



3124

Republic of the Philippines
Department of Education
REGION VIII - EASTERN VISAYAS

March 26, 2026

REGIONAL MEMORANDUM

No. **412** s. 2026

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

To: Schools Division Superintendents
Payroll Incharge and Verifiers
All Others Concerned

1. Attached is Memorandum OUF-2026-577 with the subject: Memorandum of Agreement (MOA) Between Department of Education and Landbank of the Philippines.
2. The Schools Division Superintendents, through the payroll in-charge and verifiers, shall ensure that all loan applications and deduction requests, including those from the Land Bank of the Philippines, undergo the standard DepEd verification process to maintain consistency in Automatic Payroll Deduction System (APDS) operations across lending partners.
3. Immediate dissemination of and strict compliance with this Memorandum are desired.

ST
SALUSTIANO T. JIMENEZ JD, EdD, CESO III
Regional Director *ST*

Enclosure: As stated

Reference: As stated

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

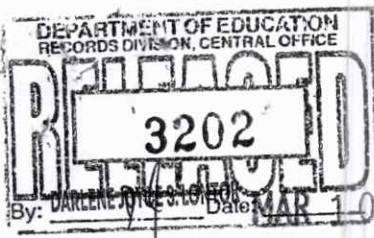
LAND BANK OF THE PHILIPPINES
MEMORANDUM OF AGREEMENT
VERIFICATION

AD-PS-EDR



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



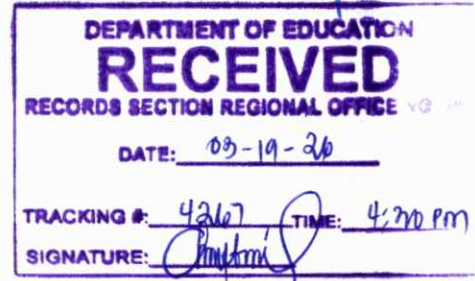
MEMORANDUM
OUF-2026-599

RECEIVED
3/23/26
OFFICE OF THE ASST. REGIONAL DIRECTOR
SIGNATURE

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



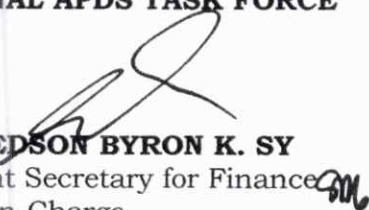


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