



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

January 16, 2025

REGIONAL MEMORANDUM

No. **060** s. 2025

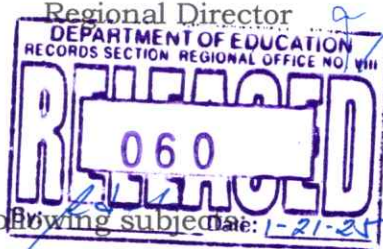
REFUND OF LOAN PAYMENT WITH SELECTED PRIVATE LENDING INSTITUTIONS

To: Schools Division Superintendents
Chiefs, RO Administrative and Finance Divisions
Schools Heads of Implementing Units
All Others Concerned

1. Due to technical issues encountered in the system provided by the Central Office to implement the loan moratorium, a one-month refund of loan payment which were deducted on January 2025, shall be made to DepEd borrowers of selected private lending institutions.
2. Anent thereto, the Regional Payroll Service, Schools Division Superintendents of the SDOs, and School Heads of the Implementing Units which operate its own payroll processing shall direct all concerned personnel to process the refund without undue delay.
3. Attached are the Advisory and the Memorandum dated January 3, 2025 and December 19, 2024 respectively, and its corresponding annexes for the list of APDS-accredited lenders/bank which have granted loan moratorium, for reference.
4. Immediate dissemination of and compliance with this Memorandum are desired.

EVELYN R. FETALVERO, CESO III

Regional Director
DEPARTMENT OF EDUCATION
RECORDS SECTION REGIONAL OFFICE NO. VIII



Enclosures: As stated

References: As stated

To be indicated in the Perpetual Index under the following subject: 1-21-25

GUIDELINES

LOAN REFUND

MORATORIUM

AD-EEC





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

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

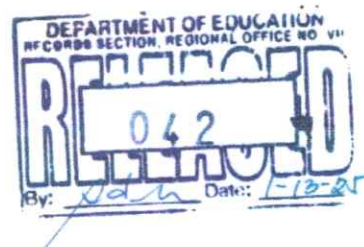
Enclosure: As stated

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





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

No. 4 1:24
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JAN 07 2025
THE DIRECTOR
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GF

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@deped.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. **Arnold B. Smith**
Undersecretary for Finance
2. **Atty. Felice Liza D. Poncebagan**
Undersecretary and Chief of Staff
3. **Atty. Filomeno 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. **1st Valley Bank, Inc.**
Mr. Jubal Yap Yu
Email address: nyu@1vb.com.ph
Mobile No. 0917 814 3331
2. **China Bank Savings**
Email address: 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: smatersood@citysavings.com.ph
Via SMS: +639178748753
Via FB Messenger: <https://m.me/citystatesavingsbankofficial>
4. **Citystate Savings Bank**
Dennis V. Mancilla – Head, APDS Loans
Email address: dymancilla@citystatesavings.com
Mobile No. – 0927 1548423
Janice C. Lim, Head – Head, Customer Experience
Email address: jclim@citystatesavings.com
Mobile No. – 0917 5988788
5. **First Consolidated Bank**
Mr. Joseph Lacea, President
Email address: jlacea@fcb.com.ph
Mobile No. - 0928 520 6889
6. **Legazpi Savings Bank (also a Subsidiary of BPI)**
Ms. Karen Villareal
Email address: karen.villareal@legazpi.bank.com.ph or c3@legazpi.bank.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
Direct Line (office hours) – (02) 8815-98-78
Trunk Line (office hours) – (02) 8841-7800 loc. 153

8. **Philippine Business Bank**
Mr. Raph Kennedy Sotto
Email address: raphkennedysotto@yahoo.com
Mobile No. - 0912 4209546

Ms. Jennilyn Santiago
Email address: santiago_jm@pbb.com.ph
Mobile No. - 0968 820 8527
9. **Producers Savings Bank**
Ms. Filipinas Fernandez
Email Address: filipinas.fernandez@producersbank.com.ph
Mobile No. - 0998 5964856
10. **UCPB Savings Bank**
Customer Assistance and Management Center
Email address: 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
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

Telephone No. (082) 233-7777

Beltran, Ma. Clarissa C.

Billing & Monitoring Manager

Email Address: beltran.maclarissa@bdonetworkbank.com.ph

Telephone No. (082) 233-7777 local 60387

Navor, Albert R.

