, Bicol Region</li> </ul>	Maximo R. Del Rio 09088162158 <a href="mailto:MRDelRio@eastwestbanker.com">MRDelRio@eastwestbanker.com</a>

**EASTWEST RURAL BANK CONTACT DETAILS - LOAN PAYMENT MORATORIUM**

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
	Catanduanes	Entire Province		<ul style="list-style-type: none"> <li>• EastWest Rural Bank - Virac Branchlite Virac Town Center, Gogon Sirangan, Virac, Catanduanes</li> </ul>	<p><b>Carol A. Sarmiento</b> 09498842902 CASarmiento@eastwestbanker.com</p>
	Sorsogon	Bulan		<ul style="list-style-type: none"> <li>• EastWest Rural Bank - Irosin Branch M.H. Del Pilar Street, Brgy. San Julian, Irosin, Sorsogon</li> <li>• EastWest Unibank - Sorsogon CSD Ma. Bensuat T. Dogillo Bldg., Magsaysay St., Poblacion, Sorsogon City</li> </ul>	<p><b>Aljean H. Galos</b> 09985966406 AHGalos@eastwestbanker.com</p>
VII	Eastern Samar	Jipapad, Arteche, San Policarpio, Oras, Maslog, Dolores, Can-Avid, Taft, Sulat, San Julian, Borongan, Maydelong	Kristine	<ul style="list-style-type: none"> <li>• EastWest Rural Bank - Borongan Branch Doctors Sebaste Bldg., Real St., Brgy. Songco, Borongan City, Eastern Samar, 6800</li> </ul>	<p><b>Alberto C. Aragon Jr.</b> 09989663752 ACAragon@eastwestbanker.com</p>
VII	Samar	Calbayog City	Kristine	<ul style="list-style-type: none"> <li>• EastWest Rural Bank - Calbayog Branch Corner Orquin Street &amp; Magsaysay Boulevard, Brgy. Balud, Calbayog City</li> </ul>	<p><b>Cherryl R. Doinog</b> 09199129801 CRDoinog@eastwestbanker.com</p>
XII	Cotabato	Magpet	Kristine	<ul style="list-style-type: none"> <li>• EastWest Rural Bank - Kabacan Branch National Road, Rizal St. Brgy. Poblacion, Kabacan, North Cotabato, 9407</li> </ul>	<p><b>Alexis A. Durlag</b> 09088162150 AADurlag@eastwestbanker.com</p>

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
NCR	Metro Manila	Quezon City	Kristine	<ul style="list-style-type: none"> <li>• EastWest Rural Bank - Pasig Branch 360 Dr. Sixto Antonio Avenue, Corner Beverly Hills St., Brgy. Canlogan, Pasig City</li> <li>• EastWest Unibank - Quezon Ave Drive Garcia Kayumanggi Press Bldg., No. 240 Quezon Ave., near cor. Dr. Garcia St., Brgy. Paligisan Quezon City</li> <li>• EastWest Unibank - Anonas Rosario Building, No. 999 Aurora Blvd., near corner Layan and Anonas Sts., Bgy. Duyao-duyan, Project 3, Quezon City</li> <li>• EastWest Unibank - Lagro Lot 2-B-6 Quirino Highway, Lagro, Novaliches, Quezon City</li> <li>• EastWest Unibank - Fairview No. 72 Commonwealth Ave. corner Camaro St., East Fairview, Quezon City</li> <li>• EastWest Unibank - North EDSA UGF units 4,5,6&amp;7 EDSA Grand Residences, EDSA cor. Corregidor St., Quezon City</li> </ul>	<p><b>Arnel P. Salazar</b> 09985853768 APSalazar@eastwestbanker.com</p> <p><b>Billy Rey F. Gaito</b> 09189198714 BFGaito@eastwestbanker.com</p>



