



Republic of the Philippines
Department of Education
REGION IV-A CALABARZON
GATE 2, KARANGALAN VILLAGE
1900 CAINTA, RIZAL



1 April 2022

Regional Order

**REITERATION AND CLARIFICATION
TO DEPED ORDER NO. 18 S. 2018**

To **Schools Division Offices**
Private Lending Institutions

1. This Office has been confronted with complaints against unauthorized and illegal deductions and fraudulent loan applicants which trigger the activation of the Automatic Payroll Deduction System (APDS) Task Force to investigate these complaints.
2. In the investigations conducted by the APDS Task Force, it was noted that promissory notes submitted as part of the billing requirements of Private Lending Institutions (PLIs) transacting with the regional office are not notarized. Thus, the APDS Task Force recommended to the Undersecretary for Finance to require all PLIs to comply strictly with the requirements in DepEd Order No. 18 S. 2018 especially on the submission of notarized promissory notes. In the clarification made by the Undersecretary for Finance, the latter pointed to DepEd Order No. 18 S. 2018 as the answer to the recommendation of the APDS Task Force.
3. In the sample promissory note attached as Annex "C-1" (for enclosure 2) of DepEd No. 18 S. 2018, the sample bears the words: Notary Public on the lower right portion while the words: Doc No. _____, Page No. _____, Book No. _____ and Series of _____ are on the lower left portion.
4. In this regard, all PLIs are hereby required to submit promissory notes and sworn certifications duly notarized before Notaries Public as part of their billing requirements.
5. Immediate compliance is hereby enjoined.


FRANCIS CESAR B. BRINGAS
Regional Director

cc: legal/jbb



Address: Gate 2, Karangalan Village, Cainta, Rizal
Telephone Nos.: 02-8685-5773/8684-4914/8647-7487
Email Address: region4a@deped.gov.ph
Website: depedcalabarzon.ph