Collections Manager

Email Address: 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

(See attached for contact details)

EASTWEST RURAL BANK CONTACT DETAILS – LOAN PAYMENT FORUM

Customer Service 24-Hour Hotline at (632) 888-1785 or email at service@eastwestbanker.com

Region	Province	City/Municipality	Colony	Branch/Office	Contact Details
I	Cagayan Valley	Entire Province	Julien	EastWest Rural Bank - Tuguegarao Branch Don Domingo Street, Brgy. Centro 11, Tuguegarao City, Cagayan Valley 5600	Julius S. Balagan 999999817 JBalagan@eastwestbanker.com
I	Pangasinan	Dagupan City	Kristine	EastWest Rural Bank - Dagupan Branch Units L11 & L14, Ground Floor, Eastgate Plaza Bldg., A.S. Fernandez East Avenue, Brgy. Mayorato, Dagupan City, Pangasinan	Martin P. Valdez 9999992788 MValdez@eastwestbanker.com
IV-A	Cavite	Entire Province	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Deernwines Branch Lot 4, Aginaldo Highway, Brgy. Saltran, Deernwines City, Cavite 4114 EastWest Unibank - Melo Branch Comer. Bldg., Silangan, Naga Cavite 	Shelvia C. Villaruel 9999437827 SCVillaruel@eastwestbanker.com
IV-A	Quezon	Talavera, Malabon, Gen. Luna	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Guinobatan Branch NAF Bldg., Brgy. Pipitok, Guinobatan, Quezon 4307 EastWest Rural Bank - Inabanga Branch A11 Alonzo's Inn, Pk. Rosal Coron, Inabanga, Quezon Province, 4336 EastWest Rural Bank - Lucena Branch Land Co Bldg., 14, Tagomo St., Brgy. 3, Lucena City, Quezon, 4201 	John Paylor L. Aranal 9999998119 JLAranal@eastwestbanker.com Suzette A. Rabano 999999783 SARabano@eastwestbanker.com Mark Anthony G. Aldebe 9999722199 MAGAldebe@eastwestbanker.com
IV-A	Laguna	Sta. Cruz, San Pedro City, Victoria	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Sta. Rosa Branch Hemmerling Building, National Road, Brgy. Nasabing, Sta. Rosa City, Laguna EastWest Unibank - San Pablo Branch 	Christian Dantes R. Jara 9999993789 CRJara@eastwestbanker.com Robiner Ryan P. Flores

Region	Province	City/Municipality	Colony	Branch/Office	Contact Details
				<ul style="list-style-type: none"> 8022 L. Rizal Avenue, San Pablo City, Laguna EastWest Unibank - Sta Cruz Branch #129 P. Quinsu Ave., Poblacion 2, Sta Cruz, Laguna EastWest Unibank - Colonia Branch 1425 National Road, Brgy. Ubo Crossing, Calamba City, Laguna 	9999997799 RJCara@eastwestbanker.com Robiner Ryan P. Flores 9999993789 RFlores@eastwestbanker.com Christian Dantes R. Jara 9999993789 CRJara@eastwestbanker.com
V	Ateneo	Entire Province	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Legaspi Branch Dava 2 Bldg. Wal Dee Property Bldg. Quinson Ave. Oro Site, Legaspi City, Ateneo EastWest Unibank - Tabaco Branch SPEJ-745, Gen. Antonio Luna St. Tabaco City, Ateneo 	Charles G. Eto 9999238917 CGEto@eastwestbanker.com Max Joshua A. Tiro 9999993753 MTiro@eastwestbanker.com
	Camarines Norte	Entire Province		<ul style="list-style-type: none"> EastWest Rural Bank - Daet Branch Blk. 6, Lot 11, PHDC Bldg., Coron Plaza Complex, Brgy. Lag-on, Daet, Camarines Norte 	Bryan Viny T. Parades 9999192188 BTParades@eastwestbanker.com
	Camarines Sur	Entire Province		<ul style="list-style-type: none"> EastWest Rural Bank - Naga Branch Door 48 & 49 Cresqui Bldg. CBD 2 Triangulo, Naga City, Camarines Sur, 4400 EastWest Rural Bank - Naga Branch Chevalier Bldg., Alvaro St., San Roque (Poblacion), Naga City, Camarines Sur, Bicol Region 	Maximo R. Dal Rio 9999192188 MRDalRio@eastwestbanker.com