Region	Typhoon	Province	Municipality
Region IV-B	Kristine/Leon	Oriental Mindoro	Puerto Galera
Region IV-B	Kristine/Leon		Naujan
Region IV-B	Kristine/Leon		Victoria
Region IV-B	Kristine/Leon		Pola
Region IV-B	Kristine/Leon		Socorro
Region IV-B	Kristine/Leon		Pinamalayanan
Region IV-B	Kristine/Leon		Mansalay
Region IV-B	Kristine/Leon		Bulalacao (San Pedro)
Region IV-B	Kristine/Leon	Occidental Mindoro	Paluan
Region IV-B	Kristine/Leon		Looc
Region V	Kristine/Leon	Albay	Province Wide
Region V	Kristine/Leon	Camarines Sur	Province Wide
Region V	Kristine/Leon/Nina/Ofel/Pepito	Catanduanes	Province Wide
Region V	Kristine/Leon	Camarines Norte	Province Wide
Region V	Kristine/Leon	Naga	Naga
Region V	Kristine/Leon	Sorsogon	Province Wide
Region V	Kristine/Leon	Masbate	Cataingan
Region V	Kristine/Leon		San Fernando
Region VIII	Kristine/Leon	Samar	Calbayog
Region VIII	Kristine/Leon	Eastern Samar	Jipapad
Region VIII	Kristine/Leon		Arteche
Region VIII	Kristine/Leon		San Policarpo
Region VIII	Kristine/Leon		Oras
Region VIII	Kristine/Leon		Maslog
Region VIII	Kristine/Leon		Dolores
Region VIII	Kristine/Leon		Can-avid
Region VIII	Kristine/Leon		Taft
Region VIII	Kristine/Leon		Sulat
Region VIII	Kristine/Leon		San Julian
Region VIII	Kristine/Leon		Borongan
Region VIII	Kristine/Leon		Maydolong
Region XII	Kristine/Leon	Cotabato	Magpet
CAR	Kristine/Leon	Ifugao	Alfonso Lista (Potia)
CAR	Nina/Pepito/Ofel	Mountain Province	Province Wide
CAR	Nina/Ofel/Pepito	Ifugao	Aguinaldo
CAR	Nina/Ofel/Pepito		Asipulo
NCR	Kristine/Leon	NCR	Quezon City

**List of Areas Affected by Calamities (Typhoons)**

Region	Typhoon	Province	Municipality
Region I	Julian	Ilocos Norte	Province Wide
Region I	Kristine	Dagupan	Dagupan
Region I	Kristine/Leon	Pangasinan	Bani
Region I	Kristine/Leon		Anda
Region I	Leon	Dagupan	Dagupan
Region I	Marce	Ilocos Norte	Pagudpud
Region I	Nina/Pepito/Ofel	La Union	Bangar
Region I	Nina/Pepito/Ofel	Pangasinan	Bautista
Region II	Julian	Cagayan	Province Wide
Region II	Julian	Batanes	Province Wide
Region II	Kristine/Leon	Isabela	Ilagan
Region II	Kristine/Leon		Roxas
Region II	Marce	Cagayan	Buguey
Region II	Marce		Gonzaga
Region II	Marce		Sanchez-Mira
Region II	Marce		Aparri
Region II	Marce		Claveria
Region II	Nina/Pepito/Ofel	Quirino	Province Wide
Region II	Nina/Pepito/Ofel	Isabela	Santiago
Region II	Nina/Pepito/Ofel		Cabagan
Region II	Nina/Pepito/Ofel		Tumauini
Region II	Nina/Pepito/Ofel		San Mateo
Region II	Nina/Pepito/Ofel		Ramon
Region II	Nina/Pepito/Ofel	Cagayan	Baggao
Region II	Nina/Pepito/Ofel	Nueva Vizcaya	Aritao
Region II	Nina/Pepito/Ofel		Bambang
Region III	Nina/Ofel/Pepito	Aurora	Province Wide
Region III	Nina/Ofel/Pepito	Nueva Ecija	Licab
Region IV-A	Kristine/Leon	Cavite	Province Wide
Region IV-A	Kristine/Leon	Laguna	Province Wide
Region IV-A	Kristine/Leon	Batangas	Province Wide
Region IV-A	Kristine/Leon	Quezon	Province Wide
Region IV-A	Kristine/Leon	Rizal	Cardona
Region IV-A	Kristine/Leon		Binangonan



Republic of the Philippines  
**Department of Education**  
OFFICE OF THE UNDERSECRETARY FOR FINANCE

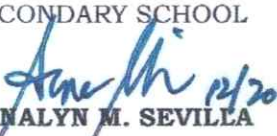
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**MEMORANDUM**

December 19, 2024

**FOR** : **REGIONAL DIRECTORS**  
**DIRECTOR, BUREAU OF HUMAN RESOURCES AND ORGANIZATIONAL DEVELOPMENT (BHROD)**  
**DIRECTOR, INFORMATION AND COMMUNICATIONS TECHNOLOGY SERVICE (ICTS)**

**ATTENTION** : SCHOOLS DIVISION SUPERINTENDENTS  
REGIONAL CHIEFS OF FINANCE AND ADMINISTRATIVE DIVISION  
CHIEF OF PERSONNEL DIVISION, BHROD  
HEADS OF REGIONAL PAYROLL SERVICES UNIT  
CHIEF OF SOLUTIONS DEVELOPMENT DIVISION (SDD), ICTS  
PAYROLL PROCESSORS OF IMPLEMENTING UNIT (IU)  
SECONDARY SCHOOL

**FROM** :   
**ANNALYN M. SEVILLA**  
Undersecretary

  
**ATTY. EDSON BYRON K. SY**  
Assistant Secretary

**SUBJECT** : **GUIDELINES ON THE LOAN MORATORIUM IMPLEMENTATION**

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On November 26, 2024, Secretary Sonny Angara requested all financial institutions to provide a moratorium on the collection of loan payments for DepEd teaching and non-teaching personnel, and employees.

