



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

July 8, 2026

REGIONAL MEMORANDUM

No. **879** s. 2026

**STATUS OF DEDUCTION CODES FOR GOVERNMENT SERVICE INSURANCE
SYSTEM (GSIS) GINHAWA LOAN PROGRAMS**

To: Schools Division Superintendents
Regional and Payroll Incharge
Heads of Secondary Schools Implementing Units
All Others Concerned

1. Attached is Memorandum OASF-2026-1358 dated June 9, 2026 with the subject: Status of Deduction Codes for Government Service Insurance System (GSIS) Ginhawa Loan Programs.
2. Immediate dissemination of and compliance with this Memorandum are desired.

for:
SALUSTIANO T. JIMENEZ JD, EdD, CESO III
Regional Director

Enclosure: As stated

Reference: As stated

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

DEDUCTION CODE

GINHAWA LOAN

GSIS

AD-PS-EDR



Address: Government Center, Candahug, Palo, Leyte
Telephone No.: (053) 832-5738
Email Address: region8@depd.gov.ph
Website: region8.depd.gov.ph





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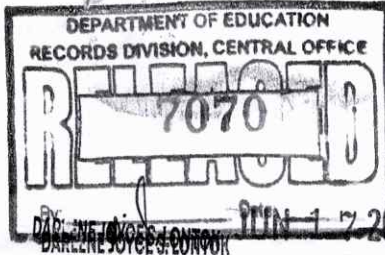
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Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE

RECEIVED
6/22/26 3:20
OFFICE OF THE ASST. REGIONAL DIRECTOR
SIGNATURE

MEMORANDUM
DASE-2026-1358
June 09, 2026



**FOR : ALL REGIONAL DIRECTORS
ALL SCHOOLS DIVISION SUPERINTENDENTS**

**ATTENTION : CHIEFS, REGIONAL & SCHOOLS DIVISION OFFICES (SDOs)
ADMINISTRATIVE AND FINANCE DIVISIONS
HEADS OF SECONDARY SCHOOLS (IMPLEMENTING UNITS)**

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

**SUBJECT : STATUS OF DEDUCTION CODES FOR GOVERNMENT SERVICE
INSURANCE SYSTEM (GSIS) GINHAWA LOAN PROGRAMS**

This is to inform all concerned offices and personnel on the status of the Ginhawa loan programs offered by the Government Service Insurance System (GSIS) to Department of Education (DepEd) personnel.

APPROVED

GSIS LOAN PROGRAM	DEDUCTION CODE STATUS
Ginhawa Flex	1252 as deduction code
Ginhawa Go Lite	0133 as deduction code
Digital Ginhawa Loan	1256 as deduction code

PENDING

GSIS LOAN PROGRAM	STATUS
Ginhawa Max	Ongoing revision of Memorandum of Agreement
Ginhawa Solar Energy Loan	Ongoing legal review of the Policy and Procedural Guidelines
Ginhawa Bike and E-Mobility Loan	No formal request received for the issuance of a deduction code
Ginhawa Electric Motor Loan	No formal request received for the issuance of a deduction code

Ginhawa Health	No submitted Policy and Procedural Guidelines for review prior to issuance of deduction code
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All applications for new loan programs that have no issued deduction code shall be declined by the verifier. All existing verification procedures prior to the implementation of payroll deductions shall continue to be strictly observed.

All requests for new codes shall undergo review by the Department to ensure proper classification and uniform implementation. Deduction codes to be used for new GSIS loan products shall be determined solely by the Department upon completion of its evaluation. Hence, the temporary use of any deduction code without prior approval from the Department is not authorized.

Pending the formal issuance of the appropriate deduction codes, the GSIS may continue offering the subject loan programs to interested DepEd personnel; however, collection of amortizations shall be made through over-the-counter transactions or other available online payment channels, and not through payroll deduction.

For guidance and compliance.