



Republic of the Philippines
Department of Education
Region XI
SCHOOLS DIVISION OF PANABO CITY

Office of the Schools Division Superintendent

January 6, 2025

DIVISION MEMORANDUM

No. 0003, s. 2025

**DISSEMINATION OF GUIDELINES ON THE IMPLEMENTATION OF LOAN
MORATORIUM**

To : Assistant Schools Division Superintendent
Chief ES, Schools Governance and Operations Division
Chief ES, Curriculum Implementation Division
Education Program Supervisors
Public Schools District Supervisors
Elementary and Secondary School Heads/Principals
Section/Unit Heads, SDO
All concerned

1. Attached herewith is Unnumbered Memorandum dated December 19, 2024 from the Office of the Undersecretary of Finance and Regional Memorandum No. AD-2024-231 dated December 26, 2024 relative to the procedures and considerations for the implementation of loan moratorium, including the list of financial institutions granting one (1) month loan moratorium.
2. Immediate dissemination of this memorandum is desired.


JINKY B. FIRMAN, PhD, CESO VI
Schools Division Superintendent

RELEASED

JAN 06 2025

RECORDS SECTION SDO PANABO CITY
BY 

Enclosed: as stated.
OSDS/gbs/mjcs



Republic of the Philippines
Department of Education
DAVAO REGION

December 26, 2024

REGIONAL MEMORANDUM
AD-2024-231

**DISSEMINATION OF GUIDELINES ON THE IMPLEMENTATION
OF LOAN MORATORIUM**

To: Assistant Regional Director
Schools Division Superintendents
Chief Administrative Officers – AD and FD

1. Herewith is unnumbered memorandum dated December 19, 2024 from Annalyn M. Sevilla and Atty. Edson Byron K. Sy, Undersecretary and Assistant Secretary for Finance, relative to the procedures and considerations for the implementation of the loan moratorium.

2. The following Financial Institutions (FI) granting one (1) month loan moratorium are:

GRANTING 1 MONTH LOAN MORATORIUM	GRANTING 1 MONTH LOAN MORATORIUM THROUGH REFUND BUT WILL COLLECT INTEREST
a. Cagsawa Rural Bank, Inc b. Camarines Sur Teachers and Employees Multi-Purpose Cooperative (CASTEMUPCO) c. DepEd Provident Fund d. Division Teachers and Non-Teaching Multi-Purpose Cooperative e. Enrile Teachers Multi-Purpose Cooperative f. First Imperial Business Bank, Inc g. Iloilo National High School Faculty and Employees Multi-Purpose Cooperative h. Innovative Bank, Inc (A Rural Bank) i. Libacao Development Cooperative j. Manila Teacher's Mutual Aid System, Inc (MTMASI) k. Monkayo Public School Teachers, Employees and Retirees Multi-Purpose Cooperative (MPSTERMCO) l. Negros Teachers' Multi-Purpose Cooperative m. Novo Ecijano Teachers' Mutual Benefit Association, Inc (NETMBAI) n. Pampanga High School Multi-Purpose Coop. o. Philippine Public School Teachers Association, Inc. (PPSTAI) p. Quezon Public School Teachers and Employees Credit Cooperative (QPSTECC) q. Rang-ay Bank (A Rural Bank), Inc r. Romblon National High School Teachers & Employees Multi-Purpose Cooperative s. Rural Bank of Bambang (Nueva Vizcaya), Inc t. Rural Bank of Malolos, Inc.	a. 1st Valley Bank, Inc. b. China Bank Savings c. City Savings Bank d. Citystate Savings Bank e. First Consolidated Bank f. Legazpi Savings Bank g. Malayan Savings Bank h. Philippine Business Bank i. Producers Savings Bank j. UCPB Savings Bank k. Wealth Development Bank Corp. l. East West Rural Bank, Inc.