As stated in the said request, the loan moratorium shall be provided as follows:

- a. One (1) month moratorium – All DepEd personnel; and/or
- b. Three (3) month moratorium – Bona fide DepEd personnel within the calamity areas as declared by the appropriate government agencies

In line with this, stated in this memorandum are the procedures and considerations for the implementation of the loan moratorium. All payroll processors and concerned personnel are expected to adhere to the following guidelines to ensure proper and efficient implementation.



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Address: 2F Rizal Bldg., DepEd Complex Meralco Avenue, Pasig City  
Telephone Nos.: (02) 8633-9342 TeleFax No: (02) 8638-3703  
Email Address: [usec.financebpm@deped.gov.ph](mailto:usec.financebpm@deped.gov.ph)

## 1. Moratorium Coverage

- a. DepEd borrowers shall be provided with one (1) month moratorium [for all DepEd personnel]; and/or three (3) month moratorium on loan payments [for *bona fide* DepEd personnel within the calamity areas as declared by the appropriate government agencies], or both, depending on the option chosen by the financial institution (FI).
- b. The loan moratorium shall be implemented starting in January 2025 up to April 2025, as applicable. Regular payroll processing shall be made for the month of December 2024.
- c. The loan moratorium shall apply exclusively to loan obligations, including principal, interest, penalties, and other similar accruals and charges for the specified periods.
- d. Salary deductions for insurance premia, membership fees, and the like shall not be covered by the moratorium.
- e. The loan moratorium shall be limited to affected areas specified in Annex A.
- f. The loan moratorium shall cover the Financial Institutions (FI) in the attached annexes, as follows:
  - f.1 Annex B – List of financial institutions granting 4-month moratorium
  - f.2 Annex C – List of financial institutions granting 3-month moratorium
  - f.3 Annex D – List of financial institutions granting 1-month moratorium
  - f.4 Annex E – List of members of Chamber of Thrift Banks (CTB) and Rural Bankers Association of the Philippines (RBAP) granting loan moratorium through refund but will collect interest
  - f.5 Annex F – List of members of Salary Deduction Assurance Association, Inc., granting loan moratorium through refund and will waive interest

## 2. Payroll Adjustments

- a. The Central Office through the Information and Communications Technology System - Solutions Development Division (ICTS-SDD) shall develop the necessary adjustments in the payroll program for the period covering January 2025 to April 2025, as applicable. The said program shall be provided to all Regional Payroll Services Units (RPSU).
  - Put/mark "X" on all affected loan amortizations in the "Deducted Obligations" that will be moved to "Undeducted Obligations" portion of the pay slips.
  - Extend the termination dates of loan amortizations that will be moved to the "Undeducted Obligations" portion of the pay slips by the number of months of moratorium granted.
  - First-In-First-Served queuing system shall still be strictly observed.
  - No "Undeducted Obligations" shall move to Deducted Obligations of the pay slip due to the increase in Net Take Home Pay.
  - Queue all new deduction billings to be received by the Regional Payroll Services Units in the "Undeducted Obligations" of the pay slip of DepEd personnel.
  - Include the necessary reminders in the pay slip for the information of concerned DepEd personnel.

- b. The DepEd CO shall release the adjusted program to the RPSUs. All implementing units shall also adjust their payroll program according to the above directives.

### **3. Application and Verification for New Loans**

- a. DepEd personnel shall be allowed to apply for new loans, subject to the limitations in the TCAA.
- b. DepEd verifiers shall verify the loan applications carefully, in compliance with the existing rules, guidelines and this memorandum.

### **3. Interests and Penalties**

The DepEd borrowers shall not incur any additional charges, costs, penalties, surcharges, interests, interests on interests, or any other accruals on the outstanding loan balance due to the moratorium.

### **4. Voluntary Payments (Over-the-Counter)**

DepEd borrowers that were granted this moratorium who wish to continue their deductions can pay their monthly obligations with their respective financial institutions over-the-counter.

