



Republika ng Pilipinas  
**Kagawaran ng Edukasyon**  
 REHIYON V (BIKOL)  
**TANGGAPANG PANSANGAY NG MGA PAARALAN NG CATANDUANES**



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

February 05, 2026

**ADVISORY**

**ALL PRIVATE LENDING INSTITUTIONS ACCREDITED UNDER THE DEPARTMENT'S AUTOMATIC PAYROLL DEDUCTION SYSTEM (APDS) PROGRAM**


Subject: **PROCESSING OF TWO (2) REGULAR LOANS UNDER THE NEW TERMS AND CONIDTIONS OF THE APDS ACCREDITATION (TCAA)**

In view of the approval of applications for accreditation/re-accreditation under the Department's Automatic Payroll Deduction System (APDS) Program, this is to reiterate the following directives pursuant to the approved and notarized revised Terms and Conditions of APDS Accreditation (TCAA):

1. **Two (2) Regular Loans**  
 Accredited Private Lending Institutions (PLIs) are now allowed to offer up to two (2) regular loans per DepEd borrower. Accordingly, DepEd Payroll Processors may now accept billings covering two (2) regular loans per borrower per PLI, provided that all APDS requirements are complied with.
2. **Verification of Borrowers**  
 Request for verification shall be from qualified DepEd personnel who are already included in the regular payroll, with issued employee numbers and approved appointments.
3. **Billing Requirements**  
 All billings submitted for payroll deduction must clearly indicate distinct and unique policy or reference numbers for each loan of a borrower. Failure to do so may result in processing errors and the non-integration of such billings into the payroll system.

For questions or further clarification, please coordinate with the Finance Service – Employee Account Management Division (FS-EAMD) through email at [fs.eamd@deped.gov.ph](mailto:fs.eamd@deped.gov.ph).

Thank you for your continued support and cooperation.

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

February 12, 2026

TO: Secondary School Heads of Implementing Units  
 APDS Loan Verifiers  
 All Others Concerned

For information, guidance, and strict compliance.

By Authority of the Schools Division Superintendent:

  
**EVA S. TOLENTINO**  
 Administrative Officer V  
 OIC- Office of the Schools Division Superintendent



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Assistant Secretary for Finance  
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