EASTWEST RURAL BANK CONTACT DETAILS - LOAN PAYMENT MORATORIUM

Region	Province	City/Municipality	Catamity	Servicing Office	Contact Details
	Catanduanes	Entire Province		<ul style="list-style-type: none"> EastWest Rural Bank - Virac Branch/ite Virac Town Center, Gochi Sirangan, Virac, Catanduanes 	<p>Carol A. Sarmiento 0949842902 CASarmiento@eastwestbanker.com</p>
	Sorsogon	Bulan		<ul style="list-style-type: none"> EastWest Rural Bank - Irosin Branch M.H. Del Pilar Street, Brgy. San Julian, Irosin, Sorsogon EastWest Unibank - Sorsogon CSD Ma. Betsuat T. Dogillo Bldg., Magsaysay St., Poblacion, Sorsogon City 	<p>Aljean H. Galos 09985966406 AHGalos@eastwestbanker.com</p>
VII	Eastern Samar	Jipapo, Arteche, San Policarpo, Oras, Maslog, Dolores, Can-Avid, Tfft, Sulat, San Julian, Borongan, Maydolong	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Borongan Branch Doctors Sabate Bldg., Real St., Brgy. Songco, Borongan City, Eastern Samar, 6800 	<p>Alberto C. Aragon Jr. 09989843752 ACAragon@eastwestbanker.com</p>
VII	Samar	Calbayog City	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Calbayog Branch Corner Orquin Street & Magsaysay Boulevard, Brgy. Balud, Calbayog City 	<p>Cherry R. Doñog 09199129801 CRDoñog@eastwestbanker.com</p>
XII	Cotabato	Magnet	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Kabacan Branch National Road, Rizal St., Brgy. Poblacion, Kabacan, North Cotabato, 9407 	<p>Alexis A. Duritag 09088162150 AADuritag@eastwestbanker.com</p>

Region	Province	City/Municipality	Catamity	Servicing Office	Contact Details
NCR	Metro Manila	Quezon City	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Pasig Branch 380 Dr. Sixto Antonio Avenue, Corner Beverly Hills St., Brgy. Canogan, Pasig City EastWest Unibank - Quezon Ave Drive Garcia Neumann Press Bldg., No. 940 Quezon Ave. near cor. Dr. Garcia St., Brgy. Falgoutan Quezon City EastWest Unibank - Anonas Rosario Building, No. 999 Aurora Blvd., near corner Lavan and Anonas Str., Bgy. Duyan-duyan, Project 3, Quezon City EastWest Unibank - Legro Lot 2-B-6 Quirino Highway, Lagro, Novaliches, Quezon City EastWest Unibank - Fairview No. 72 Commonwealth Ave. corner Camara St., East Fairview, Quezon City EastWest Unibank - North EDSA UGF units 4,5,6&7 EDSA Grand Residences, EDSA cor. Corregidor St., Quezon City 	<p>Arnel P. Salazar 09985853766 APSalazar@eastwestbanker.com</p> <p>Billy Rey F. Gaito 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
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/Mina/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	Catangaan
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
CAR	Kristine/Leon	Ifugao	Alfonso Lista (Pottia)
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	Cagayan	Itagan	
Region II	Kristine/Leon		Roxas	
Region II	Marce		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


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**

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.



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

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.

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- 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.



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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**
ORC - 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

Region	Typhoon	Province	Municipality
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		Borongon
Region VIII	Kristine/Leon		Maydolong
Region XII	Kristine/Leon	Cotabato	Magpet

Region	Typhoon	Province	Municipality
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. **1st Valley Bank, Inc.,**
Mr. Jubal Yap Yu
Email address: yyu@1vb.com.ph
Mobile No. 0917 814 3331
2. **China Bank Savings**
Email address: 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: simplegoodie@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
Mobile No. – 0927 1548423
Janice C. Lim, Head – Head, Customer Experience
Email address: jclim@citystate-savings.com
Mobile No. – 0917 5888788
5. **First Consolidated Bank**
Mr. Joseph Lacea, President
Email address: 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@legazpiibank.com.ph or
c3@legazpiibank.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
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: raphkenedysotto@yahoo.com
Mobile No. - 0912 4209546

