

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

- 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.
- 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.
- Attached are the Advisory and the Memorandum dated January 3, 2025 and December 19, 2024 respectively, and its corresponding annexes for the list of APDSaccredited lenders/bank which have granted loan moratorium, for reference.

4. Immediate dissemination of and compliance with this Memorandum are desired.

Enclosures: As stated References: As stated

To be indicated in the Perpetual Index under the follow

GUIDELINES

LOAN REFUND

MORATORIUM

AD-EEC



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

REGION VIII - EASTERN VISAYAS

January 10, 2025

REGIONAL MEMORANDUM No. 0 4 7 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.
- 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



1/7/25





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

- 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.
- 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.
- 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 Bidg., DepEd Complex Meraico Avenue, Pasig City Telephone No.: (02) 8633-7231

Email Address: asec.financebom@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, EDGOE BYROE E. SY Assistant Secretary

Copy Furnished

^{1.} Annalyn IX Smile

^{2.} Ady. Festine i.lep D. Precedenger Undergradiery and Chief of Stati

^{3.} Ada, Flamon Roy L. Jorder

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://tinvurl.com/LoanMoratoriumAnnexE
 - 1st Valley Bank, Inc., 1 Mr. Jubal Yao Yu Email address: www.21vb.com.ph Mobile No. 0917 814 3331
 - 2. China Bank Savings

Email address: customerservice chefitchmabank ph

Telephone No. (02) - 8988 9555 option 3

Facebook: cbschinabanksavings

Chalbot: Casey deployed in FB and Website can assist with general, non-account

related concern

City Savings Bank

Email address: simple:sgood@citysavings.com.ph Via SMS: +639178746753

Via FB Messenger: https://m.me/cavavvnosbankofficial

Citystate Savings Bank Dennis V. Mancilla — Head, APDS Logns

Email address: <u>dymancilia@icavstatesavings.com</u> Mobile No. - 0927 1548423

Janice C. Lim, Head - Head, Customer Experience

Email address: iclim@citystatesavings.com Mobile No. - 0917 5888788

First Consolidated Bank

Mr. Joseph Laces, President

Email address: <u>ilacea@tcb.com.oh</u> Mobile No. - 0928 520 6899

Legazpi Savings Bank (also a Subsidiary of BPI)

Ms. Kareen Villareal

Email address: kareen villareal@legazpibank.com.ph.or.

<u>c3@legazoibank.com.ph</u> Telephone No. - (02) 8396 7450 loc-81003 or 0283967460

Mobile No. - 0925 5779643

Malayan Savings Bank

Customer Care Unit

Email address: <u>customercare@mailwabank.com.ph</u>
Direct Line (office hours) = (02) 8815-98-76
Trunk Line (office hours) = (02) 8841-7800 loc. 153

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

Ms. Jennilyn Santiago Email address: <u>santiago_im@nbb.com.ph</u> Mobile No. - **0968** 820 8527

9 Producers Savings Bank
Ms. Filipinas Fernandez
Email Address: <u>filipinas fernandez@producersbank.com.ph</u>
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.
Alty. Roberto D. Guizeo, President/CEO
Email address: <u>guizeo roberto@wealthbank.com.ph</u>
Mobile No. - 0917-8736803

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

- F 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.oh felephone 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 PAYMONT HORATORIUM

Customer Service 24-Hour Hotline at 1:6121 8862-1785 or ampli us at service @sectivesthanten.com

