



Republic of the Philippines  
**Department of Education**  
REGION X - NORTHERN MINDANAO  
DIVISION OF MALAYBALAY CITY

DM 2024-01-011  
DEPED MALAYBALAY CITY DIVISION  
**RELEASED**  
JAN 04 2024 Time: 2:14  
By: *[Signature]*

**Division Memorandum**

No. 011, s 2024

To: School Principals/Heads

Attn: Implementing Unit Schools

FROM: **ALIENA S. DAJAY** *[Signature]*  
Assistant Schools Division Superintendent  
Officer-In-Charge  
Office of the Schools Division Superintendent

DATE: January 04, 2024

SUBJECT: **DISSEMINATION OF REGIONAL MEMORANDUM RE: REMINDER ON THE PROHIBITION FROM ENTERING INTO CONTRACT OR AGREEMENT WITH LENDER/ACCREDITED ENTITY.**

1. This is to disseminate to the field DepEd Advisory dated December 12, 2023 reminding all implementing unit secondary schools that in accordance with DepEd Order No. 20, s.2021, the Lender/Accredited Entity is prohibited from entering any contract or agreement with DepEd offices other than the Central/Regional office concerning salary loans, insurance premiums, and/or membership dues/contributions under APDS. Hence, the implementing unit secondary schools cannot compel these private entities to enter into a distinct Memorandum of Agreement (MOA) for the settlement of financial obligations to be incorporated in their payroll and be deducted from the salaries of DepEd personnel.
2. This office strictly observes the Equal Opportunity Policy (EOP) in all steps to be undertaken for this purpose. Hence, all decisions and actions shall be based solely on guidelines set forth, with no discrimination on the account of age, gender identity, sexual orientation, civil status, disability, religion, ethnicity, or political affiliation.
3. Attached the Regional Memorandum No. 003, s. 2023, dated December 27, 2023.
4. Immediate dissemination and strict compliance of this Memorandum are desired.

Copy furnished:  
Records file  
AO file



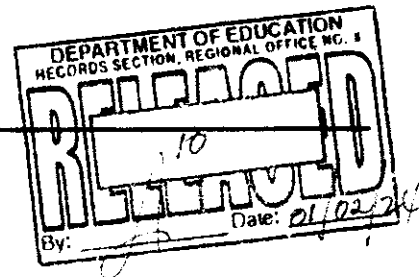
Address: Sayre Hi-way, Purok 6, Casisang, Malaybalay City  
Telefax No.: 088-314-0094; Telephone No.: 088-813-1246  
Email Address: [malaybalay.city@deped.gov.ph](mailto:malaybalay.city@deped.gov.ph)



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Republic of the Philippines  
**Department of Education**  
REGION X - NORTHERN MINDANAO



December 27, 2023

REGIONAL MEMORANDUM  
No. 003, s. 2023

**REMINDER ON THE PROHIBITION FROM ENTERING INTO CONTRACT OR  
AGREEMENT WITH LENDER/ACCREDITED ENTITY**

To: Schools Division Superintendents/ Officers-In-Charge  
School Principals/Heads

Attn: Implementing Unit Schools

1. This is to disseminate to the field DepEd Advisory dated December 12, 2023 reminding all implementing unit secondary schools that in accordance with DepEd Order No. 20, s. 2021, the Lender/Accredited Entity is prohibited from entering any contract or agreement with DepEd offices other than the Central/Regional office concerning salary loans, insurance premiums, and/or membership dues/contributions under APDS. Hence, the implementing unit secondary schools cannot compel these private entities to enter into a distinct Memorandum of Agreement (MOA) for the settlement of financial obligations to be incorporated in their payroll and be deducted from the salaries of DepEd personnel. Kindly refer to the enclosed advisory for the details.

2. This Office strictly observes the Equal Opportunity Policy (EOP) in all steps to be undertaken for this purpose. Hence, all decisions and actions shall be based solely on guidelines set forth, with no discrimination on the account of age, gender identity, sexual orientation, civil status, disability, religion, ethnicity, or political affiliation.