Republic of the Philippines
Department of Education
DAVAO REGION

3. For information and dissemination.


REBONFAMIL R. BAGUIO

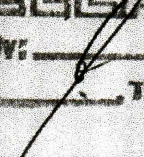
Director III
Officer-In-Charge
Office of the Regional Director

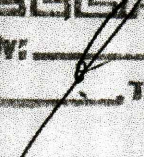
Encl.: As stated

ROA6/PS/jlj

RECORDS SECTION

RELEASED

BY: 

DATE: 

JAN. 02, 2025

43477



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

DEPARTMENT OF EDUCATION ROXAS
RECORDS SECTION

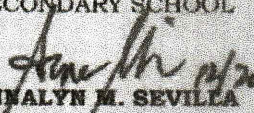
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Date: 12-19-24 Time: 8:16

MEMORANDUM

December 19, 2024

FOR : REGIONAL DIRECTORS
DIRECTOR, BUREAU OF HUMAN RESOURCES AND
ORGANIZATIONAL DEVELOPMENT (BHROD)
DIRECTOR, INFORMATION AND COMMUNICATIONS
TECHNOLOGY SERVICE (ICTS)

ATTENTION : SCHOOLS DIVISION SUPERINTENDENTS
REGIONAL CHIEFS OF FINANCE AND ADMINISTRATIVE
DIVISION
CHIEF OF PERSONNEL DIVISION, BHROD
HEADS OF REGIONAL PAYROLL SERVICES UNIT
CHIEF OF SOLUTIONS DEVELOPMENT DIVISION (SDD), ICTS
PAYROLL PROCESSORS OF IMPLEMENTING UNIT (IU)
SECONDARY SCHOOL

FROM : 
ANNALYN M. SEVILLA
Undersecretary


ATTY. EDSON BYRON K. SY
Assistant Secretary

SUBJECT : GUIDELINES ON THE LOAN MORATORIUM IMPLEMENTATION

On November 26, 2024, Secretary Sonny Angara requested all financial institutions to provide a moratorium on the collection of loan payments for DepEd teaching and non-teaching personnel, and employees.

As stated in the said request, the loan moratorium shall be provided as follows:

- a. One (1) month moratorium - All DepEd personnel; and/or
- b. Three (3) month moratorium - Bona fide DepEd personnel within the calamity areas as declared by the appropriate government agencies

In line with this, stated in this memorandum are the procedures and considerations for the implementation of the loan moratorium. All payroll processors and concerned personnel are expected to adhere to the following guidelines to ensure proper and efficient implementation.



Address: 2F Rizal Bldg., DepEd Complex Meralco Avenue, Pasig City
Telephone Nos.: (02) 8633-9342 TeleFax No: (02) 8638-3703
Email Address: sec@education.gov.ph

1. Moratorium Coverage

- a. DepEd borrowers shall be provided with one (1) month moratorium [for all DepEd personnel]; and/or three (3) month moratorium on loan payments [for *bona fide* DepEd personnel within the calamity areas as declared by the appropriate government agencies], or both, depending on the option chosen by the financial institution (FI).
- b. The loan moratorium shall be implemented starting in January 2025 up to April 2025, as applicable. Regular payroll processing shall be made for the month of December 2024.
- c. The loan moratorium shall apply exclusively to loan obligations, including principal, interest, penalties, and other similar accruals and charges for the specified periods.
- d. Salary deductions for insurance premia, membership fees, and the like shall not be covered by the moratorium.
- e. The loan moratorium shall be limited to affected areas specified in Annex A.
- f. The loan moratorium shall cover the Financial Institutions (FI) in the attached annexes, as follows:
 - f.1 Annex B – List of financial institutions granting 4-month moratorium
 - f.2 Annex C – List of financial institutions granting 3-month moratorium
 - f.3 Annex D – List of financial institutions granting 1-month moratorium
 - f.4 Annex E – List of members of Chamber of Thrift Banks (CTB) and Rural Bankers Association of the Philippines (RBAP) granting loan moratorium through refund but will collect interest
 - f.5 Annex F – List of members of Salary Deduction Assurance Association, Inc., granting loan moratorium through refund and will waive interest

2. Payroll Adjustments

- a. The Central Office through the Information and Communications Technology System - Solutions Development Division (ICTS-SDD) shall develop the necessary adjustments in the payroll program for the period covering January 2025 to April 2025, as applicable. The said program shall be provided to all Regional Payroll Services Units (RPSU).
 - Put/mark "X" on all affected loan amortizations in the "Deducted Obligations" that will be moved to "Undeducted Obligations" portion of the pay slips.
 - Extend the termination dates of loan amortizations that will be moved to the "Undeducted Obligations" portion of the pay slips by the number of months of moratorium granted.
 - First-In-First-Served queuing system shall still be strictly observed.
 - No "Undeducted Obligations" shall move to Deducted Obligations of the pay slip due to the increase in Net Take Home Pay.
 - Queue all new deduction billings to be received by the Regional Payroll Services Units in the "Undeducted Obligations" of the pay slip of DepEd personnel.
 - Include the necessary reminders in the pay slip for the information of concerned DepEd personnel.

