



Republic of the Philippines
Department of Education
REGION X – NORTHERN MINDANAO
SCHOOLS DIVISION OF MISAMIS ORIENTAL

Office of the Schools Division Superintendent

February 15, 2024

DIVISION MEMORANDUM

NO. 95, s. 2024

**DISSEMINATION OF REGIONAL MEMORANDUM NO. 003, s. 2023 RE:
REMINDER ON THE PROHIBITION FROM ENTERING INTO CONTRACT
OR AGREEMENT WITH LENDER/ACCREDITED ENTITY**

To: School Principals/Heads
This Division

Attn: Implementing Unit

1. For the information and guidance of all concerned, this Office disseminates Regional Memorandum No. 003, s. 2023, re: Reminder on the Prohibition from Entering Into Contract or Agreement with Lender/Accredited Entity.
2. Enclosed is a copy of Regional Memorandum No. 010, s. 2023, dated December 27, 2023.
3. Immediate dissemination and strict compliance of this Memorandum is desired.


EDILBERTO L. OPLENARIA, EdD, CESO V
Schools Division Superintendent

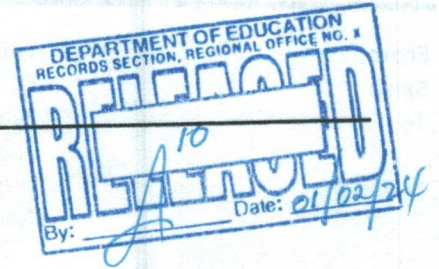
OSDS/ELO/mama/jlsr



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Republic of the Philippines
Department of Education
 REGION X - NORTHERN MINDANAO



December 27, 2023

REGIONAL MEMORANDUM
 No. 003, s. 2023

REMINDER ON THE PROHIBITION FROM ENTERING INTO CONTRACT OR AGREEMENT WITH LENDER/ACCREDITED ENTITY

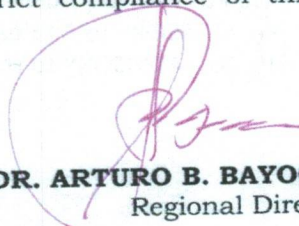
To: Schools Division Superintendents/ Officers-In-Charge
 School Principals/Heads

Attn: Implementing Unit Schools

1. This is to disseminate to the field DepEd Advisory dated December 12, 2023 reminding all implementing unit secondary schools that in accordance with DepEd Order No. 20, s. 2021, the Lender/Accredited Entity is prohibited from entering any contract or agreement with DepEd offices other than the Central/Regional office concerning salary loans, insurance premiums, and/or membership dues/contributions under APDS. Hence, the implementing unit secondary schools cannot compel these private entities to enter into a distinct Memorandum of Agreement (MOA) for the settlement of financial obligations to be incorporated in their payroll and be deducted from the salaries of DepEd personnel. Kindly refer to the enclosed advisory for the details.

2. This Office strictly observes the Equal Opportunity Policy (EOP) in all steps to be undertaken for this purpose. Hence, all decisions and actions shall be based solely on guidelines set forth, with no discrimination on the account of age, gender identity, sexual orientation, civil status, disability, religion, ethnicity, or political affiliation.

3. Immediate dissemination and strict compliance of this Memorandum is enjoined.


DR. ARTURO B. BAYOCOT, CESO III
 Regional Director

ATCH.: As stated
 Reference: None

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

DEDUCTIONS POLICY SALARY

RE: Reminder on the prohibition from entering into contract or agreement with lender/accredited entities

AD/PS- amma-d



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 SDS' OFFICE
 DATE: 1-11-24
 TIME: 9:02 Am pas