### **5. Further Clarifications**

- a. The loan moratorium was requested to provide financial relief to DepEd personnel affected by the recent typhoons.
- b. The "First-In-First-Served" queuing system shall still be strictly observed. FIs that are in the lower queue, or not in the queue at all prior to November 26, 2024, shall not benefit in any way from the moratorium granted by FIs in the higher queue.
- c. In the computation of the net take home pay, the DepEd verifiers shall accommodate the pay slips with Undeducted Obligations due to loan moratorium to determine if the DepEd borrower can still obtain loans.
- d. The intention for the loan moratorium is to pause the loan payment and to correspondingly adjust the term of the loan by the corresponding number of months of moratorium granted by the FIs. There shall be no lump sum repayment of the loan after the moratorium period, neither shall there be any accruals of interests, interests on interests, surcharges, penalties, and similar other charges and fees.
- e. Financial institutions under specific associations have provided a separate mechanism for the loan moratorium for the benefit of DepEd personnel.

Copy Furnished:

1. **Atty. Fatima Panontongan**  
*Undersecretary and Chief of Staff*
2. **Atty. Filemon Ray L. Javier**  
*Undersecretary for Legal and Legislative Affairs*
3. **Cholita F. Tiong**  
*OIC - Director IV, Finance*

ANNEX A

List of Areas Affected by Calamities (Typhoons)

Region	Typhoon	Province	Municipality
Region I	Julian	Ilocos Norte	Province Wide
Region I	Kristine	Dagupan	Dagupan
Region I	Kristine/Leon	Pangasinan	Bani
Region I	Kristine/Leon		Anda
Region I	Leon	Dagupan	Dagupan
Region I	Marce	Ilocos Norte	Pagudpud
Region I	Nina	La Union	Bangar
Region I	Nina/Pepito	Pangasinan	Bautista
Region I	Ofel	La Union	Bangar
Region I	Ofel	Pangasinan	Bautista
Region I	Pepito	La Union	Bangar
Region II	Julian	Cagayan	Province Wide
Region II	Julian	Batanes	Province Wide
Region II	Kristine/Leon	Isabela	Ilagan
Region II	Kristine/Leon		Roxas
Region II	Marce	Cagayan	Buguey
Region II	Marce		Gonzaga
Region II	Marce		Sanchez-Mira
Region II	Marce		Aparri
Region II	Marce		Claveria
Region II	Nina	Quirino	Province Wide
Region II	Nina	Isabela	Santiago
Region II	Nina		Cabagan
Region II	Nina		Tumauini
Region II	Nina		San Mateo
Region II	Nina		Ramon
Region II	Nina	Cagayan	Baggao
Region II	Nina	Nueva Vizcaya	Aritao
Region II	Nina		Bambang
Region II	Pepito	Quirino	Province Wide
Region II	Pepito	Isabela	Santiago
Region II	Pepito		Cabagan
Region II	Pepito		Tumauini
Region II	Pepito		San Mateo
Region II	Pepito		Ramon
Region II	Pepito	Cagayan	Baggao

<b>Region</b>	<b>Typhoon</b>	<b>Province</b>	<b>Municipality</b>
Region II	Pepito	Nueva Vizcaya	Aritao
Region II	Pepito		Bambang
Region II	Ofel	Quirino	Province Wide
Region II	Ofel	Isabela	Santiago
Region II	Ofel		Cabagan
Region II	Ofel		Tumauini
Region II	Ofel		San Mateo
Region II	Ofel		Ramon
Region II	Ofel	Cagayan	Baggao
Region II	Ofel	Nueva Vizcaya	Aritao
Region II	Ofel		Bambang
Region III	Nina	Aurora	Province Wide
Region III	Nina	Nueva Ecija	Licab
Region III	Ofel	Aurora	Province Wide
Region III	Ofel	Nueva Ecija	Licab
Region III	Pepito	Aurora	Province Wide
Region III	Pepito	Nueva Ecija	Licab
Region IV-A	Kristine	Cavite	Province Wide
Region IV-A	Kristine	Laguna	Province Wide
Region IV-A	Kristine	Batangas	Province Wide
Region IV-A	Kristine	Quezon	Province Wide
Region IV-A	Kristine	Rizal	Cardona
Region IV-A	Kristine		Binangonan
Region IV-A	Leon	Cavite	Province Wide
Region IV-A	Leon	Laguna	Province Wide
Region IV-A	Leon	Batangas	Province Wide
Region IV-A	Leon	Quezon	Province Wide
Region IV-A	Leon	Rizal	Cardona
Region IV-A	Leon		Binangonan
Region IV-B	Kristine	Oriental Mindoro	Puerto Galera
Region IV-B	Kristine		Naujan
Region IV-B	Kristine		Victoria
Region IV-B	Kristine		Pola
Region IV-B	Kristine		Socorro
Region IV-B	Kristine		Pinamalayanan
Region IV-B	Kristine		Mansalay
Region IV-B	Kristine		Bulalacao (San Pedro)
Region IV-B	Kristine	Occidental Mindoro	Paluan
Region IV-B	Kristine		Looc

