

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

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 436



Introduced by REP. RODOLFO "OMPONG" M. ORDANES

AN ACT
PROTECTING SENIOR CITIZENS FROM VARIOUS FORMS OF FRAUD
THROUGH INFORMATION DISSEMINATION AND PROVIDING
MECHANISMS THEREFOR

EXPLANATORY NOTE

Senior citizens are among the most vulnerable sectors of society, particularly regarding various forms of fraud and exploitation. With their limited access to timely information, reduced digital literacy, and, in some cases, declining physical and mental faculties, elderly individuals are frequently targeted by unscrupulous individuals and criminal syndicates. These scams range from identity theft and online fraud to investment schemes, fake medical products, and unauthorized solicitations.

This bill seeks to protect senior citizens from fraud by mandating regular and systematic information dissemination through accessible and age-appropriate platforms. It also provides for the creation of preventive and responsive mechanisms in coordination with concerned government agencies such as the Department of Interior and Local Government (DILG), Department of Social Welfare and Development (DSWD), the National Commission of Senior Citizens (NCSC), the Department of Information and Communications Technology (DICT), and other relevant government agencies and entities.

Through educational campaigns, the development of fraud-reporting systems, and enhanced collaboration with local government units and community organizations, the bill aims to equip senior citizens with the necessary tools and knowledge to recognize and avoid fraudulent activities. It also promotes digital and financial literacy and institutionalizes support systems to ensure timely reporting and redress for victims.

This measure was approved on Third and Final Reading by the House of Representatives and has been transmitted to the Senate in the 19th Congress. We recognize and appreciate the efforts of Cong. Jaime R. Fresnedi, who was one of the original proponents of this measure. His advocacy laid the foundation for this important legislation's continued development and passage.

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

A handwritten signature in black ink, appearing to be 'Rodolfo' with a stylized flourish.

RODOLFO "OMPONG" M. ORDANES

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

1 SECTION 1. *Short Title.* — This Act shall be known as the "*Senior Citizens*
2 *Protection Against Fraud Act.*"

3 SEC. 2. *Declaration of Policy.* — It is the policy of the State to care for the
4 elderly through just programs of social security. To this end, the State shall establish
5 mechanisms to educate and keep the senior citizens informed in order to protect
6 them from various forms of fraud using mail, telecommunications and other modern
7 means of communication and ensure that they are protected from the ills and evils
8 of modern technology.

9 SEC. 3. *Education on Mail, Telemarketing, and Internet Fraud.* —The
10 Department of the Interior and Local Government (DILG) shall, through the local
11 government units, after consultation and in coordination with the different
12 government agencies, educate the senior citizens and their families and caregivers
13 on the following:

- 14 a. General information on mail, telemarketing, and internet fraud targeting
15 senior citizens, including descriptions of the most common fraud schemes;
16 and
17 b. Information on how and where to report fraud, and how to prevent and
18 avoid various forms of fraud targeting senior citizens.

1 **SEC. 4. *Information Gathering.*** – The DILG shall gather information for
2 dissemination to senior citizens from the following government agencies:

- 3 a. Bangko Sentral ng Pilipinas (BSP) - with respect to fraud and scams related
4 to products and services of BSP-regulated financial institutions;
- 5 b. Securities and Exchange Commission (SEC) and Insurance Commission (IC)
6 - with respect to fraud and scams related to lending and investment
7 instruments and insurance products;
- 8 c. National Telecommunications Commission (NTC) - with respect to text
9 scams and subscriber identification module card fraud;
- 10 d. Philippine Postal Corporation (PHLPost) - with respect to fraud and scams
11 committed through mail;
- 12 e. Department of Trade and Industry (DTI) – with respect to any reported
13 fraud such as marketing scams; and
- 14 f. National Bureau of Investigation (NBI), Philippine National Police (PNP),
15 and Cybercrime Investigation and Coordinating Center (CICC) – with
16 respect to other fraudulent activities and cybercrimes.

17 **SEC. 5. *Role of the Department of Information and Communications***
18 ***Technology (DICT).*** – The DICT shall provide the necessary technical assistance to
19 the DILG, National Commission of Senior Citizens (NCSC) and the concerned
20 government agencies mentioned in the preceding section, particularly on the
21 development of a website and an online platform to facilitate coordination and
22 sharing of information.

23 The DICT shall also provide information on internet and
24 telecommunications fraud targeting senior citizens, including information on how to
25 prevent and avoid these types of fraud.

26 **SEC. 6. *Other Mechanisms.*** – The DILG shall, in coordination with the NCSC
27 and the DICT, formulate and establish other mechanisms to fully protect senior
28 citizens from any fraud. These mechanisms include:

- 29 a. Referral of complaints to the PNP or NBI; and
- 30 b. Establishment of free hotline numbers and website for purposes of
31 reporting mail, telemarketing, and internet fraud.

1 **SEC.7. *Implementing Rules and Regulations.*** — Within sixty (60) days from the
2 effectivity of this Act, the Secretary of the Interior and Local Government shall, in
3 coordination with the Chairperson of the NCSC, promulgate the necessary rules and
4 regulations for the effective implementation of this Act.

5 **SEC. 8. *Separability Clause.*** — If any provision or part of this Act is declared
6 unconstitutional, the remaining parts or provisions not affected shall remain in force
7 and effect.

8 **SEC. 9. *Repealing Clause.*** — All laws, presidential decrees, issuances,
9 executive orders, letters of instruction, rules or regulations, or parts thereof
10 inconsistent with or contrary to the provisions of this Act are repealed, amended or
11 modified accordingly.

12 **SEC. 10. *Effectivity.*** — This Act shall take effect fifteen (15) days after its
13 publication in the *Official Gazette* or in a newspaper of general circulation.

14 *Approved,*