



Republic of the Philippines
Department of Education
Region VIII
SCHOOLS DIVISION OF CALBAYOG CITY

January 8, 2025

DIVISION MEMORANDUM

No. 016, s. 2025

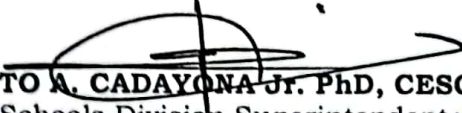
GUIDELINES ON THE LOAN MORATORIUM IMPLEMENTATION

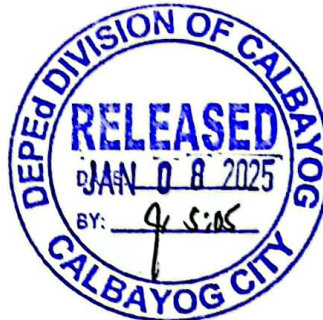
To : OIC-SDS
OIC-ASDS
CID Chief
SGOD Chief
PSDS
School Heads
All Others Concerned

1. Attached is Memorandum from the Office of the Undersecretary of Finance (OUF), Department of Education (DepEd), titled, Guidelines on the Loan Moratorium Implementation, the contents of which are straightforward for the information and guidance of all concerned."
2. 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**
3. Special attention is invited to the following:
 - a. 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.
 - b. The loan moratorium shall apply exclusively to loan obligations, including principal, interest, penalties, and other similar accruals and charges for the specified periods.
 - c. DepEd personnel shall be allowed to apply for new loans, subject to the limitations in the TCAA.
 - d. DepEd verifiers shall verify the loan applications carefully, in compliance with the existing rules, guidelines and this memorandum.

e. DepEd borrowers that were granted this moratorium who wish to continue their deductions can pay their monthly obligations with their respective financial institutions over the counter.

4. Immediate and wide dissemination of this Memorandum is desired.


MARGARITO A. CADAYONA JR. PhD, CESO VI
OIC-Schools Division Superintendent





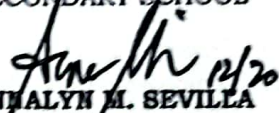
Republic of the Philippines
Department of Education
OFFICE OF THE UNDERSECRETARY FOR FINANCE


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 :  12/20
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.



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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- b. The DepEd CO shall release the adjusted program to the RPSUs. All implementing units shall also adjust their payroll program according to the above directives.

3. Application and Verification for New Loans

- a. DepEd personnel shall be allowed to apply for new loans, subject to the limitations in the TCAA.
- b. DepEd verifiers shall verify the loan applications carefully, in compliance with the existing rules, guidelines and this memorandum.

3. Interests and Penalties

The DepEd borrowers shall not incur any additional charges, costs, penalties, surcharges, interests, interests on interests, or any other accruals on the outstanding loan balance due to the moratorium.

4. Voluntary Payments (Over-the-Counter)

DepEd borrowers that were granted this moratorium who wish to continue their deductions can pay their monthly obligations with their respective financial institutions over-the-counter.

5. Further Clarifications

- a. The loan moratorium was requested to provide financial relief to DepEd personnel affected by the recent typhoons.
- b. The "First-In-First-Served" queuing system shall still be strictly observed. FIs that are in the lower queue, or not in the queue at all prior to November 26, 2024, shall not benefit in any way from the moratorium granted by FIs in the higher queue.
- c. In the computation of the net take home pay, the DepEd verifiers shall accommodate the pay slips with Undeducted Obligations due to loan moratorium to determine if the DepEd borrower can still obtain loans.
- d. The intention for the loan moratorium is to pause the loan payment and to correspondingly adjust the term of the loan by the corresponding number of months of moratorium granted by the FIs. There shall be no lump sum repayment of the loan after the moratorium period, neither shall there be any accruals of interests, interests on interests, surcharges, penalties, and similar other charges and fees.
- e. Financial institutions under specific associations have provided a separate mechanism for the loan moratorium for the benefit of DepEd personnel.

