

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

NINETEENTH CONGRESS
3rd Regular Session

House Bill No. **11283**



INTRODUCED BY REPRESENTATIVES ERWIN T. TULFO, JOCELYN P. TULFO
EDVIC G. YAP, ERIC GO YAP AND RALPH WENDEL P. TULFO

AN ACT
PENALIZING FRAUD AGAINST OVERSEAS FILIPINO WORKERS AND
PROVIDING PENALTIES FOR VIOLATION THEREOF

EXPLANATORY NOTE

This Act, known as the "Overseas Filipino Workers' Fraud Protection Act of 2025", recognizes the invaluable contributions of Overseas Filipino Workers (OFWs) to national development and aims to protect their hard-earned income from exploitation and abuse. Considering the unique vulnerabilities of OFWs, such as their geographic distance from the Philippines, limited access to information, and reliance on those who seek to assist them, this legislation intends to tackle the rising concern of fraud targeting this essential segment of the Philippine workforce. By clearly defining and prohibiting fraudulent actions like investment scams, deceptive sales practices, and coercive or misleading language, this Act seeks to establish a robust legal framework to deter and punish perpetrators who exploit OFWs. Additionally, this Act enforces significant penalties for offenders, including hefty fines and imprisonment, while emphasizing restitution so that victims of fraud can recover their financial losses. This comprehensive approach highlights the government's dedication to safeguarding the

welfare of OFWs and securing their financial stability, fostering an environment where they can contribute to national development without fear of exploitation. This Act represents a vital step toward empowering OFWs and protecting their hard-earned income.

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



ERWIN T. TULFO



EDVIC G. YAP



JOCELYN P. TULFO



ERIC GO YAP



RALPH WENDEL P. TULFO

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

SECTION 1. *Title.* - This Act shall be known as the "**Overseas Filipino Workers' Fraud Protection Act of 2025.**"

SECTION 2. *Declaration of Policy.* - It is the policy of the State to protect the welfare of Overseas Filipino Workers (OFWs) and their dependents from fraudulent activities and deceitful practices, particularly those involving investments, purchases, and financial transactions. The government aims to ensure the financial security and well-being of OFWs and their families.

SECTION 3. *Definitions.* - For the purposes of this Act, the following definitions shall apply:

- a. **Overseas Filipino Worker (OFW)** - refers to a Filipino who is to be engaged, is engaged, or has been engaged in a remunerated activity in a country in which he or she is not an immigrant, citizen, or permanent resident or is not awaiting naturalization, recognition, or admission, whether land-based or sea-based regardless of status; excluding a Filipino engaged under a government-recognized exchange visitor program for cultural and educational purposes. For purposes of this provision, a person engaged in remunerated activity covers a person who has been contracted for overseas employment but has yet to leave the Philippines, regardless of status, and includes "Overseas Contract Workers". The term "OFW" is synonymous to "Migrant Worker". (As defined in RA 11641)

b. Dependents – The term shall refer to:

1. A legal spouse who is not an active member of the workforce.
2. Unmarried and unemployed children (legitimate, illegitimate, adopted, or stepchildren) below the age of 21.
3. Parents aged 60 years or older.

c. Fraudulent Activity – Any act involving deceit, misrepresentation, or omission of material facts, resulting in financial loss or harm to an OFW and their dependents. This includes, but is not limited to, false promises regarding investments, selling non-existent products, or charging excessive fees.

d. Investment Scam – A fraudulent scheme that misleads an OFW into investing money based on false claims of high earnings, guaranteed profits, or low-risk ventures.

SECTION 4. Prohibited Acts. - The following acts are considered fraudulent and are hereby prohibited:

a. Investment Fraud – Enticing an OFW to invest in schemes misrepresented as legitimate, promising unreasonable or unrealistically high returns.

b. False Sales – Selling products or services to OFWs under false pretenses, including but not limited to defective, non-existent, or grossly overpriced items.

c. Hidden Fees and Unnecessary Purchases – Charging OFWs for hidden fees or misrepresenting the necessity of products or services that result in unnecessary financial expenditure.

d. Coercion and Deceptive Practices – Using misleading or coercive language to pressure or induce an OFW into making investments or purchases.

e. Financial Account Scamming – The following actions shall constitute Financial Account Scamming as defined in RA 12010:

1. **Money Muling** – Performing any act for the purpose of obtaining, receiving, depositing, transferring, or withdrawing proceeds from crimes or social engineering schemes, such as:
 - Using or allowing the use of a financial account;
 - Opening a financial account under false pretenses or using another's identity or documents;
 - Renting, buying, or selling financial accounts.

2. **Social Engineering Schemes** – Deceptively obtaining sensitive identifying information of a person to gain unauthorized access to their financial accounts, such as:
- Misrepresenting oneself as acting on behalf of an institution to solicit identifying information; or
 - Using electronic communication to acquire sensitive data

SECTION 5. Penalties. - Any person or entity found guilty of committing fraud against OFWs shall be penalized as follows:

a. For Individuals:

- A fine of not less than PHP 10,000,000.00 or imprisonment of not less than 20 years to life imprisonment, or both at the discretion of the court.

b. For Corporations or Entities:

- A fine of not less than PHP 20,000,000.00 for the first offense and PHP 30,000,000.00 for subsequent offenses. In addition, responsible officers of the corporation may face imprisonment as outlined above.

- a. Restitution:** The courts may also order the perpetrator to make restitution to the OFW for any financial losses incurred.

SECTION 6. Criminal Liability Under Other Laws. - Prosecution under this Act shall be without prejudice to prosecution for any violation of the Revised Penal Code, as amended, or special laws such as Republic Act No. 10175 or the "Cyber-crime Prevention Act of 2012"; Republic Act No. 11967 or the "Internet Transactions Act"; and Republic Act No. 12010 or the "Anti-Financial Account Scamming Act (AFASA)".

SECTION 7. Separability Clause. - If any provision of this Act is declared unconstitutional or invalid, the other provisions not affected thereby shall remain in full force and effect.

SECTION 8. Repealing Clause. - All laws, decrees, executive orders, and rules and regulations, or parts thereof which are inconsistent with this Act, are hereby repealed or modified accordingly.

SECTION 9. Effectivity. - This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in a newspaper of general circulation.

Approved,