Lagran	- Propines	Challenger	CHAMP		A Party S
1	Cagayan Valley	Entire Province	Julian	Executions Report Sunt Traprogram September Dan Dorologic Seess, Engs. Contex 11, Traprogram City, Cognesis Velicy, Stob	Johns S. Balagan Josephon 17 18 Balagan and and translation more
)	Pengasinan	Gegupan City	Krintine	Bantifest filmel fisiel: -Degupen Branch Units L.S. & E.N. Greater F.Do., Eastgate Place Bulg., A.S. Peirfeindiz East Aven. v., Brg. Misjornito, Qualquin City, Pengeshon	Ptertin Pt. Volcorze. 00000000798 PTPVistrerze@odstreasthanton,com
SV-A	Carette	Emire Province	Priotine	Bastiffeth Ratel Senti - Convertant Baselin Lot-4, Ajainsido Highwey, Brgs, Salitran, Destroites Cits, Cover, 4114 Bastiffet Unillant Jinip Sympt	Shehina C. Vittanyal essee437627 SCVIttanunti mentejes therites.com
NAA Quezen	Tighenayen, Malanay, Gan. Lama	Krostine	Compt. Signy, Signyers, Navo Cover • Begriffing Renat Binks - Gumased Brench NACE Sing, Style, Piptall, Queness, Quezon, 43607	John Perlant L. Arusel neosisses 14 3 August Burst Livertheches, norm	
	·	44		Restition Rend Bank - Interto Aranchites A1 Alasonite Inn. Ph. Rosel Comon, Intertit, Quidean Province, 4336	Begirtos A. Automo geologicos A. Anthorodicos topos the interior
				MinetPlant Renat Benet - Lucenne Branch Land Cor Midg., 14t, Yegener St., Brigs. 3, Lucens City, Queron, 42C1	Mark Anthony C. Abdyte 08000722:30 MOAldsha@easteastfranter.co
A-W	Laguns	Sta. Cruz, Sen Pedre City, Victoria	Kristins	Beeffilier Ratel Bank - Sta Bees Stepper Herneyder Railding, National Ford, Brys. Heinbling, Ste. Ross City, Lagura	Christian Burtone R. Mod consequences Chincolles chanciles that bucks
		1		. Heatilitud Guilbank - San Pakta Smooth	Reinius Ryan M. Phores

hopen	Produce	Charles to the	Calembe	1150	And the second second	
]	Ī				8022 L.R. Rost Aversia, Sen Pablo City,	94094 <u>100</u> 790
ł			•		Linguina	Millionist the strangton has com
1	ì			1.54.5	Begilliest Unibprit - Dep Gree Brossen	Retrier Ryan FL. Flavos
1				1	#120 B Quinter Ave., Potterion 2 , Sta	9000003700
İ			İ		Cruz: Linguite	BCIC location and particular com-
	1		ĺ		EastMink Unitrant - Calambia Branch	Christian Dartson N. Jose
1			İ]	1425 Middletot Rood, Bryy, Uno Crossing	00000003740
Į .					Columbia City, Loguma	CRimetherstvantheriet etc.
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Athey	Entire Province	Kristins	•	Southfront Horse Sunt - Laguery Sources	Charlesp G. Bio
1			!		Done 2 & 2 Stoot Met Don Freterrity Mile.	000007300 17
ì	1				Quesari Aira. Oro Bito, Legespi City, Albery	QSEInfformings thanks april
1	[ŀ		CostWest Unibank - Tabaga Branch	Mor Josema A. Timo
				ľ	9P63+745, Gen. Antonio Luna St. Tebeco	800000C3753
1	ŧ			•	City, Allesy	MATimo@agetwagtherdur.agm
1	Comerines	Entire Provosce			Bind White Runpt Bank - Coat Branch	Bryan Yany 7. Parados
Į.	Norte			t	Bill. 6, Lot 41, PADC Bidg., Control Plaza	09000103100
l l	1		l	ł	Complete, Right, Lag-on, Datel, Camprinse	Fifer and a separate provident least separate
				ļ	Norte	
1	Cometines	Entire Prevince			EnglWest famil Bunk - Hogy Branch	
1	Sur			İ	Door 46 & 49 Cresoini Blog. CBD 2	Maximus R. Dal No.
					Trianguig, Hoge City, Comerines Sur. 4400	00000100100 PROMINGRADOWNIA AND AND AND AND AND AND AND AND AND AN
!					Engl Word, Purel Sank - High Granchilts	
!				l	Chapter Billy , Athler St., Son Reque	
1				l	(Poblacies), Iriga City, Germanism Sur.	
1				1	Sloot Region	· ·

