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### RECEIVED

07 JAN 2019

Republic of the Philippines

Mevartment of Education

DepEd MEMORANDUM 192 , s. 2018

1 7 DEC 2018

### DISSEMINATION OF THE GOVERNMENT SERVICE INSURANCE SYSTEM MEMORANDUM CIRCULAR NO. 004 SERIES OF 2018

(Application for GSIS Financial Assistance Loan of DepEd Personnel)

To: Undersecretaries Assistant Secretaries Bureau and Service Directors Regional Directors Schools Division Superintendents All Others Concerned

- For information and guidance of all concerned, enclosed is a copy of the Government Service Insurance System (GSIS) Memorandum Circular (MC) No. 004, series of 2018 dated October 18, 2018 entitled Application for GSIS Financial Assistance Loan (GFAL) of DepEd Personnel.
- This Memorandum stipulates the eligibility of applicants, documentary requirements, and procedure of the application for the GFAL of DepEd personnel.
- In addition to the application procedure contained in the aforementioned GSIS . MC 004, all applications for GFAL shall be forwarded by the GSIS' Agency Authorized Officers for DepEd to the designated DepEd Verifiers, for records and monitoring purposes, before endorsing the same to the GSIS for approval. This is in accordance with the Automatic Payroll Deduction System (APDS) policy that requires all loan transactions payable through APDS to go through the evaluation of the designated DepEd Verifiers.
- Heads of offices in the central, regional, and schools divisions and schools are ordered to post this Memorandum in conspicuous places within their premises.
- Immediate dissemination of this Memorandum is desired. 5.

LEONOR MAGTOLIS BRIONES

Secretary

Encl.: As stated Reference: None

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

> BUREAUS AND OFFICES **EMPLOYEES**

**OFFICIALS** PAYMENTS Tracking Number: 1547 - 22 33-17

MCR/DM-Dissemination of the GSIS Memorandum No. 004 0937/December 10/14, 2018

RECEIVED **Administrative Division** Date:

DepEd Complex, Meralco Avenue, Pasig City 1600 # 633-7208/633-7228/632-1361





# Republic of the Philippine DEPARTMENT OF EDUCATION CORDILLERA ADMINISTRATIVE REGION Wangal La Trinidad, Benguet



January 11, 2019

To Schools Division Superintendents
All Division

For information and Dissemination.

CORNELIA D. ADACI-DULNUAN

Supervising Administrative Difficer

To: All School Administrators, Principals & Feachers In-Charge (Elementary & Secondary)

FOR YOUR INFORMATION & APPROPRIATE ACTION

FEDERICO P. MARTIN, Ed.D, CESO VI Schools Division Superintendent

- James Aug

(Enclosure to DepEd Memorandum No. 192, s. 2018)



GSI S Government Service Insurance System Financial Center, Pasay City, Metro Manila 1308

GSIS Memorandum Circular No. 004 Series of 2018

FOR

OFFICIALS AND EMPLOYEES OF THE DEPARTMENT

OF EDUCATION (DEPED)

SUBJECT

APPLICATION FOR GSIS FINANCIAL ASSISTANCE

LOAN (GFAL) OF DEPED PERSONNEL

The nationwide implementation of the GSIS Financial Assistance Loan (GFAL) was approved by the GSIS Board of Trustees under Board Resolution No. 91 dated 29 May 2018.

The GFAL is a balance-transfer and debt-consolidation facility that intends to help DepEd personnel (members) pay their loans from accredited private lending institutions (PLIs) at lower monthly amortization.

Active members with outstanding loans from DepEd-accredited PLIs may apply for GFAL if they:

1. are permanent employees;

2. have paid premiums for the last three (3) years;

3. are not on leave without pay:

4. have no due and demandable GSIS loan; and

5. have no pending administrative or criminal case.

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If an accredited PLI has filed a case against members for nonpayment of obligations after GSIS loan payments have been prioritized pursuant to DepEd Order No. 38 dated 31 July 2017, such members are still eligible to apply for GFAL.

Qualified members may borrow up to Php500,000, provided their take-home pay will not go lower than the amount required under the General Appropriations Act after their monthly obligations have been deducted. The loan proceeds will be paid directly to the concerned PLI(s).

The ican is payable in monthly instalments for six (6) years at six percent (6%) interest rate per annum computed in advance. Payments will be automatically deducted from the borrower's salary.

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The application procedure is as follows:

- 1. Submit the following complete requirements to the nearest GSIS Office.
  - 1.1 Duly accomplished GFAL Application Form (Annex A)

    (Application form may also be downloaded from http://www.gsis.gov.ph/downloads/forms/20180504-FORMS-GFAL\_Application.pdf);
  - 1.2 Duly accomplished GSIS-prescribed Statement of Account (SOA) (Annex 5) with clear copy of the ID of the PLI's representative authorized to claim the check and contact details (SOA form may also be downloaded from http://www.gsis.gov.ph/downloads/forms/20180504-FORMS-GFAL\_SOA.pdf);
  - 1.3 Borrower loan agreement indicating the original and net loan amount, loan voucher, or other PLI-certified documents indicating the term, interest rate, monthly amortization, and first amortization due date of the loan (to be transferred under GFAL); and
  - 1.4 Agency Authorized Officer (AAO)-certified true copy of the applicant's payslips for the last three (3) months.
- Attend the GSIS Financial Literacy Seminar indicated in the endorsement slip given upon submission of the requirements.
- 3. Complete the loan evaluation and counselling process.
- 4. Sign the loan documents.

