



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

MEMORANDUM

OUF-2026- 119

**FOR : ALL REGIONAL DIRECTORS
ALL SCHOOLS DIVISION SUPERINTENDENTS**

**ATTENTION : CHIEFS, REGIONAL & SCHOOLS DIVISION OFFICES (SDOs)
ADMINISTRATIVE AND FINANCE DIVISIONS
HEADS OF SECONDARY SCHOOLS (IMPLEMENTING UNITS)**

FROM : ATTY. EDSON BYRON K. SY
Undersecretary for Finance

**SUBJECT : SPECIAL ASSISTANCE FOR EMPLOYEES (SAFE) LOAN
PROGRAM OF PAG-IBIG FUND**

This Office has received information relative to the implementation of the Special Assistance for Employees (SAFE) Loan Program of the Home Development Mutual Fund (Pag-IBIG Fund) through the Department's Automatic Payroll Deduction System (APDS) Program. In this regard, the Department wishes to clarify the applicable requirements for the implementation of the said loan program through the APDS.

A loan program may be implemented through the APDS only upon the prior issuance by the Department of a designated APDS deduction code for the specific loan program. As of this date, no APDS deduction code has been issued by the Department for the SAFE Loan Program.

It is likewise emphasized that once a deduction code has been issued, each loan or financial obligation to be processed under such code shall remain subject to the applicable verification and validation procedures prior to its incorporation into the payroll.

Pending the formal issuance of the appropriate APDS deduction code, Pag-IBIG Fund may continue to offer the SAFE Loan Program to interested DepEd personnel. However, the collection of amortizations for such loan shall be made through over-the-counter transactions or other available online payment channels, and not through payroll deduction.

For guidance and compliance.