

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

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 515



Introduced by **Representative Jaime R. Fresnedi**

EXPLANATORY NOTE

This bill seeks to protect senior citizens from various forms of fraud that utilize mail and telecommunication technologies. It mandates the Department of the Interior and Local Government (DILG) through the local government units (LGUs) to periodically disseminate to senior citizens, their families and caregivers within their respective jurisdictions, general information on mail, telemarketing, and internet fraud targeting senior citizens. The proposed measure also defines the roles of other government agencies in protecting our elderly from these various forms of fraud.

As we continue to navigate the digital age, it is of paramount importance that we not only embrace the opportunities that technology provides us, but also take steps to protect those who may be vulnerable to its dangers. One such group that we must be particularly mindful of is our senior citizens.

Senior citizens are often targeted by online fraudsters and scammers, who use various tactics such as love scams, phishing schemes, and other forms of deception to steal their money and personal information. These types of crimes not only have a financial impact on our senior citizens, but they can also cause emotional distress, and in some cases, even lead to serious physical harm.

It is therefore primordial for the government to take steps to safeguard and protect our elderly from various forms of fraud committed through mail and telecommunication technologies. We must take action to educate and protect them, and work together to bring scammers to justice. It is our responsibility as lawmakers to look out for the elderly and ensure that they can enjoy the benefits of technology without fear of falling victim to these types of crimes.

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


JAIME R. FRESNEDI
Representative
Lone District, Muntinlupa City

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

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 “*Senior Citizens Protection Against Fraud Act*”.

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

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

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

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

- a) Bangko Sentral ng Pilipinas (BSP) – with respect to fraud and scams related to products and services of BSP - regulated financial institutions;

b) Securities and Exchange Commission (SEC) and Insurance Commission – with respect to fraud and scams related to lending and investment instruments and insurance products;

c) National Telecommunications Commission (NTC) – with respect to text scams and subscriber identification module card fraud;

d) Philippine Postal Corporation (PPC) – with respect to fraud and scams committed through mail;

e) Department of Trade and Industry (DTI) – with respect to any reported fraud such as marketing scams; and

f) National Bureau of Investigation (NBI), Philippine National Police (PNP), and Cybercrime Investigation and Coordinating Center (CICC) – with respect to other fraudulent activities and cybercrimes.

SEC. 5. Role of the Department of Information and Communications Technology (DICT).

– The DICT shall provide the necessary technical assistance to the DILG, National Commission on Senior Citizens (NCSC) and the concerned government agencies mentioned in the preceding section, particularly on the development of a website and an online platform to facilitate coordination and sharing of information.

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

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

a) Referral of complaints to the PNP or NBI; and

b) Establishment of free hotline numbers and website for purposes of reporting mail, telemarketing, and internet fraud.

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

SEC. 8. Separability Clause. – If any portion or provision of this Act is subsequently declared invalid or unconstitutional, other provisions hereof which are not affected thereby shall remain in full force and effect.

SEC. 9. Repealing Clause. – All laws, decrees, ordinances, administrative order, rules and regulations, or any part thereof, which are inconsistent with this Act are repealed or amended accordingly.

SEC. 10. *Effectivity.* – This Act shall take effect fifteen (15) days after its publication in the Official Gazette and at least two (2) newspapers of national circulation.

Approved,