EASTWEST RURAL BANK CONTACT DETAILS - LOAN PAYMENT MORATORIUM

Province	City/Municipatity	Calamity	Servicing Office	Contact Details
			EastWest Rural Bank - Virac Branchtite Virac Town Center, Gosch Sirangan, Virac Cetanduanes EastWest Rural Bank - rosin Branch M.H. Del Pilar Street, Brgs. San Julian, Implin Stranger.	Garol A. Sarmiento 09499842902 CASarmento-Peastweathankel.com Aljean H. Gatos 0998596406
gorse gor			EastWest Unitrank - Scrogor CSD Ma. Bensuat T. Dogillo Blog. Magsaysay St., Poblacion. Screeger City	AHGolos@eastwestbanker.com
Eastern Samai	Jipapad, Arteche, San Poiscarpia, Oras, Maslog, Dolores, Can- Avid, Taft, Sulat, San Julian, Borongan, Maydelang	Kristine	EastWest Rural Bank - Borongan Branch Doctors Sobate Bidg., Real St., Bigy Songco, Borongan City, Eastern Samor, 6800	Alberto C. Aragon Jr. 09689683752 ACAragon@eastwestbanker.com
Samai	Calbayog City	Kristine	 EastWest Rural Bank - Calbayog Branch Corner Orguin Street & Magsaysay Boutevard, Brgy, Balud, Calbayog City 	Cherryt R. Domog 09199129801 GRDonos, Seastwestbanker, com
Cotabato	Magnet	Kristine	EastWest Rural Bank - Kabacan Branch National Road, Rizal St. Brgy, Poblacion, Kabacan, North Cotabato, 9407	Alexis A. Duritag 09088162150 AADuritas@mastwestbanker.com
	Catanduanes Sorsogon Eastern Samai	Catanduanes Entire Province Sorsogon Bulan Eastern Jipapae, Aiteche, San Policarpia, Qrás, Mastog, Delores, Can- Avid, Taft, Sullat, San Julian, Borongan, Maydelang Calbayog City	Catanduanes Entire Province Sorsogon Bulan Eastern Jipapod, Airteche, San Poiscarpia, Oras, Mastice, Deloies, Can-Avid, Taft, Sulat, San Julian, Borongan, Maydelang, Samar Calbayog City Kristine	Catanduanes Entire Province - EastWest Rural Bank - Virac Branchute Virac Town Center, Gosch Strangan, Virac Catanduanes - EastWest Rural Bank - rosin Branch M.H. Del Pitar Street, Brgs. San Julian, Irosin, Scrsogon - EastWest Unitbrank - Scrsogon CSD Ma, Bensuer T, Doglio Bog, Magsaysoy St., Poblacion, Scrsogon City - EastWest Rural Bank - Borongan Branch Doctors Sabate Bidg. Real St. Brgy Songco, Borongan City. Eastern Samer. Borongan, Borongan, Maydelong - Samar Calbayog City - EastWest Rural Bank - Calbayog Branch Corner Orquin Street & Magsaysoy Boutevard, Brgy, Balud, Calbayog City - EastWest Rural Bank - Calbayog City - EastWest Rural Bank - Calbayog Branch Corner Orquin Street & Magsaysoy Boutevard, Brgy, Balud, Calbayog City - EastWest Rural Bank - Kabacan Branch National Road, Roal St. Brgy, Poblacion, National Road, Roal St. Brgy, Poblacion

Region	Province	City/Municipality	Catamity	Servicing Office	Contact Details
NCR	Metro Manila	Quezon City	Kristine	EastWest Rural Bank - Pasig Branch S80 Dr. Sixto Antonio Arenue, Corner Beverly Hills St., Brgy. Can ogan, Pasig Ciry EastWest Unibank - Quezon Ave Drive Gardia Servinings Press Bldg. No 340 Quezon Ave. Inelation. Dr. Gardia St. Brgy. Paligranan Quezon Ciry	Arnel P. Salazar 09985853766 APSAUZAURenstwestbecker.com
		to the second se		EastWest Unibank - Anonas Rossrio Building, No. 999 Aurora Blud . near corner Lauan and Anonas Sts., Big., Duyan-duyan, Project 3. Quezon City EastWest Unibank - Lagro Lot 2-B-6 Quirino Highway, Lagro, Novaliches, Quezon City	Billy Rey F. Gaito 09189198714 8FGaito@eastwestbanker.com
				EastWest Unibank - Petrview No. 72 Commonwealth Ave. corner Cernaro St., East Fairview. Quezon City EastWest Unibank - North EDSA UGF units 4,5,687 EDSA Grand Residences. EDSA cor Corregidor St., Quezon City.	