Ms. Jennilyn Santiago
Email address: santiago_jen@pbcb.com.ph
Mobile No. - 0966 820 8527
9. **Producers Savings Bank**
Ms. Filipinas Fernandez
Email Address: filipinas.fernandez@producersbank.com.ph
Mobile No. - 0998 5964856
10. **UCPB Savings Bank**
Customer Assistance and Management Center
Email address: ucpb_center@ucpb.com
Hotline: (02) 8911-0278
Mobile No. - 0998 5919006
Website: <http://www.ucpb.com>
11. **Wealth Development Bank Corp.**
Atty. Roberto D. Quizeo, President/CEO
Email address: quizeo_roberto@wealthbank.com.ph
Mobile No. - 0917 8736803
12. **East West Rural Bank, Inc.**
24-Hour Hotline (+632) 8888-1755 / service@eastwestbanker.com
(See attached for contact details)

EASTWEST RURAL BANK CONTACT DETAILS – LOAN PAYMENT MORATORIUM

Customer Service 24-Hour Hotline at 1-0521 8238-1755 or email us at service@eastwestbanker.com

Region	Province	City/Municipality	Category	Servicing Office	Contact Details
I	Cagayan Valley	Entire Province	Antlan	EastWest Rural Bank - Pagagan Branch Don Domingo Street, Brgy. Centro 11, Tuguegarao City, Cagayan Valley, 3500	John S. Baingan 0998888417 JSBaingan@eastwestbanker.com
I	Pangasinan	Dagupan City	Kristine	EastWest Rural Bank - Dagupan Branch Units L11 & L11A, Ground Floor, Eastgate Plaza Bldg., A.B. Fernandez East Avenue, Brgy. Mayombo, Dagupan City, Pangasinan	Marin M. Valcorza 0998883765 MMValcorza@eastwestbanker.com
IV-A	Cavite	Entire Province	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Daanbantayan Branch Lot-4, Aguinaldo Highway, Brgy. Salitran, Daanbantayan City, Cavite, 4114 EastWest Unibank - Naic Branch Comer Reyes, Sta. Ines, Naic Cavite 	Shelina C. Villanuel 09988437827 SCVillanuel@eastwestbanker.com
IV-A	Quizon	Taguewrayan, Madanay, Don Luna	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Guinaco Branch MAF Bldg., Brgy. Pajisk, Guinaco, Quizon, 4307 EastWest Rural Bank - Infanta Branch A/T Abeno's Inn, Pk. Rosal Coron, Infanta, Quizon Province, 4336 EastWest Rural Bank - Lucena Branch Land Co Bldg., M. Tugrao St., Brgy. 3, Lucena City, Quizon, 4301 	<p>John Perlof L. Arenal 0998888418 JPAranal@eastwestbanker.com</p> <p>Beatrice A. Rabano 0998838783 BARabano@eastwestbanker.com</p> <p>Mark Anthony D. Aldaba 09988722188 MADalaba@eastwestbanker.com</p>
IV-A	Laguna	Sta. Cruz, San Pedro City, Victoria	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Sta. Rosa Branch Hornerdez Building, National Road, Brgy. Macabing, Sta. Rosa City, Laguna EastWest Unibank - San Pablo Branch 	<p>Christian Darleen R. Jaca 0998883748 CRJaca@eastwestbanker.com</p> <p>Reiner Ryan M. Flores</p>