Region	Typhoon	Province	Municipality
Region IV-B	Leon	Oriental Mindoro	Puerto Galera
Region IV-B	Leon		Naujan
Region IV-B	Leon		Victoria
Region IV-B	Leon		Pola
Region IV-B	Leon		Socorro
Region IV-B	Leon		Pinamalayanan
Region IV-B	Leon		Mansalay
Region IV-B	Leon		Bulalacao (San Pedro)
Region IV-B	Leon	Occidental Mindoro	Paluan
Region IV-B	Leon		Looc
Region V	Kristine	Albay	Province Wide
Region V	Kristine	Camarines Sur	Province Wide
Region V	Kristine	Catanduanes	Province Wide
Region V	Kristine	Camarines Norte	Province Wide
Region V	Kristine	Naga	Naga
Region V	Kristine	Sorsogon	Province Wide
Region V	Kristine	Masbate	Cataingan
Region V	Kristine		San Fernando
Region V	Leon	Albay	Province Wide
Region V	Leon	Camarines Sur	Province Wide
Region V	Leon/Nina/Ofel/Pepito	Catanduanes	Province Wide
Region V	Leon	Camarines Norte	Province Wide
Region V	Leon	Naga	Naga
Region V	Leon	Sorsogon	Province Wide
Region V	Leon	Masbate	Cataingan
Region V	Leon		San Fernando
Region VIII	Kristine/Leon	Samar	Calbayog
Region VIII	Kristine/Leon	Eastern Samar	Jipapad
Region VIII	Kristine/Leon		Arteche
Region VIII	Kristine/Leon		San Policarpo
Region VIII	Kristine/Leon		Oras
Region VIII	Kristine/Leon		Maslog
Region VIII	Kristine/Leon		Dolores
Region VIII	Kristine/Leon		Can-avid
Region VIII	Kristine/Leon		Taft
Region VIII	Kristine/Leon		Sulat
Region VIII	Kristine/Leon		San Julian
Region VIII	Kristine/Leon		Boronggan
Region VIII	Kristine/Leon		Maydolong
Region XII	Kristine/Leon	Cotabato	Magpet



<b>Region</b>	<b>Typhoon</b>	<b>Province</b>	<b>Municipality</b>
CAR	Kristine/Leon	Ifugao	Alfonso Lista (Potia)
CAR	Nina/Pepito/Ofel	Mountain Province	Province Wide
CAR	Nina/Ofel/Pepito	Ifugao	Aguinaldo
CAR	Nina/Ofel/Pepito		Asipulo
NCR	Kristine/Leon	NCR	Quezon City

**ANNEX B**

**List of Financial Institutions Granting 4-month Moratorium (1-month moratorium for all plus 3-month moratorium for those in calamity-stricken areas)**

➤ See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexB>

1. DepEd Provident Fund
2. Manila Teachers' Mutual Aid System, Inc. (MTMASI)
3. Philippine Public School Teachers Association, Inc. (PPSTAI)
4. Rural Bank of Malolos, Inc.

**List of Financial Institutions Granting 3-month Moratorium**

➤ See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexC>

1. Land Bank of the Philippines
2. Beneficial Life Insurance Company, Inc.
3. Camarines Sur Elementary and Secondary Teachers and Employees Association, Inc. (CASESTEAI)

**List of Financial Institutions Granting 1-month Moratorium**

➤ See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexD>

1. Cagsawa Rural Bank, Inc.
2. Camarines Sur Teachers and Employees Multi-Purpose Cooperative (CASTEMUPCO)
3. Division Teachers And Non-Teaching Multi-Purpose Cooperative
4. Enrile Teachers Multi-Purpose Cooperative
5. First Imperial Business Bank, Inc.
6. Iloilo National High School Faculty and Employees Multi-Purpose Cooperative
7. Innovative Bank, Inc. (A Rural Bank)
8. Libacao Development Cooperative
9. Monkayo Public School Teachers, Employees and Retirees Multi-Purpose Cooperative (MPSTERMCO)
10. Negros Teachers' Multi-Purpose Cooperative
11. Novo Ecijano Teachers' Mutual Benefit Association, Inc. (NETMBAI)
12. Pampanga High School Multi-Purpose Cooperative
13. Quezon Public School Teachers and Employees Credit Cooperative (QPSTECC)
14. Rang-ay Bank (A Rural Bank), Inc.
15. Romblon National High School Teachers & Employees Multi-Purpose Cooperative
16. Rural Bank of Bambang (Nueva Vizcaya), Inc.