Region	Typhoon	Province	Municipality
Region IV-B	Kristine/Leon		Puerto Galera
Region (V-8	Kristine/Leon		Naujan
Region IV-B	Kristine/Leon		Victoria
Region IV-B	Kristine/Leon	a di salar sa	Pola
Region IV-B	Kristine/Leon	Oriental Mindoro	Socorro
Region IV-B	Kristine/Leon		Pinamalayanan
Region IV-8	Kristine/Leon		Mansalay
Region IV-B	Kristine/Leon		Bulalacao (San Pedro)
Region IV-B	Kristine/Leon		Paluan
Region IV-B	Kristine/Leon	Occidental Mindoro	Looc
Region V	Kristine/Lean	Albay	Province Wide
Region V	Kristine/Leon	Camarines Sur	Province Wide
Region V	Kristine/Leon/Nina/Ofel/Pepito	Catanduaries	Province Wide
Region V	Kristine/Leon	Camarines Norte	Province Wide
Region V	Kristine/Lean	Naga	Naga
Region V	Kristine/Leon	Sorsogon	Province Wide
Region V	Kristine/Leon		Cataingan
Region V	Kristine/Leon	Masbate.	San Fernando
Region VIII	Kristine/Lean	Samar	Calbayog
Region VIII	Kristine/Lean		Jipapad
Region VIII	Kristine/Leon	1	Arteche
Region VIII	Kristine/Leon	1	San Policarpo
Region VIII	Kristine/Leon	1	Oras
Region VIII	Kristine/Leon		Masiog
Region VIII	Kristine/Leon		Dolores
Region VIII	Kristine/Leon	Eastern Samar	Can-avid
Region VIII	Kristine/Leon	1.	Taft
Region VIII	Kristine/Leon	1	Sulat
Region VIII	Kristine/Leon	1	San Julian
Region VIII	Kristine/Leon	1	Borongan
Region VIII	Kristine/Leon	1	Maydolong
Region XII	Kristine/Leon	Cotabato	Magpet
CAR	Kristine/Leon	ffugão	Alfonso Lista (Potia)
CAR	Nina/Pepito/Ofel	Mountain Province	Province Wide
CAR	Nina/Ofel/Pepito	1_	Aguinaldo
CAR	Nina/Ofel/Pepito	ifugao	Asipula
NCR	Kristine/Leon	NCR	Quezon City

List of Areas Affected by Calamitles (Typhoons)

Region	Typhoon	Province	Municipality	
Region I	tulian	flocas Norte	Province Wide	
Region I	Kristine	Dagupan	Dagupan	1
Region I	Kristine/Lean	Da annuità ann	Bani	7
Region I	Kristine/Leon	Pangasinan	Anda	1
Region !	Leon	Dagupan	Dagupan	7
Region I	Marce	llocas Norte	Pagudpud	
Region I	Nina/Pepito/Ofel	La Union	Bangar	
Region I	Nina/Pepito/Ofel	Pangasinan	Bautista	7
Region II	Julian	Cagayan	Province Wide	
Region II	neilut	Batanes	Province Wide	7
Region II	Kristine/Leon	(sabela	liagan	1.
Region #	Kristine/Leon		Roxas	7
Region II Marce			Buguey	7
Region II	Marce	7	Gonzaga	7
Region #	Marce	Cagayan	Sanchez-Mira	1
Region #	Marce		Aparri	1
Region II	Marce		Claveria	7
Region II	Nina/Pepito/Ofei	Quirino	Province Wide	1
Region II			Santiago	7
Region II	Nina/Pepito/Ofel		Cabagan	1
Region II	Nina/Pepito/Ofei	Isabela	Tumauini	7
Region II	Nina/Pepito/Ofel		San Mateo	1
Region II	Nina/Pepito/Ofel		Ramon	
Region ii	Nina/Pepito/Ofel	Cagayan	Ваедао	1
Region II	Nina/Pepito/Ofel	- Nueva Vizcaya	Aritao	1
Region II	Nina/Pepito/Ofei	LACHESTO ATTENDED	Bambang	1
Region (i)	Nina/Ofei/Pepito	Aurora	Province Wide	1
Region III	Nina/Ofel/Pepito	Nueva Edja	Licab	1
Region IV-A	Kristine/Leon	Cavitte	Province Wide	1
Region IV-A	Kristine/Leon	Laguna	Province Wide	
Region IV-A	Kristine/Leon	Betangas	Province Wide	1
Region IV-A	Kristine/Leon	Quezon	Province Wide]
Region IV-A	Kristine/Leon	Rizal	Cardona	
Region IV-A	Kristine/Leon	NI-COL	Binangonan	7