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ANNEX A

List of Areas Affected by Calamities (Typhoons)

Region	Typhoon	Province	Municipality
Region I	Julian	Ilocos Norte	Province Wide
Region I	Kristine	Dagupan	Dagupan
Region I	Kristine/Leon	Pangasinan	Bani
Region I	Kristine/Leon		Anda
Region I	Leon	Dagupan	Dagupan
Region I	Marce	Ilocos Norte	Pagudpud
Region I	Nina	La Union	Bangar
Region I	Nina/Pepito	Pangasinan	Bautista
Region I	Ofel	La Union	Bangar
Region I	Ofel	Pangasinan	Bautista
Region I	Pepito	La Union	Bangar
Region II	Julian	Cagayan	Province Wide
Region II	Julian	Batanes	Province Wide
Region II	Kristine/Leon	Isabela	Ilagan
Region II	Kristine/Leon		Roxas
Region II	Marce	Cagayan	Buguey
Region II	Marce		Gonzaga
Region II	Marce		Sanchez-Mira
Region II	Marce		Aparri
Region II	Marce		Claveria
Region II	Nina	Quirino	Province Wide
Region II	Nina	Isabela	Santiago
Region II	Nina		Cabagan
Region II	Nina		Tumauini
Region II	Nina		San Mateo
Region II	Nina		Ramon
Region II	Nina	Cagayan	Baggao
Region II	Nina	Nueva Vizcaya	Aritao
Region II	Nina		Bambang
Region II	Pepito	Quirino	Province Wide
Region II	Pepito	Isabela	Santiago
Region II	Pepito		Cabagan
Region II	Pepito		Tumauini
Region II	Pepito		San Mateo
Region II	Pepito		Ramon
Region II	Pepito	Cagayan	Baggao

Region	Typhoon	Province	Municipality
Region IV-B	Leon	Oriental Mindoro	Puerto Galera
Region IV-B	Leon		Naujan
Region IV-B	Leon		Victoria
Region IV-B	Leon		Pola
Region IV-B	Leon		Socorro
Region IV-B	Leon		Pinamalayan
Region IV-B	Leon		Mansalay
Region IV-B	Leon		Bulalacao (San Pedro)
Region IV-B	Leon	Occidental Mindoro	Paluan
Region IV-B	Leon		Looc
Region V	Kristine	Albay	Province Wide
Region V	Kristine	Camarines Sur	Province Wide
Region V	Kristine	Catanduanes	Province Wide
Region V	Kristine	Camarines Norte	Province Wide
Region V	Kristine	Naga	Naga
Region V	Kristine	Sorsogon	Province Wide
Region V	Kristine	Masbate	Cataingan
Region V	Kristine		San Fernando
Region V	Leon	Albay	Province Wide
Region V	Leon	Camarines Sur	Province Wide
Region V	Leon/Nina/Ofel/Pepito	Catanduanes	Province Wide
Region V	Leon	Camarines Norte	Province Wide
Region V	Leon	Naga	Naga
Region V	Leon	Sorsogon	Province Wide
Region V	Leon	Masbate	Cataingan
Region V	Leon		San Fernando
Region VIII	Kristine/Leon	Samar	Calbayog
Region VIII	Kristine/Leon	Eastern Samar	Jipapad
Region VIII	Kristine/Leon		Arteche
Region VIII	Kristine/Leon		San Policarpo
Region VIII	Kristine/Leon		Oras
Region VIII	Kristine/Leon		Maslog
Region VIII	Kristine/Leon		Dolores
Region VIII	Kristine/Leon		Can-avid
Region VIII	Kristine/Leon		Taft
Region VIII	Kristine/Leon		Sulat
Region VIII	Kristine/Leon		San Julian
Region VIII	Kristine/Leon		Borongan
Region VIII	Kristine/Leon		Maydolong
Region XII	Kristine/Leon	Cotabato	Magpet

Region	Typhoon	Province	Municipality
CAR	Kristine/Leon	Ifugao	Alfonso Lista (Potia)
CAR	Nina/Pepito/Ofel	Mountain Province	Province Wide
CAR	Nina/Ofel/Pepito	Ifugao	Aguinaldo
CAR	Nina/Ofel/Pepito		Asipulo
NCR	Kristine/Leon	NCR	Quezon City

ANNEX B

List of Financial Institutions Granting 4-month Moratorium (1-month moratorium for all plus 3-month moratorium for those in calamity-stricken areas)

➤ See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexB>

1. DepEd Provident Fund
2. Manila Teachers' Mutual Aid System, Inc. (MTMASI)
3. Philippine Public School Teachers Association, Inc. (PPSTAI)
4. Rural Bank of Malolos, Inc.