Copy Furnished:

1. **Atty. Fatima Panontongan**
Undersecretary and Chief of Staff
2. **Atty. Filemon Ray L. Javier**
Undersecretary for Legal and Legislative Affairs
3. **Cholita F. Tiong**
OIC - Director IV, Finance



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 II	Pepito	Nueva Vizcaya	Aritao
Region II	Pepito		Bambang
Region II	Ofel	Quirino	Province Wide
Region II	Ofel	Isabela	Santiago
Region II	Ofel		Cabagan
Region II	Ofel		Tumauini
Region II	Ofel		San Mateo
Region II	Ofel		Ramon
Region II	Ofel	Cagayan	Baggao
Region II	Ofel	Nueva Vizcaya	Aritao
Region II	Ofel		Bambang
Region III	Nina	Aurora	Province Wide
Region III	Nina	Nueva Ecija	Licab
Region III	Ofel	Aurora	Province Wide
Region III	Ofel	Nueva Ecija	Licab
Region III	Pepito	Aurora	Province Wide
Region III	Pepito	Nueva Ecija	Licab
Region IV-A	Kristine	Cavite	Province Wide
Region IV-A	Kristine	Laguna	Province Wide
Region IV-A	Kristine	Batangas	Province Wide
Region IV-A	Kristine	Quezon	Province Wide
Region IV-A	Kristine	Rizal	Cardona
Region IV-A	Kristine		Binangonan
Region IV-A	Leon	Cavite	Province Wide
Region IV-A	Leon	Laguna	Province Wide
Region IV-A	Leon	Batangas	Province Wide
Region IV-A	Leon	Quezon	Province Wide
Region IV-A	Leon	Rizal	Cardona
Region IV-A	Leon		Binangonan
Region IV-B	Kristine	Oriental Mindoro	Puerto Galera
Region IV-B	Kristine		Naujan
Region IV-B	Kristine		Victoria
Region IV-B	Kristine		Pola
Region IV-B	Kristine		Socorro
Region IV-B	Kristine		Pinamalayanan
Region IV-B	Kristine		Mansalay
Region IV-B	Kristine		Bulalacao (San Pedro)
Region IV-B	Kristine	Occidental Mindoro	Paluan
Region IV-B	Kristine		Looc

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		Pinamalayanan
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	Ilipad
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		Borongon
Region VIII	Kristine/Leon		Maydolong
Region XII	Kristine/Leon		Cotabato

Region	Typhoon	Province	Municipality
CAR	Kristine/Leon	Ifugao	Alfonso Lista (Papia)
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

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. (PPSTA)
4. Rural Bank of Malolos, Inc.

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)

List of Financial Institutions Granting 1-month Moratorium

➤ See link for updates: <https://tinyurl.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.

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. Justo Yap Yu
Email address: yyu@1vb.com.ph
Mobile No. 0917 314 3331
2. **China Bank Savings**
Email address: customerservice.cbs@chinabank.ph
Telephone No. (02) - 8988 9555 option 3
Facebook: [cbschinabanksavings](https://www.facebook.com/cbschinabanksavings)
Chatbot Casey deployed in FB and Website can assist with general, non-account related concern
3. **City Savings Bank**
Email address: smp@csb.com.ph
Via SMS: +639178746753
Via FB Messenger: <https://m.me/citysavingsbankofficial>
4. **Citystate Savings Bank**
Dennis V. Mancilla – Head, APDS Loans
Email address: dvmancilla@citystatesavings.com
Mobile No. – 0927 1543423
Janice C. Lim, Head – Head, Customer Experience
Email address: jclim@citystatesavings.com
Mobile No. – 0917 5988798
5. **First Consolidated Bank**
Mr. Joseph Lacerda, President
Email address: jacerda@fcb.com.ph
Mobile No. - 0928 520 8399
6. **Legazpi Savings Bank (also a Subsidiary of BPI)**
Ms. Karen Villareal
Email address: karen.villareal@legazpisbank.com.ph or
k.villareal@legazpisbank.com.ph
Telephone No. - (02) 8388 7400 loc 81003 or 0283887400
Mobile No. - 0928 8778043
7. **Malayan Savings Bank**
Customer Care Unit
Email address: customerccare@malayobank.com.ph
Direct Line (office hours) – (02) 8818-8878
Toll Free (office hours) – (02) 8841-7888 loc. 183

