

Republic of the Philippines  
**HOUSE OF REPRESENTATIVES**  
Quezon City

Thirteenth Congress  
First Regular Session



**HOUSE BILL NO. 3400**

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**Introduced by Honorable Antonio Magsaysay Diaz**

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**EXPLANATORY NOTE**

Batas Pambansa Blg. 22, provides for the collection of payments from check drawees without discrimination on the motive or rationale for the drawing and issuance of the check.

By practice, drawing and issuance of checks are not confined to the single reason of intention to pay. There are instances when checks are issued as guarantees for certain deals and therefore used as a symbol of trust.

Filipinos are, by nature and culture, very trusting, and customarily act based on good faith. Making them vulnerable to treacherous exploitation and manipulation. It is alarming to see that wily individuals are using this exceptional characteristic of Filipinos against them and consequently using BP 22 for their scheming motives.

This bill seeks to prevent the exploitation of BP 22 by scheming and treacherous creditors. And preclude indiscriminate filing of BP 22 cases.

In the light of the foregoing, immediate passage of this bill is earnestly sought.

  
**ANTONIO M. DIAZ**  
Representative  
2<sup>nd</sup> District of Zambales

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**AN ACT AMENDING BATAS PAMBANSA 22, OTHERWISE KNOWN AS  
THE BOUNCING CHECK LAW, CONSIDERING GOOD FAITH AS A  
DEFENSE IN CASES UNDER BATAS PAMBANSA BLG. 22.**

Be it enacted by the Senate and House of Representatives of the Philippines in  
Congress assembled:

SECTION 1. Good faith shall be considered as a defense, and providing for  
the dismissal of any complaint under Batas Pambansa Blg. 22, should by evidence it  
can be showed that the complainant utilized the law to avail payment and schemed by  
trickery to victimize the drawee.

SEC. 2. *Repealing Clause* - All laws, presidential decrees, executive orders,  
proclamations, rules and regulations, which are inconsistent with the provisions of  
this act, are hereby repealed or modified accordingly.

SEC. 3. *Effectivity Clause* - This Act shall take effect fifteen (15) days from  
its publication in the Official Gazette or in at least two (2) newspapers of general  
circulation

Approved,