3. Immediate dissemination and strict compliance of this Memorandum is enjoined.



**DR. ARTURO B. BAYOCOT, CESO III**  
Regional Director

ATCH.: As stated

Reference: None

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

DEDUCTIONS    POLICY    SALARY

RE: Reminder on the prohibition from entering into contract or agreement with lender/accredited entities

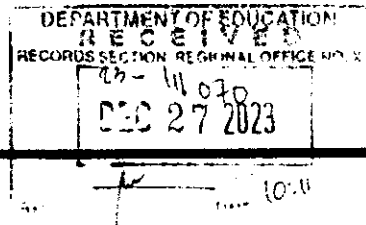
AD/PS- amma-d



DepEd Regional Office X, Zone 1, Upper Balulang, Cagayan de Oro City  
(088) 856-3932 | (088) 881-3137 | (088) 881-3031  
Department of Education Region 10  
region10@deped.gov.ph  
<http://deped10.com>



**DEPED X NORTHERN MINDANAO**



**From:** Employee Account Management Division  
**Sent:** Friday, 22 December 2023 8:38 pm  
**To:** Estela Carino; Wilfredo Cabral; Tolentino Aquino; Benjamin Paragas; May Eclar; Alberto Escobarte; Nicolas Capulong; Gilbert Sadsad; Ramir Uytico; Salustiano Jimenez; Evelyn Fetalvero; Ruth Fuentes; Arturo Bayocot; Allan Famazo; Carlito Rocafort; Ma. Gemma Ledesma; DEPED CORDILLERA ADMINISTRATIVE REGION; DEPED NATIONAL CAPITAL REGION; DEPED I ILOCOS REGION; DEPED II CAGAYAN VALLEY; DEPED III CENTRAL LUZON; DEPED REGION IV-A CALABARZON; MIMAROPA REGION; DEPED V BICOL REGION; DepEd VI Western Visayas; DepEd Region VII Central Visayas; DEPED REGION XIII CARAGA; DEPED IX ZAMBOANGA PENINSULA; DEPED X NORTHERN MINDANAO; DEPED XI DAVAO REGION; DEPED XII SOCCSKSARGEN; REGION VIII EASTERN VISAYAS; adm.depedcar@gmail.com; Cristina Paquit; Sebastian Tayaban; Cornelia Adaci Dulnuan; CAR-ADMIN PAYROLL SECTION; Maksim Botilas; jlawpd; Juliet Icamen; RPSU NCR; Rhea Joy Carbonell - Dulay; Arnold Vino; BERNARDO ALCANTARA; RPSU REGION1; Deped Rpsu; VERIFIER - BERNARDO ALCANTARA; FDAS REGION1; Jose Mario Macarilay; flmarallag1360@gmail.com; Mario Baniqued; Myline Luquing; PAYROLL SERVICES ADMIN; Antonio Arquero; Imelda Vallejo; Alvin Lingad; Shantelle Canlas; RPSU RO 3; DIRECTORATE OFFICE; Suzette Medina; Ardee Ramilo; Dhesiree Salvador; Jenyl Roma Rodriguez; Herland Aries Cauba; Personnel Section; Nympha Custado; Casiano Perdigonos Jr; Teresa Arcayera; Santiago Jacky Villafuerte II; Thelma Navera; ADMIN ROV; Jessica Sapalo; Martha Ampig; Early Albason; Ma. Lunie B. Sampani; Jepnie Jan Barrido; ida cabantan; Sylvio Sabino; Augusto Santiago; Brazil Sanchez; ADMIN SERVICES; Robella Bigornia; Alejandrino Yman; Alma Suyom; Remedios Alejandro; PAYROLL REGION8; deped payroll; Nerio Clenton Areglado; Romeo Daligdig; Elizabeth Tatel; Ma rosa Fermiza; matranillosingson; Lucshil Pioquinto; Shirley Chatto; Mary Ann Neri; Personnel Section; Emma Balan; Joy Azores; Roy Enriquez; Baricaua Loradel; Gena Quilana; PAYROLL SERVICES UNIT DAVAO; Leonides Jimmy Jesuro; ADMIN REGION12; Ma Lourdes Sanches; Edwin Parcon; Samsudin Paraid; Kathrine Lotilla; leojbeceril; Fe Alegado; anven maglasang  
**Cc:** Records Division; Duane Kim De Jesus  
**Subject:** Re: ADVISORY to All Heads of DepEd Implementing Unit Secondary Schools  
**Attachments:** 19308 - ADVISORY to Heads of IUs.pdf

Dear Sirs and Mesdames:

Good day!

Please see the attached copy of the Advisory with Released stamp from CO-Records Division, for information.

