

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

20th Congress
First Regular Session

House Bill No. 969



Introduced by **REPRESENTATIVE EMIGDIO P. TANJUATCO III**

EXPLANATORY NOTE

In recent years, the government has made significant strides in promoting financial inclusion and digitalization. The use of mobile banking and e-wallet applications has grown rapidly, providing millions of Filipinos with access to essential financial services such as savings, fund transfers, payments, and government assistance programs.

However, access to these services remains inequitable. A major barrier is mobile data cost, which disproportionately affects low-income households, especially those in rural and geographically isolated areas. Many Filipinos are unable to check their account balances, receive remittances, or pay bills online simply because they lack prepaid load or mobile data.

This proposed measure seeks to remove that barrier by mandating all Mobile Network Operators (MNOs) and Internet Service Providers (ISPs) **to** zero-rate or waive data charges for accessing mobile banking and e-wallet applications that are duly licensed and regulated by the Bangko Sentral ng Pilipinas (BSP). In doing so, this bill aims to institutionalize **free** and universal access to digital financial services, ensuring that all citizens—regardless of income or location—can participate in the digital economy.

By enabling free data access to these critical platforms, this bill aims to: strengthen financial inclusion for the unbanked and underserved; enhance the delivery of government aid and subsidies through digital channels; support the growth of micro, small, and informal enterprises who rely on mobile wallets; and reduce physical visits to banks and payment centers, thereby promoting efficiency and safety.

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

EMIGDIO P. TANJUATCO

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House Bill No. **969**

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AN ACT

**Mandating All Mobile Network Operators and Internet Service Providers to
Provide Free Data Access to Mobile Banking and E-Wallet Applications,
Promoting Inclusive and Accessible Digital Financial Services**

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

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SECTION 1. Short Title - This Act shall be known as the “**Free Access to Digital
Financial Services Act.**”

SEC. 2. Declaration of Policy - It is hereby declared the policy of the State to promote financial inclusion and digital equity by ensuring that all Filipinos, regardless of economic status or geographic location, have access to essential financial services. In line with this, the State shall mandate the provision of free data access to mobile banking and e-wallet applications.

SEC. 3. Definition of Terms - For purposes of this Act:

- a. **Mobile Banking Applications** refer to official mobile applications developed and maintained by banks duly licensed by the Bangko Sentral ng Pilipinas (BSP) for digital financial services, including balance inquiries, fund transfers, and payments.
- b. **E-Wallet Applications** refer to digital wallet services licensed and regulated by the BSP that allow users to store, transfer, and manage electronic money.
- c. **Zero-Rating** refers to the practice of providing users access to certain online content or applications without consuming their data allocation or incurring mobile data charges.
- d. **Mobile Network Operators (MNOs)** refer to entities authorized by the National Telecommunications Commission (NTC) to provide mobile telecommunications services.
- e. **Internet Service Providers (ISPs)** refer to entities licensed by the NTC to provide internet connectivity services to the public.

SEC. 4. Mandatory Free Data Access - All Mobile Network Operators and Internet Service Providers operating in the Philippines shall:

- a. Zero-rate the access and data usage of mobile banking and e-wallet applications that are duly licensed and regulated by the BSP;
- b. Ensure that users shall not incur any data charges when accessing said applications, regardless of whether they have existing data subscriptions or prepaid load;
- c. Guarantee uninterrupted and equitable access across all regions of the country, including geographically isolated and disadvantaged areas (GIDAs).

SEC. 5. Coverage and Eligibility – This Act shall cover:

- a. Only mobile applications officially recognized and registered with the BSP shall be included in the list of eligible applications for zero-rating;
- b. The BSP shall regularly update and publish the official list of covered mobile banking and e-wallet applications;
- c. Financial service providers must ensure that their apps are compatible with zero-rating configurations and coordinate with MNOs and ISPs for implementation.

SEC. 6. Implementation and Monitoring – The National Telecommunications Commission (NTC), in coordination with the Bangko Sentral ng Pilipinas (BSP) and the Department of Information and Communications Technology (DICT), shall issue the implementing rules and regulations of this Act, including technical standards and compliance mechanism within sixty (60) days from the effectivity of this Act,

The NTC shall conduct regular audits and submit an annual report to Congress on compliance and the impact of this policy on financial inclusion.

SEC. 7. Penalties - Any Mobile Network Operator or Internet Service Provider found to be in violation of this Act shall be subject to the following penalties:

- a. An administrative fine of not less than **Five Hundred Thousand Pesos (P500,000.00)** for each instance of non-compliance;
- b. Suspension or revocation of licenses or permits as deemed appropriate by the NTC;
- c. Additional penalties under existing laws, if applicable.

SEC. 8. Separability Clause - If any part or provision of this Act is declared unconstitutional or invalid, the other parts or provisions not affected shall remain in full force and effect.

SEC. 9. Repealing Clause – All laws, decrees, executive orders, rules and regulations, and other issuances inconsistent with the provisions of this Act are hereby repealed or amended accordingly.

SEC. 10. Effectivity Clause - This Act shall take effect fifteen (15) days after its complete publication in the Official Gazette or in at least two (2) newspapers of general circulation.

Approved,