Please be guided accordingly.

For details, visit the GSIS website, www.gsis.gov.ph, or Facebook account, @gsis.ph; email gsiscares@gsis.gov.ph or call the GSIS Contact Center at 847-4747 if in Metro Manila or /1-800-8-847-4747 (for Globe [free with minimum Php6.00 load] and TM subscribers) or 1-800-18-847-4747 (for Smart, Sun, and Talk 'N Text subscribers; Php8.00/call).

### **Original Signed**

ATTY, JESUS CLINT O. ARANAS President and General Manager

1 8 OCT 2018

Date Signed

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## GSIS FINANCIAL ASSISTANCE LOAN (GFAL) TO DEPED PERSONNEL LOAN APPLICATION

Form No. 09062918-GFAL-REV 0
(Please reed Documentary Requirements at the back)

THIS APPLICATION SHALL NOT SE PROCESSED UNLESS COMPLETELY FILLED OUT.

MARKING: Office or Indirect commission of Insud, poliusion, falsification, misrepresentation of facts, or any other kind of anomaly in the

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THE APPLICATION IS NOT FOR SALE AND MAY SE REPRODUCED.

#### PERMS AND CONDITIONS

1. LOAN AMOUNT

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The masterum loarcable amount per bordoner to PhysBos Job.

Than the enduled requilibra not take from pay is not tower than the emount required under the Serveral Appropriations Act (DAA), after all required manthly abigations have been

accustred.
The amount set by 25% as him amount shell be considered board non-negotiable.
The areasysteps on other CSSS banks of a borrower shell nel be deducted from the proceeds of the Strandal applications.

- 2. Intravellar RATE, interest on loan shall be at six (6) percent pro-arrount computed in advance. The drawline role per arround that shall be used will be 11.288% for 6 years. The monthly interest and outstanding belance of the loan shall be computed beaded on diministring belance. Pro-mail inferest overlying the deep floors loan granting up to the and of the month prior to the first due month shall be disducted to advance from the loan problems.
- TERMI. Lawn recognists shall be made over all (0) years in seven supply (72) sould receive waterments.
- DUE DATE OF FIRST BOOKTHLY AMORTIZATION: The remittence day date of the monthly emailted one study be an or before the 10<sup>th</sup> day of each month following the due recent unit to lean in cuty polic.

then is rully paid.

For loans granted on or before the 23° of the moreth, the first one mannin, shall be the catendar month; following the granting of the team. The lear encoderation shall be presided by the agency to GSTE on at before the 10° of the month following such use month.

For some granted after the 22° of the month, the first due month shall be the 2° or and mouth tollowing the granting of the loans, and shall be remidled by the agency to GSTE on or before that 10° day of the month lottering such due month.

- 5. PAYENTHY BIRIDHARIBER, The morehly amortication shall be paid through peryell deduction. However, the borrower shall directly remit to the GRES the liters installation on they fall due under any of the following instances:

  a. His or her name is excluded from the countries exitation list.

  be or aim is on ascondanced, on study leave without pay or estanded leaves without pay;

  The morthly americation is not declared entire remitted by the agency for any execution eaths from lists 4(b), and

  This looks amortisation declarated from the payroll is not sufficient to believe the last amount due.
- REDESETTION NUMBERANCE (IN). The Strangest Assessment to tion RI to assequent the interests of both the member and the GSIS in case of the former's valuely death during the term of the lows. The fill rate is an fellows:

Separat Terroria	Mominly Al Rets
	(Per Phy 1,000 of Loan Amount)
S years	0.36

To ensure that the member is covered with 1% from the state of loan granting, an external R1 premium shell be deducted from the loan promede as follows:

Date of Lown Searching	At Fremium to be Doducted
On ar before the 23rd of the month	Equivalent to L month
After the 23/6 of the	Equivalent to 2 monitre

in case the lain is in default, the Si coverage shall he

- NO BERVICE FEE. The mermies eveding of the GPAL shall not be charged a service has be the GRIS.
- APPLICATION OF PAYMENTS: The order of priority for the application of payment shall be as follows: (a) Ri promium. (b) Penalty (francy, (b) snames and (d) Principal.
- PRS-TERMICIATION. The loan may be pre-terminated by paying the outstanding balance before the east of the loan term. No free shall be sharped to the borrowist in claims of pre-termination.
- 10. COMPULEDRY PRETERMINATION. The ben agreement shall be deemed pre-terminated apon the deem, realignation permanent insubstitution or separation from service of the borrower, in Which bake, the outsignating between athall be due and demandable and shall be codected by GRIS from obserts of between, or their have, noncerned or by other operation of solder by CRIS of the best of the event of the codected by CRIS from obserts of the codected by CRIS from obserts of the codected by CRIS from the property of the code by CRIS from of Lorent Assertization Schreicht for Persioners (CLASP), authority of existing potential and propedures.
- 11. CANCELLATION. Once the team is approved and the loan process is already estudiated to the landing interestions, the inchemes shad no lenger have the option to carried the loan but may only pre-deminate the airne through payment of the local outstanding belience.

