



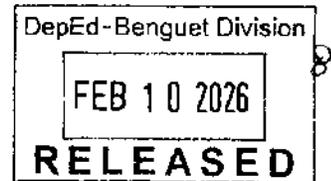
Republic of the Philippines
Department of Education
Schools Division of Benguet

January 19, 2026

Division Memo: 56 s.2026

**ATM CARDS AS COLLATERAL FOR LOANS OR ENGAGING IN THE ATM
SANGLA SCHEME**

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



1. Pursuant to Office Memorandum No. OM-OSEC-2020-006, entitled: "Reminder to Refrain from Using ATM Payroll Cards as Collateral for Loans of Engaging in the ATM Sangla Scheme," all DepEd employees holding ATM Payroll Cards are hereby reminded that surrendering these cards as collateral for loans is strictly prohibited under the DepEd Terms and Conditions for Accreditation within the Automatic Payroll Deduction System.
2. It was emphasized that ATM card pawning has been identified by the Bangko Sentral ng Pilipinas (BSP) as a high-risk practice, as it exposes borrowers to identity theft and unauthorized use of personal information, potentially for illegal purposes. Moreover, BSP notes that this scheme promotes over-indebtedness among participants.
3. In view of the foregoing, all personnel of the Schools Division of Benguet are **hereby directed not to use their ATM Payroll Cards as loan collateral or engage in any ATM Sangla activities**. Any employee found violating this policy will be subject to appropriate disciplinary action in accordance with DepEd regulations.
4. For immediate dissemination and strict compliance.


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