



Republic of the Philippines
Department of Education
REGION IV-A CALABARZON
SCHOOLS DIVISION OF IMUS CITY

24 Apr 2026

DIVISION MEMORANDUM

No. 221, s. 2026

**MEMORANDUM OF AGREEMENT (MOA) BETWEEN
THE DEPARTMENT OF EDUCATION AND
LANDBANK OF THE PHILIPPINES**

To: Assistant Schools Division Superintendent
OIC-CID Chief Education Supervisor
OIC-SGOD Chief Education Supervisor
Education Program Supervisors
School Heads/OICs (All Public Schools)
All Others Concerned

1. This Memorandum disseminates Regional Memorandum No. 237, s. 2026 regarding the Memorandum of Agreement (MOA) between the Department of Education (DepEd) and LandBank of the Philippines (LBP) and provides guidance for its implementation.
2. All concerned are advised that LBP's salary loan program for DepEd personnel is not subject to the APDS accreditation process applicable to private entities.
3. Notwithstanding this, all loan applications and deduction requests involving LBP shall:
 - a. Undergo standard DepEd verification and processing procedures;
 - b. Comply with existing **payroll deduction policies and controls**; and
 - c. Ensure proper documentation prior to implementation.
4. In accordance with the provisions of the existing MOA, a service fee equivalent to 0.5% of the total remittance shall be collected by DepEd for administrative services rendered in the processing of payroll deductions and remittance of payments.




Address: Toclong I-C, Imus City, Cavite
Telephone No.: (046) 4198450 to 53
Email Address: imus.city@deped.gov.ph
Website: www.depedimuscity.com
Facebook Page: @sdoimuscity



5. For immediate dissemination and strict compliance of all concerned.


Digitally signed by
Lito A. Palomar
Date: 2026.04.23
Time: 19:18:34 +08:00


LITO A. PALOMAR

Assistant Schools Division Superintendent
Officer-In-Charge
Office of the Schools Division Superintendent 

Encl: *As stated*

Reference: None

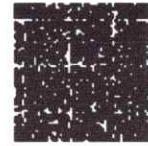
To be indicated in the Perpetual Index
under the following subject: 

MOA

asu/rby/moa



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



Personnel RM-2026-237

07 April 2026

Regional Memorandum
No. 237, s. 2026

**MEMORANDUM OF AGREEMENT (MOA) BETWEEN
DEPARTMENT OF EDUCATION AND LANDBANK
OF THE PHILIPPINES**

To **Schools Division Superintendents**
School Heads, Implementing Units
All Others Concerned

1. Enclosed is a copy of MEMORANDUM OUF-2026-577 signed by **ATTY. EDSON BYRON K. SY**, Assistant Secretary for Finance, Officer-In-Charge, Office of the Undersecretary for Finance, DepEd Central Office, Meralco Ave., Pasig City, titled "**Memorandum of Agreement (MOA) Between Department of Education and Landbank of the Philippines**," which is self-explanatory.
2. The Landbank of the Philippines continues to implement its Salary Loan Program for Department of Education (DepEd) personnel pursuant to an existing Memorandum of Agreement (MOA) with the Department, which remains valid and in full force and effect.
3. Particular attention is invited to the third and fourth paragraphs of the said memorandum for reference and guidance.
4. For clarification or further inquiries, please contact Mr. Ariel C. Tandingan, Supervising Administrative Officer, Officer-In-Charge, Finance Service-Employee Account Management Division (FS-EAMD), APDS Secretariat at fs.eamd@deped.gov.ph or through mobile number at 0917-505-8254.
5. Immediate dissemination of and strict compliance with this Memorandum are hereby directed.


CARLITO D. ROCAFORT
Director IV

Incl.: As stated

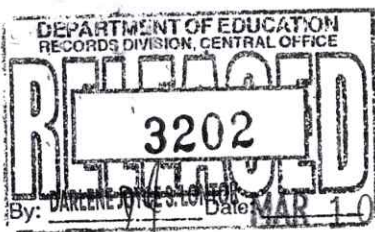
ROA/08C/P1



Address: Gate 2, Karangalan Village, Cainta, Rizal
Telephone No.: 02-8682-2114
Email Address: region4a@deped.gov.ph
Website: depedcalabarzon.ph