Region	Province	City/Municipality	Category	Servicing Office	Contact Details
				<p>6222 J. P. Rosal Avenue, San Pablo City, Laguna</p> <ul style="list-style-type: none"> EastWest Unibank - Sta Cruz Branch #129 P. Guevara Ave., Poblacion 2, Sta Cruz, Laguna EastWest Unibank - Calamba Branch 1425 Nacional Road, Brgy. Uno Crossing, Calamba City, Laguna 	<p>0998888788 RMFlores@eastwestbanker.com</p> <p>Reiner Ryan M. Flores 0998883788 RMFlores@eastwestbanker.com</p> <p>Christian Darleen R. Jaca 0998883748 CRJaca@eastwestbanker.com</p>
V	Albay	Entire Province	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Legazpi Branch Deer 2 & 3 Bicol Vei Dye Fraternity Bldg., Quizon Ave., Oro Sta., Legazpi City, Albay EastWest Unibank - Tabaco Branch 995+745, Gen. Artoño Luna St., Tabaco City, Albay EastWest Rural Bank - Daet Branch Blk. 8, Lot-11, FMDC Bldg., Central Plaza Complex, Brgy., Lag-on, Daet, Camarines Norte EastWest Rural Bank - Naga Branch Door 48 & 49 Cascara Bldg., CBD 2 Triangulo, Naga City, Camarines Sur, 4408 EastWest Rural Bank - Iriga Branch Cheema Bldg., Aliflor St., San Roque (Poblacion), Iriga City, Camarines Sur, Bicol Region 	<p>Charlene G. Eto 09988728817 CGEto@eastwestbanker.com</p> <p>Mer Joshua A. Tiroo 0998883753 MATiroo@eastwestbanker.com</p> <p>Bryan Tony T. Parades 09988162158 BTParades@eastwestbanker.com</p> <p>Mazmo R. Del Rio 0998882158 MRDelRio@eastwestbanker.com</p>

EASTWEST RURAL BANK CONTACT DETAILS - LOAN PAYMENT MORATORIUM

Region	Province	City/Municipality	Category	Servicing Office	Contact Details
	Catanduanes	Entire Province		<ul style="list-style-type: none"> EastWest Rural Bank - Virac Branch/Ita Virac Town Center, Dagon Brangan, Virac, Catanduanes 	<p>Carol A. Sarmiento 0948848962 CSarmiento@eastwestbank.com</p>
	Sorsogon	Bulan		<ul style="list-style-type: none"> EastWest Rural Bank - Irasid Branch M.H. Del Pilar Street, Brgy. San Julian, Irasid, Sorsogon EastWest Unibank - Sorsogon CSD Ma. Bernart T. Dogito Bldg., Magpaysay St., Poblacion, Sorsogon City 	<p>Alican H. Galos 0906600490 AHGalos@eastwestbank.com</p>
VR	Eastern Samar	Apeca, Arteche, San Piosarpe, Gras, Nasing, Oclaran, Cas-Arid, Tak. Salar, San Julian, Sorongan, Mayabong	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Sorongan Branch DOOR2 Spsps Bldg., Post St., Brgy. Sorogon, Sorongan City, Eastern Samar, 6800 	<p>Alberto C. Aragon Jr. 0938848782 ACAragon@eastwestbank.com</p>
VII	Samar	Catbayog City	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Catbayog Branch Corner Orquin Street & Magpaysay Boulevard, Brgy. Bafad, Catbayog City 	<p>Cherry R. Dolnog 09188128871 CRDolnog@eastwestbank.com</p>
VI	Cotabato	Magpet	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Kabacan Branch National Road, Rizal St. Brgy. Poblacion, Kabacan, North Cotabato, 9607 	<p>Aletha A. Durilag 09086162158 AADurilag@eastwestbank.com</p>

Region	Province	City/Municipality	Category	Servicing Office	Contact Details
NCR	Metro Manila	Quezon City	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Pasig Branch 368 Dr. Sixto Antonio Avenue, Corner Beverly Hills St., Brgy. Caniogan, Pasig City EastWest Unibank - Quezon Ave Drive Bank to Raymond Plaza Bldg., No. 840 Quezon Ave., near cor Dr. Garcia St., Brgy. Pagsanjan Quezon City EastWest Unibank - Anonas Rosario Building, No. 999 Aurora Blvd., near corner Laxan and Anonas Sts., Brgy. Dayan-Duyan, Project 3, Quezon City EastWest Unibank - Lagro Lot 2-B-8 Quinsu Highway, Lagro, Nouisches, Quezon City EastWest Unibank - Fairview No. 72 Commonwealth Ave. corner Camero St., East Fairview, Quezon City EastWest Unibank - North EDSA UGF units 4.5, 6.7 EDSA Grand Residences, EDSA cor. Corregidor St., Quezon City 	<p>Arnel P. Seteazar 09886521788 APSeteazar@eastwestbank.com</p> <p>Billy Ray R. Gaito 09188196714 BFGaito@eastwestbank.com</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)