



Department of Education  
Region III  
**DIVISION OF CITY SCHOOLS**  
Angeles City



Jesus Street, Pulungbulu, Angeles City

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**RELEASED**

SEP 04 2018

By \_\_\_\_\_  
DepED Angeles City  
Division of City Schools

**DIVISION ADVISORY**

No. 224, s. 2018

To: Public and Private Elementary, Junior and Senior High Schools

From: Schools Division Superintendent

Subject: Salary Loan Program

Date: September 4, 2018

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Please be informed of the attached letter from A Rural Bank of BDO, dated September 4, 2018, entitled "**Salary Loan Program**", for your reference and information.

  
**LEILANI S. CUNANAN, CESO VI**  
Schools Division Superintendent

September 04, 2018

**MS. LEILANI CUNANAN, Ed. D, CESO VI**  
**SCHOOL DIVISION SUPERINTENDENT**  
**DepEd Angeles City**  
**Department of Education**

Dear Ms. Cunanan,

Greetings from **One Network (A Rural Bank of BDO) subsidiary of BDO Unibank!**

We would like to strengthen our relationship with **DepEd- Division of Angeles** and forge a partnership with you.

Through ONB's **Salary Loan program**, we can help provide the right financial solutions to you and your teachers.

Salary Loan program is a clean loan facility via salary deduction that can be used for various purposes such as education, minor house repairs or renovation, medical expenses, or equity or capital to start-up a business.

Salary Loan program allows DepEd teachers to capitalize on their disposable income so they can borrow. DepEd teachers can apply for a maximum loanable amount of Php 750,000.00. It also gives them flexible payment terms of 1 year to a maximum of 3 years.

Should the teacher avail of our service (Salary Loan), the Superintendent and the Principal / School Head **shall not be liable** in case of default on the part of the teacher.

Aside from flexibility, **DepEd** teachers can take advantage of these other benefits:

- **High loan net proceeds**
- **Low interest rate**
- **Longer payment period**
- **Less requirements**
- **Loan release from Mondays to Fridays**
- **NO CO-MAKER required**
- **With FREE ATM card – 24/7 cash withdrawal of loan proceeds**

We hope that we can meet with you soonest to discuss our proposal further and establish a formal relationship with you on **your available schedule**.

Should you have questions or clarifications regarding this proposal, you may reach me at **09219307023 / 09358902802** or via email at **musni.almira@yahoo.com**.

Warmest Regards,



**ALMIRA MUSNI - SANTOS**  
Account Officer- **LSO Angeles**  
**One Network (A Rural Bank of BDO)**