Certificate No. PHP QMS
22 93 0085



NA



Records-IC001-2026-144

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

MEMORANDUM
OUF-2026-599

TO : DEPED REGIONAL DIRECTORS

ATTENTION : REGIONAL APDS TASK FORCE

FROM : ATTY. EDSON BYRON K. SY
Assistant Secretary for Finance
Officer-in-Charge
Office of the Undersecretary for Finance

SUBJECT : MEMORANDUM OF AGREEMENT (MOA) BETWEEN DEPARTMENT OF EDUCATION AND LANDBANK OF THE PHILIPPINES



In connection with the ongoing accreditation of private entities under the Automatic Payroll Deduction System (APDS), this is to clarify that Land Bank of the Philippines (Landbank) is not subject to the APDS accreditation process applicable to private entities.

Landbank implements its Salary Loan Program for Department of Education (DepEd) personnel pursuant to an existing Memorandum of Agreement (MOA) with the Department, which remains valid and in full force and effect.

However, for purposes of ensuring uniformity, transparency, and proper internal control in payroll deductions, Landbank shall continue to comply with the Department's prescribed verification and processing procedures prior to the implementation of salary loan deductions. All applications and deduction requests shall therefore undergo the standard DepEd verification process to maintain consistency in APDS operations across all lending partners.

Further, in accordance with the provisions of the existing MOA, a service fee equivalent to 0.5% of the total amount to be remitted to Landbank shall be collected by DepEd for every remittance, in consideration of the administrative services rendered regarding the processing of deductions and remitting of payments.

All DepEd field offices are hereby advised to be guided accordingly and to ensure strict compliance with the foregoing.

For clarification or further inquiries, you may contact **Mr. Ariel C. Tandingan**, Supervising Administrative Officer, Officer-in-Charge, Chief Administrative Officer of the Finance Service – Employee Account Management Division (FS-EAMD), APDS Secretariat, at **fs.eamd@deped.gov.ph** or through mobile number at **0917-505-8254**.



Address: 17th Floor TechZone Building, Malugay St., Makati City
Email Address: usec.financebpm@deped.gov.ph



Received: Edward V. Perilla
Document Code: CO-FS3-2026-02-1904
Date & Time: 2026-03-10 16:43:46

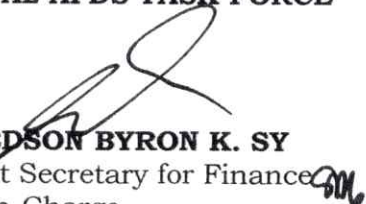


Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

MEMORANDUM
OUF-2026-577

TO : DEPED REGIONAL DIRECTORS

ATTENTION : REGIONAL APDS TASK FORCE

FROM : ATTY. EDSON BYRON K. SY
Assistant Secretary for Finance 
Officer-in-Charge
Office of the Undersecretary for Finance

SUBJECT : MEMORANDUM OF AGREEMENT (MOA) BETWEEN DEPARTMENT OF EDUCATION AND LANDBANK OF THE PHILIPPINES

In connection with the ongoing accreditation of private entities under the Automatic Payroll Deduction System (APDS), this is to clarify that Land Bank of the Philippines (Landbank) is not subject to the APDS accreditation process applicable to private entities.

Landbank implements its Salary Loan Program for Department of Education (DepEd) personnel pursuant to an existing Memorandum of Agreement (MOA) with the Department, which remains valid and in full force and effect.

However, for purposes of ensuring uniformity, transparency, and proper internal control in payroll deductions, Landbank shall continue to comply with the Department's prescribed verification and processing procedures prior to the implementation of salary loan deductions. All applications and deduction requests shall therefore undergo the standard DepEd verification process to maintain consistency in APDS operations across all lending partners.

Further, in accordance with the provisions of the existing MOA, a service fee equivalent to 0.5% of the total amount to be remitted to Landbank shall be collected by DepEd for every remittance, in consideration of the administrative services rendered regarding the processing of deductions and remitting of payments.

All DepEd field offices are hereby advised to be guided accordingly and to ensure strict compliance with the foregoing.

For clarification or further inquiries, you may contact **Mr. Ariel C. Tandingan**, Supervising Administrative Officer, Officer-in-Charge, Chief Administrative Officer of the Finance Service – Employee Account Management Division (FS-EAMD), APDS Secretariat, at **fs.eamd@deped.gov.ph** or through mobile number at **0917-505-8254**.