ANNEX C

List of Financial Institutions Granting 3-month Moratorium

➤ See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexC>

1. Land Bank of the Philippines
2. Beneficial Life Insurance Company, Inc.
3. Camarines Sur Elementary and Secondary Teachers and Employees Association, Inc. (CASESTEAI)

ANNEX D

List of Financial Institutions Granting 1-month Moratorium

➤ See link for updates: <https://smapr.com/LoanMoratoriumAnnexD>

1. Cagsawa Rural Bank, Inc.
2. Camarines Sur Teachers and Employees Multi-Purpose Cooperative (CASTEMUPCO)
3. Division Teachers And Non-Teaching Multi-Purpose Cooperative
4. Enrile Teachers Multi-Purpose Cooperative
5. First Imperial Business Bank, Inc.
6. Iloilo National High School Faculty and Employees Multi-Purpose Cooperative
7. Innovative Bank, Inc. (A Rural Bank)
8. Libacao Development Cooperative
9. Monkayo Public School Teachers, Employees and Retirees Multi-Purpose Cooperative (MPSTERMCO)
10. Negros Teachers' Multi-Purpose Cooperative
11. Novo Ecijano Teachers' Mutual Benefit Association, Inc. (NETMBAI)
12. Pampanga High School Multi-Purpose Cooperative
13. Quezon Public School Teachers and Employees Credit Cooperative (QPSTECC)
14. Rang-ay Bank (A Rural Bank), Inc.
15. Romblon National High School Teachers & Employees Multi-Purpose Cooperative
16. Rural Bank of Bambang (Nueva Vizcaya), Inc.

ANNEX E

List of Members of Chamber of Thrift Banks (CTB)

- Granting loan moratorium through refund
- Will collect interest
- Coordinate with concerned banks for their process for applying for refund
- See link for updates: <https://tinyurl.com/LoanMoratoriumAnnexE>

1. **1st Valley Bank, Inc.,**
Mr. Jubal Yap Yu
Email address: jyubal@1vb.com.ph
Mobile No. 0917 814 3331
2. **China Bank Savings**
Email address: customerservice.cbs@chinabank.ph
Telephone No. (02) - 8988 9555 option 3
Facebook: cbschinabanksavings
Chatbot: Casey deployed in FB and Website can assist with general, non-account related concern
3. **City Savings Bank**
Email address: singlechannel@citysavings.com.ph
Via SMS: +639178746753
Via FB Messenger: <https://m.me/city-savings-bankofficial>
4. **Citystate Savings Bank**
Dennis V. Mancilla – Head, APDS Loans
Email address: dvdmancilla@city-state-savings.com
Mobile No. – 0927 1548423
Janice C. Lim, Head – Head, Customer Experience
Email address: jclim@citystatesavings.com
Mobile No. – 0917 5888788
5. **First Consolidated Bank**
Mr. Joseph Lacea, President
Email address: jlacea@fcb.com.ph
Mobile No. - 0928 520 6899
6. **Legazpi Savings Bank (also a Subsidiary of BPI)**
Ms. Kareen Villareal
Email address: kareen.villareal@legazpi.bank.com.ph or kareen.villareal@legazpi.bank.com.ph
Telephone No. - (02) 8396 7460 loc 81003 or 0283967460
Mobile No. - 0925 5779643
7. **Malayan Savings Bank**
Customer Care Unit
Email address: customercare@malayanbank.com.ph
Direct Line (office hours) – (02) 8815-98-76
Trunk Line (office hours) – (02) 8841-7800 loc. 153

