



Republic of the Philippines
Department of Education
REGION III
SCHOOLS DIVISION OFFICE OF ANGELES CITY

17 August 2026

DIVISION MEMORANDUM

No. _____, s. 2026

**REITERATION OF THE REMINDER TO REFRAIN FROM USING ATM PAYROLL
CARDS AS LOAN COLLATERAL**

To: Assistant Schools Division Superintendent
Chief Education Supervisors
Education Program Supervisors
Public Schools District Supervisors
Public Elementary and Secondary School Heads
All Others Concerned

1. With reference to **DepEd Memorandum No. 049, s. 2026**, all personnel are hereby reminded of the strict prohibition against using or surrendering ATM payroll cards as collateral for loans or engaging in “Sangla-ATM” schemes.
2. Personnel are strongly advised to exercise prudence when entering into loan agreements and to refrain from engaging in informal or unauthorized lending schemes that may result in excessive interest rates, unfavorable terms, financial exploitation, or misuse of personal and sensitive information.
3. Personnel are likewise encouraged to avail only of accredited, authorized, and regulated loan facilities in accordance with existing DepEd issuances and applicable government regulations.
4. All School Heads and Unit Heads are requested to disseminate this Memorandum to all personnel under their respective schools/offices for information and guidance.
5. Immediate dissemination of and strict compliance with this Memorandum are hereby directed.



Digitally signed by
Edgard C.
Domingo
Date: 2026.08.17
16:45:44 +0800

ENGR. EDGARD C. DOMINGO PhD CESO V
Schools Division Superintendent

Encl.: DepEd Memorandum 049 s. 2026
Reference: DepEd Memorandum 049 s. 2026
ATM PAYROLL CARD LOAN COLLATERAL
MCS/AOV/August 17, 2026