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
- 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: user financehpm@deped.gov pn

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 Payroli 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

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 Purnished

- Atty. Patima Panontongan Undersecretary and Chief of Staff
- Atty. Pilemon Ray L. Javier Undersecretary for Legal and Legislative Affairs
- 3. Cholita F. Tiong OIC - Director IV, Fanance

ANNEX A

List of Areas Affected by Calamities (Typhoons)

Region	Typhoon	Province	Municipality
Region i	Julian	llocos Norte	Province Wide
Region I	Kristine	Dagupan	Dagupan
Region I	Kristine/Leon	Dangacinan	Bani
Region I	Kristine/Leon	Pangasinan	Anda
Region I	Leon	Dagupan	Dagupan
Region I	Marce	llocos Norte	Pagudpud
Region I	Nina	La Union	Bangar
Region	Nina/Pepito	Pangasinan	Bautista
Region i	Ofel	ta 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	tenhala	llagan
Region II	Kristine/Leon	Isabela	Roxas
Region II	Marce		Buguey
Region II	Marce	Cagayan	Gonzaga
Region II	Marce		Sanchez-Mira
Region II	Marce		Aparri
Region II	Marce		Claveria
Region II	Nina	Quirino	Province Wide
Region II	Nina		Santiago
Region II	Nina		Cabagan
Region II	Nina	isabela	Tumauini
Region II	Nina		San Mateo
Region II	Nina		Ramon
Region II	Nina	Cagayan	Ваддао
Region II	Nina		Aritao
Region II	Nina	Nueva Vizcaya	Bambang
Region II	Pepito	Quirino	Province Wide
Region II	Pepito		Santiago
Region II	Pepito		Cabagan
Region II	Pepito	isabela	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	Nueva vizcaya	Bambang
Region II	Ofel	Quirino	Province Wide
Region II	Ofel		Santiago
Region II	Ofel		Cabagan
Region II	Ofel	isabela	Tumavini
Region II	Ofel	Cagavan	San Mateo
Region II	Ofel		Ramon
Region II	Ofel	Cagayan	Baggao
Region II	Ofel	Nueva Vizcaya	Aritao
Region II	Ofel	NOEVA VIZCAYA	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		Cardona
Region IV-A	Kristine	Rizal	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	Mida	Binangonan
Region IV-B	Kristine		Puerto Galera
Region IV-B	Kristine		Naujan
Region IV-8	Kristine		Victoria
Region IV-B	Kristine	Oriental Mindoro	Pola
Region IV-B	Kristine	Olicutal Militario	Socorro
Region IV-B	Kristine		Pinamalayanan
Region IV-B	Kristine		Mansalay
Region IV-B	Kristine		Bulalacao (San Pedro)
Region IV-8	Kristine	Occidental Mindors	Paluan
Region IV-B	Kristine	Occidental Mindoro	Looc

