

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

FIFTEENTH CONGRESS
First Regular Session

HOUSE BILL No. 221

Introduced by Representative Lorenzo R. Tañada III

EXPLANATORY NOTE

A 2005 Census conducted by the National Statistics Office estimated that a significant number of our population is suffering from sight-related disabilities, with 8.14% experiencing partial blindness, and 4.67% with total blindness. The sectors of the population thus affected are not confined to those born with the condition or otherwise acquire it through some illness or accident, but include those who experience deterioration of their vision by reason of old age. The degrees of sight impairment vary, with some able to detect light and shadow, while others have complete loss of vision.

In any case, whatever the extent of the impairment, such visually impaired persons need greater support and accommodation from both government and society. Among many other things, the disability precludes them from enjoying one of the easiest and most common ways by which simple and everyday financial transactions are conducted: that of making use of Automated Teller Machines.

Such differently-abled persons should, as much as possible, be afforded opportunities to overcome their disability and remain fully integrated with our society. One of the concrete ways in which this can be done is by allowing them to manage their finances and conduct financial transactions without external aid. This is the very remedy sought to be provided by this measure. By giving the visually impaired access to Automated Teller Machines through an auditory system of conveying and receiving information, not only their financial transactions but their integration into mainstream society will be greatly facilitated. Moreover, making our ATMs accessible to the visually-impaired sends a strong message that any physical disability should not be a bar to the enjoyment of such modern conveniences as can easily be adapted to their special needs.

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


Lorenzo R. Tañada III
Representative
4th District, Quezon

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FOURTEENTH CONGRESS
Second Regular Session

HOUSE BILL No. 221

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**AN ACT MAKING AUTOMATED TELLER MACHINES ACCESSIBLE TO THE VISUALLY
IMPAIRED**

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

SECTION 1. Short Title. - This Act shall be known as the "ATM Access for the
Visually Impaired Act."

SECTION 2. Definitions. - For the purposes of this Act, the relevant terms are
defined as follows:

- (a) "*Visually Impaired*" refers to an individual whose vision or sense of sight is in such a state of impairment or loss as to render the person incapable of apprehending any information by visual means; or a person whose best corrected central visual acuity in the better eye is less than or equal to 20/200, or whose central visual acuity in that eye is better than 20/200, but whose visual field dimension is less than or equal to 20 degrees at the widest diameter.
- (b) "*Banking Institution*" refers to a network of commercial, savings, and specialized banks that provide financial services, including accepting deposits and providing loans, credit, and monetary transmission and investment facilities.

- (c) "*Visual Transmission System*" refers to the visual display of graphic information by which financial transactions are conducted through an Automated Teller Machine.
- (d) "*Audio Transmission System*" refers to a system of auditory conveyance and receipt of information by means of a personal listening device, through which financial transactions may be conducted with an Automated Teller Machine.
- (e) "*Personal Listening Device*" refers to a device capable of transmitting and receiving auditory information in privacy, or in such a manner as is audible only to the individual who uses it.

SECTION 3. Automated Teller Machine Requirements. - All banking institutions shall provide the visually impaired with access to their Automated Teller Machines in the following manner:

- (a) Any Automated Teller Machine installed subsequent to the effectivity of this Act shall be equipped to conduct transactions by means an Audio Transmission System.
- (b) Any Automated Teller Machine installed prior to the effectivity of this Act that will hereafter have need of an upgrade or be scheduled for replacement, shall be upgraded or replaced with a machine equipped with an Audio Transmission Systems.

SECTION 4. Separability Clause. - If any part of this Act should hereafter be declared unconstitutional or invalid, such other parts as are not affected thereby shall continue in full force and effect.

SECTION 5. Repealing Clause. - All laws, decrees, executive orders, rules and regulations, or parts thereof, which are inconsistent with this Act, are hereby repealed or modified accordingly.

SECTION 6. Effectivity Clause. - This Act shall take effect fifteen (15) days after its complete publication in at least two (2) newspapers of general circulation.

Approved,