**List of Members of Chamber of Thrift Banks (CTB)**

- Granting loan moratorium through refund
  - Will collect interest
  - Coordinate with concerned banks for their process for applying for refund
  - See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexE>
1. **1<sup>st</sup> Valley Bank, Inc.,**  
Mr. Jubal Yap Yu  
Email address: [jyu@1vb.com.ph](mailto:jyu@1vb.com.ph)  
Mobile No. 0917 814 3331
  2. **China Bank Savings**  
Email address: [customerservice.cbs@chinabank.ph](mailto:customerservice.cbs@chinabank.ph)  
Telephone No. (02) - 8988 9555 option 3  
Facebook: cbschinabanksavings  
Chatbot: Casey deployed in FB and Website can assist with general, non-account related concern
  3. **City Savings Bank**  
Email address: [simpleisgood@citysavings.com.ph](mailto:simpleisgood@citysavings.com.ph)  
Via SMS: +639178746753  
Via FB Messenger: <https://m.me/citysavingsbankofficial>
  4. **Citystate Savings Bank**  
Dennis V. Mancilla – Head, APDS Loans  
Email address: [dvmancilla@citystatesavings.com](mailto:dvmancilla@citystatesavings.com)  
Mobile No. – 0927 1548423  
Janice C. Lim, Head – Head, Customer Experience  
Email address: [jclim@citystatesavings.com](mailto:jclim@citystatesavings.com)  
Mobile No. – 0917 5888788
  5. **First Consolidated Bank**  
Mr. Joseph Lacea, President  
Email address: [jlacea@fcb.com.ph](mailto:jlacea@fcb.com.ph)  
Mobile No. - 0928 520 6899
  6. **Legazpi Savings Bank (also a Subsidiary of BPI)**  
Ms. Kareen Villareal  
Email address: [kareen.villareal@legazpibank.com.ph](mailto:kareen.villareal@legazpibank.com.ph) or [c3@legazpibank.com.ph](mailto:c3@legazpibank.com.ph)  
Telephone No. - (02) 8396 7460 loc 81003 or 0283967460  
Mobile No. - 0925 5779643
  7. **Malayan Savings Bank**  
Customer Care Unit  
Email address: [customercare@malayabank.com.ph](mailto:customercare@malayabank.com.ph)  
Direct Line (office hours) – (02) 8815-98-76  
Trunk Line (office hours) – (02) 8841-7800 loc. 153

8. **Philippine Business Bank**  
Mr. Raph Kennedy Sotto  
Email address: [raphkennedysotto@yahoo.com](mailto:raphkennedysotto@yahoo.com)  
Mobile No. - 0912 4209546  
  
Ms. Jennilyn Santiago  
Email address: [santiago\\_jm@pbb.com.ph](mailto:santiago_jm@pbb.com.ph)  
Mobile No. - 0966 820 8527
9. **Producers Savings Bank**  
Ms. Filipinas Fernandez  
Email Address: [filipinas.fernandez@producersbank.com.ph](mailto:filipinas.fernandez@producersbank.com.ph)  
Mobile No. - 0998 5964856
10. **UCPB Savings Bank**  
Customer Assistance and Management Center  
Email address: [usb-camu@ucpbsavings.com](mailto:usb-camu@ucpbsavings.com)  
Hotline: (02) 8811-0278  
Mobile No. - 0998 5919006  
Website: <https://www.ucpbsavings.com>
11. **Wealth Development Bank Corp.**  
Atty. Roberto D. Quizeo, President/CEO  
Email address: [quizeo.roberto@wealthbank.com.ph](mailto:quizeo.roberto@wealthbank.com.ph)  
Mobile No. - 0917 8736803
12. **East West Rural Bank, Inc.**  
24-Hour Hotline (+632) 8888-1755 / [service@eastwestbanker.com](mailto:service@eastwestbanker.com)  
(See attached for contact details)

**EASTWEST RURAL BANK CONTACT DETAILS – LOAN PAYMENT MORATORIUM**

Customer Service 24-Hour Hotline at (02) 8892-1755 or email us at [service@eastwestbanker.com](mailto:service@eastwestbanker.com)