Region	Typhoon	Province	Municipality
Region IV-B	Leon		Puerto Galera
Region IV-B	Leon]	Naujan
Region IV-B	Leon		Victoria
Region IV-B	Leon	Oriental Mindoro	Pola
Region IV-B	Leon	Onental Mindord	Socorro
Region IV-B	Leon		Pinamalayanan
Region IV-B	Leon		Mansalay
Region IV-B	teon		Bulalacao (San Pedro)
Region IV-B	Leon	Occidental Mindoro	Paluan
Region IV-8	Leon	Occidental Militorio	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	Miaspate	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	Masoate	San Fernando
Region VIII	Kristine/Leon	Samar	Calbayog
Region VIII	Kristine/Leon		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	Factors Compa	Dolores
Region VIII	Kristine/Leon	- Eastern Samar	Can-avid
Region VIII	Kristine/Leon		Taft
Region VIII			Sulat
Region VIII	Kristine/Leon		San Julian
Region VIII	Kristine/Leon	7	Borongan
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	M	Aguinaldo
CAR	Nina/Ofel/Pepito		Asipulo
NCR	Kristine/Leon	NCR	Quezon City

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. Camar ines 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
 - Monkayo Public School Teachers, Employees and Retirces 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

1st Valley Bank, Inc.,

Mr. Jubal Yap Yu

Email address: www@1vb.com.ph

Mobile No. 0917 814 3331

China Bank Savings

Email address: ungomerservice chs@chinabask.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: edia citysavinas com of

Via SMS: +639178746753

Via FB Messenger: https://m.me/oilvsavingsbankofficial

Citystate Savings Bank

Dennis V. Mancilla - Head, APDS Loans

Email address:

Mobile No. - 0927 1548423

Janice C. Lim, Head - Head, Customer Experience

Email address: ¡clim@citystatesavings.com

Mobile No. - 0917 5888788

First Consolidated Bank

Mr. Joseph Lacea, President

Email address: the allich comph

Mobile No. - 0928 520 6899

Legazpi Savings Bank (also a Subsidiary of BPI)

Ms. Kareen Villareal

Email address: kareen villareal@legazpibank.com.ph.or

Telephone No. - (02) 8396 7460 loc 81003 or 0283967460

Mobile No. - 0925 5779643

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 Inches to Strong the Control Mobile No - 0912 4209546

Ms Jennilyn Santiago

Email address santage ma plat com ch

Mobile No - 0966 820 8527

9 Producers Savings Bank

Ms Filipinas Fernandez Email Address <u>Biographem and z filiproducer bank</u> con ph Mobile No - 0998 5964856

10 UCPB Savings Bank

Customer Assistance and Management Center Email address
Hotline (02) 8811-0278
Mobile No - 0998 5919006
Website

11 Wealth Development Bank Corp.

Atty Roberto D. Quizeo, President/CEO
Email address govern to the follower impacts comput.
Mobile No. - 0917-8736803

12. East West Rural Bank, Inc.

24-Hour Hotline (+632) 8888-1755 / service@eastwestbanker.com (See attached for contact details)

SASTWEST RURAL BANK CONTACT DETAILS - LOAN PAYMENT MONATORIUM

Customer Service 24-Nour Hottine at :-032: 8288-1755 or eveall us at service Reastwestbookencom