8. **Philippine Business Bank**
Mr. Raph Kennedy Sotto
Email address: raph.kennedy@pbcbank.com.ph
Mobile No. - 0912 4209546
- Ms. Jennilyn Santiago
Email address: jennilyn.santiago@pbcbank.com.ph
Mobile No. - 0966 820 8527
9. **Producers Savings Bank**
Ms. Filipinas Fernandez
Email Address: filipinas.fernandez@psbank.com.ph
Mobile No. - 0998 5964856
10. **UCPB Savings Bank**
Customer Assistance and Management Center
Email address: ucpb-cam@ucpb.com
Hotline: (02) 8811-0278
Mobile No. - 0998 5919008
Website: <http://www.ucpb.com>
11. **Wealth Development Bank Corp.**
Atty. Roberto D. Quizeo, President/CEO
Email address: quizeo.roberto@wdbank.com.ph
Mobile No. - 0917 8736803
12. **East West Rural Bank, Inc.**
24-Hour Hotline (+632) 8888-1755 / service@eastwestbanker.com
(See attached for contact details)

EASTWEST RURAL BANK CONTACT DETAILS – LOAN PAYMENT MORATORIUM

 Customer Service 24-Hour Hotline at [0922-8888117](tel:0922-8888117) or email us at service@eastwestbanker.com

Region	Province	City/Municipality	City/Province	Servicing Office	Contact Details
I	Cagayan Valley	Entire Province	Julian	EastWest Rural Bank - Tuguegarao Branch Don Domingo Street, Brgy. Centro 11, Tuguegarao City, Cagayan Valley, 3502	Julius S. Balingan 0998586417 JSBalingan@eastwestbanker.com
I	Pangasinan	Dagupan City	Kristine	EastWest Rural Bank - Dagupan Branch Unit 11, A.C. 114, Ground Floor, Eastgate Plaza Bldg., A.B. Fernandez East Avenue, Brgy. Mayompo, Dagupan City, Pangasinan	Martin M. Valcorza 09989892765 MMValcorza@eastwestbanker.com
IV-A	Cavite	Entire Province	Kristine	- EastWest Rural Bank - Dasmarinas Branch Lot 4, Aguinado Highway, Brgy. Salitan, Dasmarinas City, Cavite, 4114 - EastWest Unibank - Naic Branch Corner Bayo, Silangan, Naic Cante	Shemna C. Villaruel 0998437527 SCVillaruel@eastwestbanker.com
IV-A	Quezon	Tagbayan, Marikina Gen. Luna	Kristine	- EastWest Rural Bank - Gumaca Branch MKT Bldg., Brgy. Pines, Gumaca, Quezon 4307 - EastWest Rural Bank - Infanta Branch/Unit A-1 Alvarado Hill, Pk. Rosa Comon, Infanta, Quezon Province, 4306 - EastWest Rural Bank - Lucena Branch Lans Co Bldg., Mt. Taganan St., Brgy. 3, Lucena City, Quezon, 4301	John Periole L. Arenal 0998586418 JPPeriole@eastwestbanker.com Beatrice A. Rabano 09989389763 BRabano@eastwestbanker.com Mark Anthony O. Aldehe 09989722158 MOAldehe@eastwestbanker.com
IV-A	Laguna	Sta. Cruz, San Pablo City, Victoria	Kristine	- EastWest Rural Bank - Sta. Rosa Branch Newlander Building, National Road, Brgy. Macabine, Sta. Rosa City, Laguna - EastWest Unibank - San Pablo Branch	Christian Darison R. Jaca 09980663749 CRJaca@eastwestbanker.com Reinier Ryan M. Flores RRMFlores@eastwestbanker.com