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
I	Cagayan Valley	Entire Province	Julian	EastWest Rural Bank - Tuguegarao Branch Don Domingo Street, Brgy. Centro 11, Tuguegarao City, Cagayan Valley, 3500	Julius S. Baingan 09985866417 <a href="mailto:JSBaingan@eastwestbanker.com">JSBaingan@eastwestbanker.com</a>
I	Pangasinan	Dagupan City	Kristine	EastWest Rural Bank -Dagupan Branch Units L1L & L1M, Ground Floor, Eastgate Plaza Bldg., A.B. Fernandez East Avenue, Brgy. Mayombo, Dagupan City, Pangasinan	Martin M. Valcorza 0998963765 <a href="mailto:MMValcorza@eastwestbanker.com">MMValcorza@eastwestbanker.com</a>
IV-A	Cavite	Entire Province	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank -Dasmarinas Branch Lot-4, Aguinaldo Highway, Brgy. Salitran, Dasmarinas City, Cavite, 4114</li> <li>EastWest Unibank -Naic Branch Corner Ibayo, Silangan, Naic Cavite</li> </ul>	Sheinna C. Villaruel 09988437527 <a href="mailto:SCVillaruel@eastwestbanker.com">SCVillaruel@eastwestbanker.com</a>
IV-A	Quezon	Tagkawayan, Mutanay, Gen. Luna	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank - Gumaca Branch MAJT Bldg., Brgy. Pipisik, Gumaca, Quezon, 4307</li> <li>EastWest Rural Bank - Infanta Branchlite A/1 Aberon's Inn, Prk. Rosal Comon, Infanta, Quezon Province, 4336</li> <li>EastWest Rural Bank - Lucena Branch Land Co Bldg., Mt. Tagarao St., Brgy. 3, Lucena City, Quezon, 4301</li> </ul>	John Perford L. Arenal 09985866418 <a href="mailto:JArenal@eastwestbanker.com">JArenal@eastwestbanker.com</a>  Beatrice A. Rabano 09396389783 <a href="mailto:BARabano@eastwestbanker.com">BARabano@eastwestbanker.com</a>  Mark Anthony O. Aldobe 09969722159 <a href="mailto:MOAldobe@eastwestbanker.com">MOAldobe@eastwestbanker.com</a>
IV-A	Laguna	Sta. Cruz, San Pedro City, Victoria	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank - Sta Rosa Branch Hernandez Building, National Road, Brgy. Macabiling, Sta. Rosa City, Laguna</li> <li>EastWest Unibank - San Pablo Branch</li> </ul>	Christian Darlson R. Jaca 09989663749 <a href="mailto:CRJaca@eastwestbanker.com">CRJaca@eastwestbanker.com</a>  Reinier Ryan M. Flores

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
				9022 J. P. Rizal Avenue, San Pablo City, Laguna  <ul style="list-style-type: none"> <li>EastWest Unibank -Sta Cruz Branch #129 P. Guevara Ave. , Poblacion 2 , Sta Cruz, Laguna</li> <li>EastWest Unibank -Catamba Branch 1425 National Road, Brgy. Uno Crossing, Catamba City, Laguna</li> </ul>	09989663760 <a href="mailto:RMFlores@eastwestbanker.com">RMFlores@eastwestbanker.com</a>  Reinier Ryan M. Flores 09989663760 <a href="mailto:RMFlores@eastwestbanker.com">RMFlores@eastwestbanker.com</a>  Christian Darlson R. Jaca 09989663749 <a href="mailto:CRJaca@eastwestbanker.com">CRJaca@eastwestbanker.com</a>
v	Albay	Entire Province	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank – Legazpi Branch Door 2 &amp; 3 Bicol Wei Due Fraternity Bldg, Quezon Ave. Oro Site, Legazpi City, Albay</li> <li>EastWest Unibank - Tabaco Branch 9P5J+745, Gen. Antonio Luna St, Tabaco City, Albay</li> </ul>	Charlene G. Ete 09989729817 <a href="mailto:CGEte@eastwestbanker.com">CGEte@eastwestbanker.com</a>  Mar Joshua A. Tirao 09989663753 <a href="mailto:MATirao@eastwestbanker.com">MATirao@eastwestbanker.com</a>  Bryan Tony T. Paredes 09088162158 <a href="mailto:BTparedes@eastwestbanker.com">BTparedes@eastwestbanker.com</a>
	Camarines Norte	Entire Province		<ul style="list-style-type: none"> <li>EastWest Rural Bank - Daet Branch Blk. 8, Lot-11, FMDC Bldg., Central Plaza Complex, Brgy., Leg-on, Daet, Camarines Norte</li> </ul>	Bryan Tony T. Paredes 09088162158 <a href="mailto:BTparedes@eastwestbanker.com">BTparedes@eastwestbanker.com</a>
	Camarines Sur	Entire Province		<ul style="list-style-type: none"> <li>EastWest Rural Bank - Naga Branch Door 48 &amp; 49 Crescini Bldg. CBD 2 Triangulo, Naga City, Camarines Sur, 4400</li> <li>EastWest Rural Bank - Iriga Branchlite Cheema Bldg., Alfator St., San Roque (Poblacion), Iriga City, Camarines Sur, Bicol Region</li> </ul>	Maximo R. Del Rio 09088162159 <a href="mailto:MRDRio@eastwestbanker.com">MRDRio@eastwestbanker.com</a>