8. **Philippine Business Bank**
Mr. Raph Kennedy Sotto
Email address: raphkennedy@sotto@pbb.com.ph
Mobile No. - 0912 4209548

Ms. Jermiyn Santiago
Email address: santiago_jm@pbb.com.ph
Mobile No. - 0988 820 8527
9. **Producers Savings Bank**
Ms. Filippas Fernandez
Email Address: filippas.fernandez@producersbank.com.ph
Mobile No. - 0988 5964858
10. **UCPB Savings Bank**
Customer Assistance and Management Center
Email address: usb-tamu@ucpbsavings.com
Hotline: (02) 8811-0278
Mobile No. - 0988 5919006
Website: <https://www.ucpbsavings.com>
11. **Wealth Development Bank Corp.**
Atty. Roberto D. Quizeo, President/CEO
Email address: quizeo.roberto@wealthbank.com.ph
Mobile No. - 0917 3736803
12. **East West Rural Bank, Inc.**
24-Hour Hotline (+632) 8888-1755 / service@eastwestbanker.com
(See attached for contact details)

BARANANG DALYAT BANK (UNCIK) - 1998 - 1999

Unitas: Baranang Dalay Bank (UNCIK) - 1998 - 1999

Region	Province	City/Municipality	Category	Branch Name	Contact Person
I	Negros Occidental	Dagupan City	Branch	Baranang Dalay Bank - Dagupan Branch 1000 P. O. Box 1000, Dagupan City, Pampanga	John S. Bantol 0933333333 0933333333333333
				Baranang Dalay Bank - Dagupan Branch 1000 P. O. Box 1000, Dagupan City, Pampanga	John S. Bantol 0933333333 0933333333333333
IV-A	Cebu	Cebu Province	Branch	Baranang Dalay Bank - Cebu Branch 1000 P. O. Box 1000, Cebu City, Cebu	John S. Bantol 0933333333 0933333333333333
				Baranang Dalay Bank - Cebu Branch 1000 P. O. Box 1000, Cebu City, Cebu	John S. Bantol 0933333333 0933333333333333
IV-A	Quezon	Cagayan de Oro City	Branch	Baranang Dalay Bank - Cagayan de Oro Branch 1000 P. O. Box 1000, Cagayan de Oro City, Misamis Occidental	John S. Bantol 0933333333 0933333333333333
				Baranang Dalay Bank - Cagayan de Oro Branch 1000 P. O. Box 1000, Cagayan de Oro City, Misamis Occidental	John S. Bantol 0933333333 0933333333333333
				Baranang Dalay Bank - Cagayan de Oro Branch 1000 P. O. Box 1000, Cagayan de Oro City, Misamis Occidental	John S. Bantol 0933333333 0933333333333333
IV-A	Laguna	San Pablo City	Branch	Baranang Dalay Bank - San Pablo Branch 1000 P. O. Box 1000, San Pablo City, Laguna	John S. Bantol 0933333333 0933333333333333
				Baranang Dalay Bank - San Pablo Branch 1000 P. O. Box 1000, San Pablo City, Laguna	John S. Bantol 0933333333 0933333333333333

