



Republic of the Philippines
Department of Education
Region VIII - Eastern Visayas
SCHOOLS DIVISION OF CALBAYOG CITY

January 13, 2025

DIVISION MEMORANDUM

No. **022** s. 2025

**CLARIFICATION ON GUIDELINES ON THE
LOAN MORATORIUM IMPLEMENTATION**

To : Office of the Assistant Schools Division Superintendent,
CID and SGOD Officials, OSDS, Public Schools District Supervisors,
School Heads/TICs, Public Schools
All Others Concerned

In reference to the advisory issued by the Department of Education (DepEd) on January 3, 2025, concerning the loan moratorium for DepEd personnel, the following guidelines are hereby disseminated for compliance and implementation:

1. Loan Moratorium Overview

In alignment with Annex E of the Memorandum dated December 19, 2024, **DepEd personnel in officially declared calamity-stricken areas (as listed in the attached annex) are eligible to avail of a one-month loan moratorium.** The moratorium will be implemented via a refund from the APDS-accredited lenders/banks.

2. Loan Payment Remittance

Monthly deductions for loan payments will continue to be remitted directly to the respective lenders. Payroll processors are reminded not to withhold or adjust these remittances, even if employees choose to avail of the loan moratorium.

3. Optional Moratorium

The loan moratorium is optional. DepEd personnel who wish to continue their regular loan payments may do so. Those who choose to avail of the moratorium will receive a refund directly from the lenders. This ensures flexibility and prevents extension of the loan term if borrowers prefer.

4. Eligibility and Application Process

The loan moratorium is available only to DepEd personnel located in officially declared calamity-stricken areas. Lenders may apply additional criteria to determine eligibility. Interested borrowers may apply for the refund from



Republic of the Philippines
Department of Education
Region VIII – Eastern Visayas
SCHOOLS DIVISION OF CALBAYOG CITY

January to March 2025 by coordinating directly with their respective lenders for the application process.

5. Accrued Interest

Interest will continue to accrue during the moratorium period. However, "interest on interest," penalties, or surcharges will not be applied. The interest accrued during the moratorium month will not be included in the refund.

6. Loan Term Extension

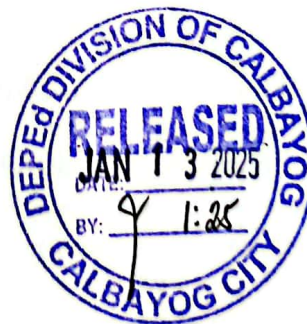
For those who avail of the loan moratorium, the termination date of their loan will be extended by one month. Lenders are required to submit a list of DepEd personnel who availed of the moratorium at the conclusion of the program.

Please ensure that this information is shared with all relevant personnel and that the appropriate actions are taken in line with the advisory.

For any clarifications, kindly contact the undersigned or the designated personnel handling payroll concerns.

Thank you for your attention and compliance.

MARGARITO A. CADAYONA JR., PhD, CESO VI
OIC-Schools Division Superintendent





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

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. Panontongan
Undersecretary and Chief of Staff
3. Atty. Filemon Ray L. Javier
Undersecretary for Legal and Legislative Affairs

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

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 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: jyu@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: 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
Mobile No. – 0927 1548423
Janice C. Lim, Head – Head, Customer Experience
Email address: jclim@citystatesavings.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@legazpibank.com.ph or 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
Direct Line (office hours) – (02) 8815-98-76
Trunk Line (office hours) – (02) 8841-7800 loc. 153