Region	Province	City/Municipality	City/Province	Servicing Office	Contact Details
				5522 L.P. Rizal Avenue, San Pablo City, Laguna - EastWest Unibank - Sta. Cruz Branch 1129-B Guadalupe Ave., Publication 2, Sta. Cruz, Laguna - EastWest Unibank - Calamba Branch 1428 National Road, Brgy. Uno Crossed, Calamba City, Laguna	09980663760 RRMFlores@eastwestbanker.com Reinier Ryan M. Flores 09980663760 RRMFlores@eastwestbanker.com Christian Darison R. Jaca 09980663749 CRJaca@eastwestbanker.com
V	Albay	Entire Province	Kristine	- EastWest Rural Bank - Legazpi Branch Door 2 & 3 Bicut Wei Due Fraternity Bldg. Quezon Ave. Oro Site, Legazpi City, Albay - EastWest Unibank - Tabaco Branch 9854 #145, Gen. Antonio Luna St. Tabaco City, Albay	Charlene G. Ete 09989729917 CEte@eastwestbanker.com Mar Joshua A. Timio 09989663753 MATimio@eastwestbanker.com
	Comarines Norte	Entire Province		EastWest Rural Bank - Daet Branch Bld. 8, Lot 11, PMDC Bldg., Central Plaza Complex, Brgy. Lag. 05, Daet, Comarines Norte	Bryan Tony T. Paredes 09088162158 STParedes@eastwestbanker.com
	Comarines Sur	Entire Province		- EastWest Rural Bank - Naga Branch Don Ab. Jo Greco Bldg., CBD 2, Pampato, Naga City, Comarines Sur, 4400 - EastWest Rural Bank - Iriga Branch/Unit Chacoma Bldg., Adorador St., San Roque Poblacion, Iriga City, Comarines Sur, Basil Pagnon	Maximo R. Del Rio 09088162159 MRDelRio@eastwestbanker.com

EASTWEST RURAL BANK CONTACT DETAILS – LOAN PAYMENT MORATORIUM

Region	Province	City/Municipality	Category	Servicing Office	Contact Details
	Catanduanes	Entire Province		EastWest Rural Bank - Virac Branch/Unit Virac Trade Center, Gogen Bldg., Virac, Catanduanes	Carol A. Sarmiento 09498842902 CSarmiento@eastwestbanker.com
	Sorsogon	Butuan		- EastWest Rural Bank - Irasim Branch MLH, Del Rio Street, Brgy. San Julian, Irasim, Sorsogon - EastWest Unibank - Sorsogon CSD Ma. Bonawit T. Dogito Bldg., Maglayway St., Pulapulan, Sorsogon City	Aljean M. Gatol 0965866406 AMGatol@eastwestbanker.com
VII	Eastern Samar	Jipapad, Arteche, San Policarpo, Gras, Plastog, Dotores, Can-Avio, Tofu, Sutat, San Julian, Borongan, Maydotong	Kristine	EastWest Rural Bank - Borongan Branch Doroteo Salazar Bldg., West St., Brgy. Sorsogon, Borongan City, Eastern Samar, 6803	Alberto C. Aragon Jr. 09960563792 ACAragon@eastwestbanker.com
VII	Samar	Catbayog City	Kristine	EastWest Rural Bank - Catbayog Branch Corner Orquido Street & Magsaysay Boulevard, Brgy. Balud, Catbayog City	Cherry R. Doinag 09196129601 CRDoinag@eastwestbanker.com
XII	Catubato	Maggat	Kristine	EastWest Rural Bank - Kabacan Branch National Road, Pinar St. Brgy. Poblacion, Kabacan, North Cotabato, 7407	Alexis A. Durilag 08088162150 ADurilag@eastwestbanker.com

Region	Province	City/Municipality	Category	Servicing Office	Contact Details
NCR	Metro Manila	Quezon City	Kristine	- EastWest Rural Bank - Pasig Branch 285 Dr. Soto Antonio Avenue, Corner Beverly Hills St., Brgy. Camoogan, Pasig City - EastWest Unibank - Quezon Ave Drive Garcia Hawthorne Plaza Bldg., No. 446 Quezon Ave., near old Dr. Doron St., Brgy. Pateros, Quezon City - EastWest Unibank - Anonas Regain Building, No. 999 Aurora Blvd., near corner Lakewood and Anonas Sts., Brgy. Dugan-duyan, Project 3, Quezon City - EastWest Unibank - Lagro Lot 2-B-6 Quezon Highway, Lagro, Newkiches, Quezon City - EastWest Unibank - Fairview No. 73 Commonwealth Ave. corner Geronimo St., East Fairview, Quezon City - EastWest Unibank - North EDSA USF units 4, 5, 6 & 7 EDSA Grand Residences, EDSA cor. Corregidor St., Quezon City	Arnel P. Salazar 08986563768 APSalazar@eastwestbanker.com Billy Rey F. Garfo 09189198714 BRGarfo@eastwestbanker.com

ANNEX F

List of Members of Salary Deduction Assurance Association, Inc.

- Granting loan moratorium through refund
- Will waive interest
- Coordinate with concerned entities for their process for applying for refund
- See link for updates: <https://t.me/LoanMoratoriumAnnexF>

(List to follow; see link above)