Region	Province	City/Municipality	Category	Branch Name	Contact Person
V	Aklan	Cotabato City	Branch	Baranang Dalay Bank - Cotabato City Branch 1000 P. O. Box 1000, Cotabato City, Mindanao	John S. Bantol 0933333333 0933333333333333
				Baranang Dalay Bank - Cotabato City Branch 1000 P. O. Box 1000, Cotabato City, Mindanao	John S. Bantol 0933333333 0933333333333333
	Compostela	Cotabato City	Branch	Baranang Dalay Bank - Compostela Branch 1000 P. O. Box 1000, Compostela City, Mindanao	John S. Bantol 0933333333 0933333333333333
				Baranang Dalay Bank - Compostela Branch 1000 P. O. Box 1000, Compostela City, Mindanao	John S. Bantol 0933333333 0933333333333333
	Cotabato	Cotabato City	Branch	Baranang Dalay Bank - Cotabato City Branch 1000 P. O. Box 1000, Cotabato City, Mindanao	John S. Bantol 0933333333 0933333333333333
				Baranang Dalay Bank - Cotabato City Branch 1000 P. O. Box 1000, Cotabato City, Mindanao	John S. Bantol 0933333333 0933333333333333

EASTWEST RURAL BANK CONTACT DETAILS - LOAN PAYMENT MORATORIUM

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
	Catanduanes	Entire Province		<ul style="list-style-type: none"> EastWest Rural Bank - Virac Branch/ITE Virac Town Center, Gogon Sirangan, Virac, Catanduanes 	<p>Carol A. Sarmiento 09498642902 CA_Sarmiento@eastwestbanker.com</p>
	Sorsogon	Bulan		<ul style="list-style-type: none"> EastWest Rural Bank - Irosin Branch M.H. Del Pilar Street, Brgy. San Julian, Irosin, Sorsogon EastWest Unibank - Sorsogon CSD Ma. Bensuat T. Dogillo Bldg., Magaysay St., Poblacion, Sorsogon City 	<p>Aljean H. Galos 09985868406 AHGalos@eastwestbanker.com</p>
VII	Eastern Samar	Jipapad, Arteche, San Policarpo, Oras, Maslog, Dolores, Can-Avid, Taft, Sulat, San Julian, Borongan, Maydolong	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Borongan Branch Doctora Sabate Bldg., Real St., Brgy. Songco, Borongan City, Eastern Samar, 6800 	<p>Alberto C. Aragon Jr. 09969663752 ACAragon@eastwestbanker.com</p>
VII	Samar	Calbayog City	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Calbayog Branch Corner Orquin Street & Magsaysay Boulevard, Brgy. Balud, Calbayog City 	<p>Cherryll R. Dainog 09199129801 CRDainog@eastwestbanker.com</p>
XII	Cotabato	Magpet	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Kabacan Branch National Road, Rizal St. Brgy. Poblacion, Kabacan, North Cotabato, 9407 	<p>Alexis A. Durilag 09088162150 AADurilag@eastwestbanker.com</p>

Region	Province	City/Municipality	Calamity	Servicing Office	Contact Details
NCR	Metro Manila	Quezon City	Kristine	<ul style="list-style-type: none"> EastWest Rural Bank - Pasig Branch 360 Dr. Sixto Antonio Avenue, Corner Beverly Hills St., Brgy. Caniogan, Pasig City EastWest Unibank - Quezon Ave Drive Garcia Kayumanggi Press Bldg., No. 940 Quezon Ave., near cor. Dr. Garcia St., Brgy. Patigsaan Quezon City EastWest Unibank - Anonas Rosario Building, No. 999 Aurora Blvd., near corner Luan and Anonas Sts., Bgy. Duyan-duyan, Project 3, Quezon City EastWest Unibank - Lagro Lot 2-B-6 Quirino Highway, Lagro, Novaliches, Quezon City EastWest Unibank - Fairview No. 72 Commonwealth Ave. corner Camaro St., East Fairview, Quezon City EastWest Unibank - North EDSA UGF units 4,5,6&7 EDSA Grand Residences, EDSA cor. Corregidor St., Quezon City 	<p>Arnel P. Salazar 09985853768 APSalazar@eastwestbanker.com</p> <p>Billy Rey F. Gaito 09189198714 BFGaito@eastwestbanker.com</p>

List of Members of Rural Bankers Association of the Philippines (RBAP)

- ✧ 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>

(List to follow: see link above)

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://tinyurl.com/LoanMoratoriumAnnexF>

(List to follow: see link above)