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 MORATORIUM

Customer Service 24-Hour Hotline at (+632) 8888-1755 or email us at 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 JSBaingan@eastwestbanker.com
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 09989663765 MMValcorza@eastwestbanker.com
IV-A	Cavite	Entire Province	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank -Dasmariñas Branch Lot-4, Aguinaldo Highway, Brgy. Satitran, Dasmariñas City, Cavite, 4114 EastWest Unibank -Naic Branch Corner Ibayo, Silangan, Naic Cavite 	Sheinna C. Villaruel 09988437527 SCVillaruel@eastwestbanker.com
IV-A	Quezon	Tagkawayan, Mulanay, Gen. Luna	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Gumaca Branch MAJT Bldg., Brgy. Pipisik, Gumaca, Quezon, 4307 EastWest Rural Bank - Infanta Branchlite A/1 Aberon's Inn, Prk. Rosal Comon, Infanta, Quezon Province. 4336 EastWest Rural Bank - Lucena Branch Land Co Bldg., ML Tagarao St., Brgy. 3, Lucena City, Quezon, 43C1 	John Perlord L. Arenal 09985866418 JLArenal@eastwestbanker.com Beatrice A. Rabano 09399389783 BARabano@eastwestbanker.com Mark Anthony O. Aldobe 09989722159 MOAldobe@eastwestbanker.com
IV-A	Laguna	Sta. Cruz, San Pedro City, Victoria	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Sta Rosa Branch Hernandez Building, National Road, Brgy. Macabling, Sta. Rosa City, Laguna EastWest Unibank - San Pablo Branch 	Christian Darison R. Jaca 09989663749 CRJaca@eastwestbanker.com 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"> EastWest Unibank -Sta Cruz Branch #129 P. Guevara Ave. , Poblacion 2 , Sta Cruz, Laguna EastWest Unibank -Calamba Branch 1425 National Road, Brgy. Uno Crossing, Calamba City, Laguna 	09989663760 RMFlores@eastwestbanker.com Reinier Ryan M. Flores 09989663760 RMFlores@eastwestbanker.com Christian Darison R. Jaca 09989663749 CRJaca@eastwestbanker.com
v	Albay	Entire Province	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Legazpi Branch Door 2 & 3 Bicol Wel Due Fraternity Bldg. Quezon Ave. Oro Site, Legazpi City, Albay EastWest Unibank - Tabaco Branch 9P5J+745, Gen. Antonio Luna St, Tabaco City, Albay 	Charlene G. Ete 09989729917 CGEte@eastwestbanker.com Mar Joshua A. Tiraó 09989663753 MATiraó@eastwestbanker.com
	Camarines Norte	Entire Province		<ul style="list-style-type: none"> EastWest Rural Bank - Daet Branch Blk. 8, Lot-11, FMDC Bldg., Central Plaza Complex, Brgy., Lag-on, Daet, Camarines Norte 	Bryan Tony T. Paredes 09088162158 BTParedes@eastwestbanker.com
	Camarines Sur	Entire Province		<ul style="list-style-type: none"> EastWest Rural Bank - Naga Branch Door 48 & 49 Crescini Bldg. CBD 2 Triangula, Naga City, Camarines Sur, 4400 EastWest Rural Bank - Iriga Branchlite Cheema Bldg., Alfelot St., San Roque (Poblacion), Iriga City, Camarines Sur, Bicol Region 	Maximo R. Del Rio 09088162159 MRDelRio@eastwestbanker.com

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"> EastWest Rural Bank - Virac Branchlite Virac Town Center, Gogon Sirangan, Virac, Catanduanes 	<p>Carol A. Sarmiento 09498842902 CA.Sarmiento@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. Bensuat T. Dogillo Bldg., Magsaysay St., Poblacion, Sorsogon City 	<p>Aljean H. Galos 09985866406 AHGalos@eastwestbanker.com</p>
VII	Eastern Samar	Jipapad, Arteché, San Policarpo, Oras, Maslog, Dolores, Can-Avid, Taft, Sulat, San Julian, Borongan, Maydolong	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Borongan Branch Doctora Sabate Bldg., Real St., Brgy. Songco, Borongan City, Eastern Samar, 6800 	<p>Alberto C. Aragon Jr. 09989663752 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>Cherryl R. Doinog 09199129801 CRDoinog@eastwestbanker.com</p>
XII	Cotabato	Magpet	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. Durilag 09088162150 AADurilag@eastwestbanker.com</p>

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
NCR	Metro Manila	Quezon City	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Pasig Branch 360 Dr. Sixto Antonio Avenue, Corner Beverly Hills St., Brgy. Caniogan, Pasig City EastWest Unibank - Quezon Ave Drive Garcia Kayumangí Press Bldg., No. 940 Quezon Ave., near cor. Dr. Garcia St., Brgy. Paligsahan Quezon City EastWest Unibank - Anonas Rosario Building, No. 999 Aurora Blvd., near corner Lauan and Anonas Sts., Bgy. Duyan-duyan, Project 3, Quezon City EastWest Unibank - Legro Lot 2-B-6 Quirino Highway, Legro, Noveliches, Quezon City EastWest Unibank - Fairview No. 72 Commonwealth Ave. corner Camaro 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>Amel P. Salazar 09985853768 APSalazar@eastwestbanker.com</p> <p>Billy Rey F. Gaito 09189198714 BFGaito@eastwestbanker.com</p>