- 12. PROVALTY FOR AMERICANSES. An account in considered in experts it: a) there is payment for moreign; inequipment but the recriptance of acid payment is dataped; b) the actual smooth profit for insert marrier in lease true the smooth care for insert and in a payment made for the marrier. It shall true, a generally at the raise of 1% pay recent; payment-ded moreign, until the profit of the payment of the payment.
  - 15. Distriction of the social is considered in desput when the letst ungest abbyestor is experience to more than all (8) monthly arrandoment in the event of default, the consideration features of the least benchmark as and demandable without need of demand. the scan becoming the pot dementable without need of demand or ferther number, all of which his marriag expressly vertice. In case of fellow long helpone single believes theirs of telepone, the outsigneding believes single be charged with an interest to 12% par server compared with an interest particularly (p. e. m.) and a penetry of 8% p. e.m., from the date of default until the date of the promoter.
  - 14. NO REMEMBL. The OFAL IS DISPED PRODUCTION IS IN OTH-BITTE DESCRIPTION OF THE OBJECT OF THE OBJEC
  - 15 ALTYDMATIC DEDUCTION OF ARREADADER AT MIN WILL programs from the GFAL shall be deducted from the proceeds of the Enhanced Consolines Plus Program which the borrowse
  - 18. REPURIO OF CYERPAYMENTS AFTER BID OF LOAN TERM. At the and of the loan term, any overpayment shall be breaked in accordance with the policy guidelines. On treatment of recess.
  - 17. ATTURESET'S FERS. Should the CREC be compelled to refer the tean or any potion thereof to an Attorney at Lieu for adjustion or to enforce any right home-main against the borney as seed of any remedy under the lev or the Agreement, the borney and pay an amount appropriate to 25% of at amounts culdisading and unquist as and for attorney's less and highlighton expenses.
  - 18. VSRUS. Any taget action, suit or processing suising out or religible to the Agreement, chair be breught or instituted in the appropriate courts in the City of Penny or such other rectus at the excessive option of GSS, in the event the between initialism any regal edition entiring from or under this Agreement on incrementally for or under this Agreement for for white edition, the borrower agreem to indicate exists action only in the City where the principal office of GRIS to located.
  - 15. TRANSPERIONANCE OF DEPICE The borsower shall insmediately inform the GSRII of rits or her textuler to any government office/agency, and, for the continued remittence of the borrower's monthly payment on the loan, this application shot be sufficient submitty for GSRII to effect collection trough salary disclassion from his or her new office/agency.
  - 20. NOTICIES, All notions required sincies this Agreement for its sentocountent shall be sent to the Ottos Address indicated in this Personal Cate portion of the losen application. The netices went to the side office address shall be well and while same as autilities. Trobios to the side affects on the side of the portion of the losen indicates.

I contain that I have reed and tuby understood the SEAL to DepEd Personnel Terms and Conditions and understate to comply with them. Furthermore, I hereby authorize the GSIS, through my employer (government agency), to deduct train my terminal heave benefits any remaining outsienting loan obligations (may have with the GSIS upon my separation to retirement. I understand that the conditions thereof by my employer to the CSIS shall first be undertaken before the excenses of a OSIS alsowings for the release of my remaining farmities leave benefits, if

Labilitis my understanding of the Privacy Policy of the GSH3 pursues to the requirements of Republic Act (R.A.) No. 10173, otherwise Streen as the Data Privacy Act, and consent to the manner of collection, use, iss, disclosure and processing of my personal and sensitive personal

Finally, pursulent to R.A. No. 9510, otherwise knows as the "Credit Information System Act," and its Implementing Rules and Regulations. (RRI), I handly advantable and optional to: 1) the regular automission and flasiolatin of my basic credit date and updates theasan to the Condit Information Corporation (CRC), and 2) his sharing of my basic credit date with fendors authorized by the CAC, and credit reporting agencies and outsurred unities dely acceptable by the CRC authorized to the provisions of R.A. No. 9510, he IRR and other relevant tows and regulations

STANDON GENERAL Microsum over Printed Name OATE MONER



# STATEMENT OF ACCOUNT

(TO BE VELLED OUT BY THE LENDING INSTITUTION)

The latest and the second seco	INCESSED LAR EAST THE FORM IS COMPLETELY FILLED OUT on, falsification, misreprosecration of leads, or any other kind of sec- make disapproved of loan application.
	ment of approved of loan speacetion.
Date:	
The state of the s	
To the Loan Officer	
Government Service Insurance Syst	lem
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TPAP. 1	Ms.
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Loan Product Name:	S. Bondy and L Ph
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