**EASTWEST RURAL BANK CONTACT DETAILS – LOAN PAYMENT MORATORIUM**

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
	Catanduanes	Entire Province		<ul style="list-style-type: none"> <li>EastWest Rural Bank - Virac Branchite Virac Town Center, Gogon Sirangan, Virac, Catanduanes</li> </ul>	<p>Carol A. Sarmiento 09498842902 <a href="mailto:CASarmiento@eastwestbanker.com">CASarmiento@eastwestbanker.com</a></p>
	Sorsogon	Bulan		<ul style="list-style-type: none"> <li>EastWest Rural Bank - Irosin Branch M.H. Del Pilar Street, Brgy. San Julian, Irosin, Sorsogon</li> <li>EastWest Unibank - Sorsogon CSD Ma. Bensuat T. Dogillo Bldg., Magsaysay St., Poblacion, Sorsogon City</li> </ul>	<p>Aljean H. Galos 09985866406 <a href="mailto:AHGalos@eastwestbanker.com">AHGalos@eastwestbanker.com</a></p>
VII	Eastern Samar	Jipapad, Arteche, San Policarpo, Oras, Maslog, Dolores, Can-Avid, Taft, Sulat, San Julian, Borongan, Maydolong	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank - Borongan Branch Doctora Sabate Bldg., Real St., Brgy. Songco, Borongan City, Eastern Samar, 6800</li> </ul>	<p>Alberto C. Aragon Jr. 09199129801 <a href="mailto:ACAragon@eastwestbanker.com">ACAragon@eastwestbanker.com</a></p>
VII	Samar	Catbayog City	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank - Catbayog Branch Corner Orquin Street &amp; Magsaysay Boulevard, Brgy. Balud, Catbayog City</li> </ul>	<p>Cherry R. Doing 09199129801 <a href="mailto:CRDoing@eastwestbanker.com">CRDoing@eastwestbanker.com</a></p>
XII	Cotabato	Maggpet	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank - Kabacan Branch National Road, Rizal St. Brgy. Poblacion, Kabacan, North Cotabato, 9407</li> </ul>	<p>Alexis A. Durilag 09086162150 <a href="mailto:AADurilag@eastwestbanker.com">AADurilag@eastwestbanker.com</a></p>

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
NCR	Metro Manila	Quezon City	Kristine	<ul style="list-style-type: none"> <li>EastWest Rural Bank - Pasig Branch 360 Dr. Sixto Antonio Avenue, Corner Beverly Hills St., Brgy. Caniogan, Pasig City</li> <li>EastWest Unibank - Quezon Ave Drive Garcia Kayumang Press Bldg., No. 940 Quezon Ave., near cor. Dr. Garcia St., Brgy. Pagsahan Quezon City</li> <li>EastWest Unibank - Anonas Rosario Building, No. 999 Aurora Blvd., near corner Lusan and Anonas Sts., Bgy. Duyan-duyan, Project 3, Quezon City</li> <li>EastWest Unibank - Lagro Lot 2-B-6 Quirino Highway, Lagro, Novaliches, Quezon City</li> <li>EastWest Unibank - Fairview No. 72 Commonwealth Ave. corner Camaro St., East Fairview, Quezon City</li> <li>EastWest Unibank - North EDSA UGF units 4,5,6&amp;7 EDSA Grand Residences, EDSA cor. Corregidor St., Quezon City</li> </ul>	<p>Arnel P. Salazar 09985853788 <a href="mailto:APSalazar@eastwestbanker.com">APSalazar@eastwestbanker.com</a></p> <p>Silly Rey F. Gaito 09188198714 <a href="mailto:BFGaito@eastwestbanker.com">BFGaito@eastwestbanker.com</a></p>



**List of Members of Rural Bankers Association of the Philippines (RBAP)**

- Granting loan moratorium through refund
- Will collect interest
- Coordinate with concerned banks for their process for applying for refund
- See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexE>

(List to follow: see link above)

**ANNEX F**

**List of Members of Salary Deduction Assurance Association, Inc.**

- Granting loan moratorium through refund
- Will waive interest
- Coordinate with concerned entities for their process for applying for refund
- See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexF>

(List to follow: see link above)