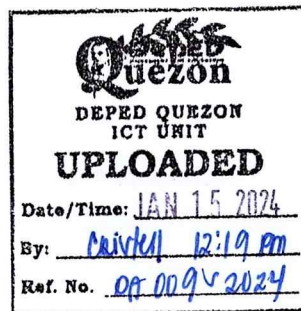




Republic of the Philippines  
**Department of Education**  
Region IV-A  
SCHOOLS DIVISION OF QUEZON PROVINCE



**DIVISION ADVISORY NO. 009, s. 2024**

January 12, 2024

In compliance with DepEd Order (DO) No. 8, s.2023,  
this advisory is issued not for endorsement as per DO 28, s. 2001,  
but only for the information of DepEd officials,  
personnel/staff, and the concerned public.  
(Visit [www.deped.gov.ph](http://www.deped.gov.ph).)

**ADHERENCE TO MOA OF ACCREDITED PRIVATE LENDING INSTITUTIONS UNDER  
THE DepED AUTOMATIC PAYROLL DEDUCTION SYSTEM**

Enclosed is a copy of an Advisory dated December 12, 2023 signed by **Atty. MICHAEL WESLEY T. POA**, Undersecretary and Chief of Staff, Officer-In-Charge, Office of the Undersecretary for Finance, DepEd Central Office, Meralco Avenue, Pasig City, which is self-explanatory and for the information and strict compliance.

Admam01/12/2024

DEPEDQUEZON-TM-SDS-04-009-003



Address: Sitio Fori, Brgy. Talipan, Pagbilao, Quezon  
Trunkline #: (042) 784-0366, (042) 784-0164,  
(042) 784-0391, (042) 784-0321



DepEdTayoQuezon



[www.depedquezon.com.ph](http://www.depedquezon.com.ph)



[quezon@deped.gov.ph](mailto:quezon@deped.gov.ph)



Republic of the Philippines  
**Department of Education**  
REGION IV-A CALABARZON



Personnel-RA-2024-3

Advisory No. RA-2024-3  
January 08, 2024

In compliance with DepEd Order (DO) No. 8, s. 2013  
this advisory is issued not for endorsement per DO 28, s. 2001,  
but only for the information of DepEd officials,  
personnel/staff, as well as the concerned public.  
(Visit [depedcalabarzon.ph](http://depedcalabarzon.ph))

**ADHERENCE TO MOA OF ACCREDITED PRIVATE  
LENDING INSTITUTIONS UNDER THE DepEd  
AUTOMATIC PAYROLL DEDUCTION SYSTEM**

Enclosed is a copy of an Advisory dated December 12, 2023 signed by **Atty. MICHAEL WESLEY T. POA**, Undersecretary and Chief of Staff, Officer-In-Charge, Office of the Undersecretary for Finance, DepEd Central Office, Meralco Avenue, Pasig City, which is self-explanatory.

Attention is invited to paragraphs two and three of said Advisory, which states:

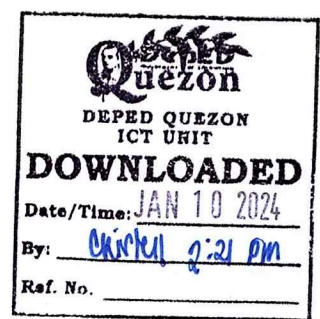
“In accordance with DepEd Order No. 20, s. 2021, the Lender/Accredited Entity is prohibited from entering into any contract or agreement with DepEd offices other than the Central/Regional Office concerning salary loans, insurance premiums, and/or membership dues/contributions under APDS.

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.”

For strict compliance.

Incl.: As stated

No  
ROA/P1



Address: Gate 2, Karangalan Village, Cainta, Rizal  
Telephone No.: 02-8682-2114  
Email Address: [region4a@deped.gov.ph](mailto:region4a@deped.gov.ph)  
Website: [depedcalabarzon.ph](http://depedcalabarzon.ph)



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

December 12, 2023

**ADVISORY**

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

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 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, remittances 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.

DEPED RO IV-A  
ADMINISTRATIVE DIVISION  
**RECEIVED**  
By: \_\_\_\_\_  
Date: 11/3/24  
Time: 3:25 PM

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