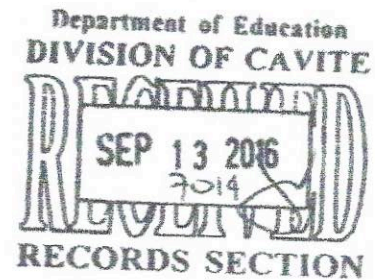


SEPTEMBER 7, 2016

Ms. Cherrylou De Mesa  
Schools Division Superintendent  
Region IV-A ( Calabarzon)  
Department of Education  
Trece Martires City



Dear Ms. De Mesa

Greetings from One Network Bank, Inc. (A Rural Bank of BDO) subsidiary of BDO Unibank!

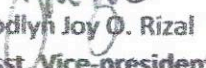
We would like to strengthen our relationship with Region IV-A Department of Education and forge a partnership with you.

ONB is one of the accredited bank of the Department of Education to extend the One DepEd Salary Loan program, we can help to provide the right financial solutions to you and your teachers. ONB is offering a very flexible and convenient clean loan facility via salary deduction that can be used for various purposes at the lowest rate.

May we request for a meeting with you to further discuss our proposal.

Should you have questions of clarifications regarding this proposal, you may reach me at (02)6881288 loc.41553/ (0920)9212625 or via email at [rizal.rodlyn@bdo.com.ph](mailto:rizal.rodlyn@bdo.com.ph).

Warmest Regards,

  
Rodlyn Joy O. Rizal  
Asst. Vice-president  
Regional Sales Head-Reg.IV-A  
One Network Bank, Inc. (A Rural Bank of BDO)

One Network  
ONB Center  
Km. 9, Sasa, Davao City  
BDO Philippines

[www.onenetworkbank.com.ph](http://www.onenetworkbank.com.ph)



Republic of the Philippines  
**Department of Education**

*Office of the Undersecretary  
Finance -Accounting and EAMD*

September 23, 2016

**MR. ALEX V. BUENAVENTURA**  
President  
One Network Bank, Inc. (A Rural Bank)  
Km. 9, Sasa, Davao City

Dear Mr. Buenaventura:

This has reference to your request for authority to utilize the Automatic Payroll Deduction System (APDS) facility in DepED Region IV-A for your lending business to DepED employees in view of the branch of One Network Bank, Inc. (A Rural Bank), "ONBRB" for brevity, located along San Gregorio Street, Poblacion, Indang, Cavite.

Item 2.17 of the APDS-Memorandum of Agreement (MOA) you have drawn up with the Department states that, "*the Lender shall limit its operation to regions where it has offices or branches*", and the term "Office" shall be defined as, "*a fully equipped physical site of transaction, inside a building or commercial structure, with local business permit, proper sign board, with a full-time manager and staff who shall maintain the complete records/loan documents and attend to loan transactions and any queries/complaints of DepED teachers/personnel*".

Considering that your company has met the basic requirements on the existence of a branch in the aforementioned region based on (i) the Validation Report submitted by DepED Region IV-A APDS Task Force, and (ii) the approval to relocate unopened branches issued by the Bangko Sentral ng Pilipinas, the herein request is hereby granted. This approval shall be an addendum to Annex D of the APDS-MOA that the ONBRB has drawn up with the Department.

It is understood that the branch in the abovementioned location shall still abide by the terms and conditions stipulated in our APDS-MOA.

Thank you.

Sincerely,

  
**VICTORIA M. CATIBOG**  
Undersecretary

**Copy Furnished:**

1. Finance Service Division Chiefs concerned, DepEd Central Office
2. Heads, Budget and Finance Division and Payroll Services Unit, DepEd Region IV-A

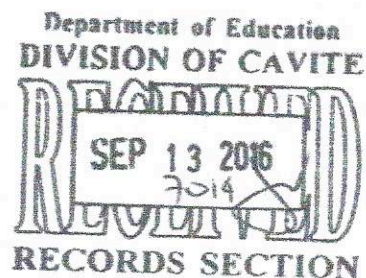
eamd/mlg



Let's grow together

September 7, 2016

Ms. Cherrylou De Mesa  
Schools Division Superintendent  
Region IV-A ( Calabarzon)  
Department of Education  
Trece Martires City



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Warmest Regards,

  
Rodlyn Joy O. Rizal  
Asst. Vice-president  
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[www.onenetworkbank.com.ph](http://www.onenetworkbank.com.ph)

TO: Assistant Schools Division Superintendent

September 26, 2016