Region	Presince	City/Pluminipality	Columby	Servicing Office	Consen Details
Ī	Cagayèn Valley	Enzire Province	polian	EastWest Sural Bent - Tegengene Stanct: Don Domingo Street, Stgr. Centro 11, Tegengarao City, Cagayen Velley, 3500	Julius 5. Beingen 0596688417 /SBeingen@westwesthenker.com
1	Pangasinan	Degrapan City	Kristine	EastMust Rural Bank -Degapon Branch Units L11 & L114, Gruand Floor. Eastfale Plaza Biog., A.B. Fernender East Avenue. Brgs. Mayombo, Degapon City, Pengasinan	Martin M. Valcorza candidata 765 MMValcurza@eastweethanker.com
N-A	Cavite	Entire Province	Kr julime	EastWest Nucl Book -Destreines Reach Lot-4, Agunsido Highway, Brgy, Salktren, Desmarines City, Cavite, 4114 EastWest Uniffent -Neks Branch	Shekma C. Villaruel 0900437527 SCYBleruel@wastwostbonker.com
IV-A	Quezon	Tagkowayen, Mulaney, Gen. Lame	Kristima	Corner Neyo, Shintgen, Nac Chvite • BeetWeet Rent Beet - Gumeos Branch NAST Bidg, Brigs, Relieft, Gumaou, Quazon. 4367	polar Periord L. Arenal scottost418 h Aren 3 Espistwosthanker cam
				 EastWest Russi Bank - Infanta Branchilte A/1 Aberon's Inn, Prit. Rosel Corron, Infanta: Quezon Province, 4336 	Bestries A. Rebano especialization Balkahang areas by exthanser.com
				Esstylest Russt Bánk - Lucens Branch Land Co Bidg., Mt. Tagamo St., Brgr. 3, Lucens Cib, Queson, 4301	Heric Anthony C. Aldoha 00007/2/180 PGALlebe@esstvestbanker.com
R-A	Leguria	Sta. Crut, Sen Pedro City. Victoria	Krietine	 Exectfest fluret Bent - Sta Rose Statelt Hernerdez Beilding, Hetionet Road, Brgy. Hecabling, Sts. Rose City, Legune 	Christian Dyrison R. Jaco. quatactizati GR:000 h mastwestbanies:s em
l	l	ł	ł	 EastWisst Unibank - Son Pable Branch 	Reinler Ryan H. Harts

balan I	Province	City/Huniolpatity	Calamity	Servicing Office	Contact Details
				9022 J. P. Rigal Avenue, San Pablo City,	00900043790
			j	Laguna	RMFlores Geastwastbacket.com
1				EastWest Unibanic -Sta Cruz Branch	Relation Ryan M. Flores
			l i	art 29 P. Guevette Ave Poblacion 2 . Sta	009000\$3700
				Cruz, Laguna	RMFraces a castwestbasker.com
				· Geriffies Unibasis -Calamba firanch	Christian Darlson St. Jana
			!!!	1425 Nadonal Road, Bray, Uno Crossing.	09999043740
				Catemba City, Leguna	CRayer Sylven companies com
 -	Albay	Entire Province	Kristine	. EastWest Nural Bank - Legazai Branch	Chartene G. Ets.
- 1	! •	i	1 :	Dear 2 & 2 Bloot Wel Due Freternity Bla	
				Quezen Ave. Ore Site. Legazpi City, Alb	CGElin@ensiwembnokensom
ļ		1		GagtWest Unibank - Tabaca Branch	Mar Joshua A. Tirao
	j		i i	9951+745, Gen. Antonio Luna St., Tabacci	090000 03753
				City, Athey	PSATirao@eastwestbanker.com
	Comerines	Entire Prevince		. EastWest Rural Bank - Doot Branch	Bryan Tony T. Paredes
	Norte	1]	Bit. 8, Lot-11, FMDC Bids., Central Plaza	09966162150
				Complex, Brgy., Lag-on, Dect, Camarine Norte	3 ET Paredes Deserves Charlier &
	Comerines	Entire Province		• EnglWest Rural Bank - Nega Branch	1
	Sur	ĺ		Door 48 & 49 Crescin: Bldg. CSD 2	Maximo R. Del Rio
	ļ.	1	1	Triangulo, Mago City, Camerines Sur. 440	physical section (1975)
	İ		1		MRDelRevaciations (a) 50
	l		1	· EpstWest Rural Sank - Iriga Branchilto	1
			1	Chaema Bidg., Affelor St., San Roque	1
			1	(Poblacion), higa City, Carnarines Sur.	ì
	ļ	•	1	Biost Region	