Thank you.

**Employee Account Management Division (EAMD)**

Department of Education - Finance Service  
2nd Flr., T. Alonzo Bldg., DepEd Complex  
Meralco Avenue, Pasig City 1600

*We are happy to be of service. For EAMD systems improvement, may we request for you to accomplish this link:*  
[bit.ly/EAMDFB](http://bit.ly/EAMDFB)

**From:** Employee Account Management Division  
**Sent:** Thursday, December 21, 2023 6:39 PM

To: Estela Carino <estela.carino@deped.gov.ph>; Wilfredo Cabral <wilfredo.cabral@deped.gov.ph>; Tolentino Aquino <tolentino.aquino@deped.gov.ph>; Benjamin Paragas <benjamin.paragas@deped.gov.ph>; May Eclar <may.eclar@deped.gov.ph>; Alberto Escobarte <alberto.escobarte@deped.gov.ph>; Nicolas Capulong <nicolas.capulong@deped.gov.ph>; Gilbert Sadsad <gilbert.sadsad@deped.gov.ph>; Ramir Uytico <ramir.uytico@deped.gov.ph>; Salustiano Jimenez <salustiano.jimenez@deped.gov.ph>; Evelyn Fetalvero <evelyn.fetalvero@deped.gov.ph>; Ruth Fuentes <ruth.fuentes@deped.gov.ph>; Arturo Bayocot <arturo.bayocot001@deped.gov.ph>; Allan Farnazo <allan.farnazo@deped.gov.ph>; Carlito Rocafort <carlito.rocafort@deped.gov.ph>; Ma. 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Cc: Elmer Enriquez <elmer.enriquez@deped.gov.ph>; Roma Kristine Asuncion <roma.asuncion@deped.gov.ph>;

Duane Kim De Jesus <duane.dejesus@deped.gov.ph>; Finance Service Office of the Director <fs.od@deped.gov.ph>;  
Undersecretary for Finance - Budget and Performance Monitoring <usec.financebpm@deped.gov.ph>  
**Subject: ADVISORY to All Heads of DepEd Implementing Unit Secondary Schools**

Dear Sirs and Mesdames:

Good day!

This office has received complaints indicating that certain private entities already accredited under the Department's Automatic Payroll Deduction System (APDS) Program are still being compelled by various implementing unit secondary schools to enter into a distinct Memorandum of Agreement (MOA) for the settlement of financial obligations to be incorporated in their payroll and be deducted from the salaries of DepEd personnel.

In accordance with DepEd Order No. 20, s. 2021, the Lender/Accredited Entity is prohibited from entering into any contract or agreement with DepEd offices other than the Central/Regional Office concerning salary loans, insurance premiums, and/or any membership dues/contributions under APDS.

This serves as a reminder to all implementing unit secondary schools that entities accredited under the Department's APDS Program have the authority to offer services and products to all DepEd officials and employees in the Central, Regional, and Schools Division Offices, **including schools**. The deductions to be included by the implementing unit secondary schools should also adhere to the provisions of net take-home pay verification.

Furthermore, remittance due to private entities for the collection of loans, insurance premia and/or memberships of DepEd personnel shall have corresponding service fees to be deducted from the amount of the total remittance and deposited to the Bureau of Treasury in favor of the Provident Fund.

The list of accredited entities under the APDS and their corresponding service fees may be viewed at:  
**<https://bit.ly/APDS-List-for-IUs>**.

For strict compliance.

P.S. Please facilitate the dissemination of the attached advisory to the concerned implementing unit-secondary schools and DepEd personnel under your jurisdictions for their immediate compliance and/or information.

Kindly acknowledge receipt hereof.

**Employee Account Management Division (EAMD)**  
Department of Education - Finance Service  
2nd Flr., T. Alonzo Bldg., DepEd Complex  
Meralco Avenue, Pasig City 1600

*We are happy to be of service. For EAMD systems improvement, may we request for you to accomplish this link:*  
[bit.ly/EAMDFB](https://bit.ly/EAMDFB)



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

December 12, 2023

19308

DEC 22 2023

**ADVISORY**

**To all Heads of DepEd Implementing Unit Secondary Schools**

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For strict compliance.

Atty. **MICHAEL WESLEY T. POA**  
Undersecretary and Chief of Staff  
Officer-in-Charge, Office of the  
Undersecretary for Finance