



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

8183

September 30, 2026

REGIONAL MEMORANDUM

No. **1291** s. 2026

**SPECIAL ASSISTANCE FOR EMPLOYEES (SAFE) LOAN
PROGRAM OF PAG-IBIG FUND**

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

1. Attached is Memorandum OUF-2026-2174 dated September 23, 2026 with the subject: Special Assistance for Employees (SAFE) Loan Program of Pag-IBIG Fund.
2. Immediate dissemination of and compliance with this Memorandum are desired.


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:

PAG-IBIG FUND
SPECIAL ASSISTANCE FOR EMPLOYEES

AD-PS-EDR



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

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MEMORANDUM

OUF-2026-1174

SEP 22 2025

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**
Undersecretary for Finance

SUBJECT : **SPECIAL ASSISTANCE FOR EMPLOYEES (SAFE) LOAN**
PROGRAM OF PAG-IBIG FUND

This Office has received information relative to the implementation of the Special Assistance for Employees (SAFE) Loan Program of the Home Development Mutual Fund (Pag-IBIG Fund) through the Department's Automatic Payroll Deduction System (APDS) Program. In this regard, the Department wishes to clarify the applicable requirements for the implementation of the said loan program through the APDS.

A loan program may be implemented through the APDS only upon the prior issuance by the Department of a designated APDS deduction code for the specific loan program. As of this date, no APDS deduction code has been issued by the Department for the SAFE Loan Program.

It is likewise emphasized that once a deduction code has been issued, each loan or financial obligation to be processed under such code shall remain subject to the applicable verification and validation procedures prior to its incorporation into the payroll.

Pending the formal issuance of the appropriate APDS deduction code, Pag-IBIG Fund may continue to offer the SAFE Loan Program to interested DepEd personnel. However, the collection of amortizations for such loan shall be made through over-the-counter transactions or other available online payment channels, and not through payroll deduction.

For guidance and compliance.