EASTWEST RURAL BANK CONTACT DETAILS - LOAN PAYMENT MORATORIUM

erangen	Settre Province			East/West Rurel Bank - Virac Branchilla Virac Town Certer, Gogen Strangan, Virac, Catandushes BarriWest Razal Bank - Irosin Branch M.M. Dal Plur Sweet, Bass, San Asten,	Corot A. Sarmiento escanaceo SASattoratic national attaches
arangen	B uton		•		Atintas H. Galon
				Inpain, Sorsogon	00000005400 AHGalos@sastwestbanksr.com
			•	EastWest Unitenti - Zerrogen CSD Me. Bensust T. Dogito Bidg., Negsaysay St., Poblecion, Sorrogen City	
astern e-mer	Jipaped, Arteche, San Protestper, Gras. Nantog. Doteres, Can- Judian, San Judian, Borongan. Playdolong	Wrietine	•	EastWest Nursi Bank - Berongse Brench Doctors Spices Bidg., Nest St., Bigs. Songoo, Borongan City, Eastern Samer, 6800	Alberto C. Aragen Jr. comments: ACArageri@oastvershanker.com
or-o -	Compage City	Kristine	٠	EartWest florid Bank - Cathoyog Branch Corner Orquin Street & Hagseysey Bouleverd, Bigg, Belad, Catheyog City	Cherryt R. Colnog 09190125001 CROcmostripasiwostbanker.com
ecalcate .	Hagant	Kristine		EastWest Parel Bank - Xabacan Brasch National Road, Risal St. Brg. Poblacion, Kabacan, North Cotebato, 9407	Alecto A. Durling 00000102150 AADming 5 eastwestbanker.com
	nf-∳s	Possesrpin, Gras. Nesting. Deleres, Cam- deler, Santa, San Justan, Sonongen, Maydolong Cesturying City	Posterpio, Gran. Navina. Navina. College, Can- Antil, Talk. Sutar, San Jasian, Borongan, Republing College City Nristine Plagant Stabusto Plagant Stabusto S	Protectings, Cirals, Writting Names, Con- deal, Tath. Suter, San Justian, Sorrougen, Physicians, Physicians City Writting Collaborating City Writing	Poticarpie, Gras. Wrietine Naming. Doctors Betiese Ridg., Real St., Rep. Songos, Borongan City. Eastern Service, 9900 Services, Cam- Antd. Talt. Suiter, San Julian, Borongan. Haydoleng. Plaguer Cottor Origin Street & Magasysty Boulevard, Bigg. Belaid. Cathayog City Plaguer 107istine - EastWest Reral Bank - Kabacan Branch National Road, Rigal St. Rep. Poblacion.

Meglen NCR	Province Matri Manile	City/Hunicipatity Quezon City	Catamity		Servicing Office	Context Optalia
			Kristina	•	EastWest Runt Carts - Pasig Branch	
		1	i i		369 Dr. Sixto Antonio Avenue, Comer	
	l		l !		Beverly Hills St., Begy, Caningso, Pasig City	ì
		ļ	1 1		,	Arnet P. Setezer
		ł	} 1		EastWest Unibank - Queson Ave Drive Quests	00005653798
		İ	1	-	Kasurrence From Bods., No. 840 Overon Ave., near	AFS accept A softwestbunker.com
			1		cor Dr. Garcin St., Begs, Palignaner Queston City	
				•	EastWest Unibert - Anones	
	!		1 1		Rosario Building, No. 959 Aurora Sivo.,	
-	•		1 1		neer corner Leuen and Anones Sts., Bey.	
	1	i	1		Devan-dunce, Project 3, Quezon City	Billy Roy F. Gaits
	ì	İ	1			06180196714
i	i		1 1	_	EastWest Uniback - Lagro	RPGaite@eastwestbanker.com
	i	ľ		_	Lot 2-5-8 Quinno Highway, Lagro.	ŀ
	{	!	1 1		Noveliches, Quezon City	[
]		stodecaes drawn cut	
		}	1 1		RestWest Uniteant - Fairniese	!
	!	1	i i		No. 72 Commonwealth Ave. corner	ł
					Carmero St., East Fairview, Queton City	
	1	İ			EnstWest Unibank - Worth EDSA	
	ł	ł .	1		UGF units 4.5.667 EDSA Grand	
		i	1 1		Residences, EDSA cor: Corregidor St.,	1
		1			Overon City	i

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://tinvurl.com/LoanMoratoriumAnnexE

(List to follow: see link above)

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)