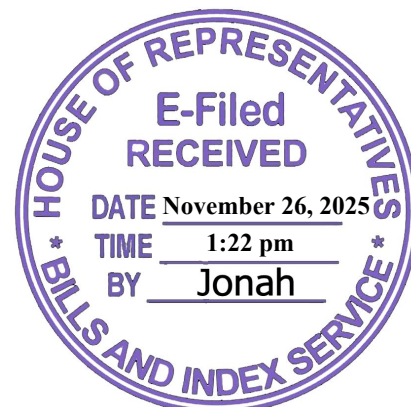


Republic of the Philippines
HOUSE OF REPRESENTATIVES
Constitution Hills, Quezon City

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 6412



Introduced by Lone District of Agusan del Norte Representative
HON. DALE B. CORVERA

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

EXPLANATORY NOTE

Senior citizens remain among the most vulnerable sectors in society especially as modern forms of fraud continue to evolve and target individuals who may have limited access to updated information or technological tools. The 1987 Philippine Constitution mandates the State to promote a just and dynamic social order that frees the people from poverty through adequate social services and to value the dignity of every human person while guaranteeing full respect for human rights. These principles require the State to adopt measures that safeguard the elderly from abuse exploitation and deception.

In recent years fraud schemes using mail telemarketing and internet platforms have increased in both frequency and sophistication. In 2023, the Cybercrime Investigation and Coordinating Center reported 21,300 cybercrime complaints, followed by 14,531 cybercrime complaints in early 2024, many involving fraudulent notifications phishing attacks online investment scams and identity-based deception targeting elderly individuals¹. There has also been a noted increase in fraud schemes targeting older Filipinos such as romance scams tech support scams phishing attempts and false pension or benefits offers which take advantage of their limited familiarity with newer digital technologies². These patterns show a clear and urgent need for stronger safeguards to protect senior citizens who often struggle to identify report and avoid increasingly complex forms of fraud.

This bill seeks to protect senior citizens by ensuring that they receive clear accurate and accessible information about the various fraud schemes that target them. It mandates the Department of the Interior and Local Government in coordination with local government units and relevant national agencies to conduct education programs focused on mail telemarketing and internet fraud. The measure also strengthens coordination among financial regulators telecommunications authorities postal services law enforcement agencies and the cybercrime sector to ensure that updated fraud-related information is consistently gathered and shared with senior citizens and their caregivers.

¹ Cybercrime Investigation and Coordinating Center. Briefer on Monitoring of Cyber-Related Crimes 2023–2024. Showing 21,300 reported cybercrime complaints in 2023 and 14,531 additional complaints recorded during early 2024. Link: <https://ictstatistics.dict.gov.ph/wp-content/uploads/2025/08/Briefer-on-Monitoring-of-Cyber-Related-Crimes-2023-2024.pdf>

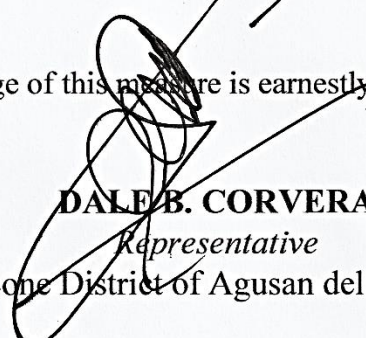
² Manila Bulletin. Senior Filipinos at risk: the rise of cyber crimes targeting the elderly. August 22 2023. Link: <https://mb.com.ph/2023/8/22/senior-filipinos-at-risk-the-rise-of-cyber-crimes-targeting-the-elderly>

The bill further directs the Department of Information and Communications Technology to provide technical assistance including the development of an online platform and website to support information sharing reporting and public education. It also establishes mechanisms such as referrals to law enforcement and the creation of hotline numbers to ensure that senior citizens have accessible channels through which they can seek help and report fraud incidents.

Through this Act the State affirms its duty to protect the elderly from the risks brought about by advances in communication technology and the growing complexity of fraudulent schemes. By empowering senior citizens with knowledge and accessible reporting mechanisms the measure strengthens their safety and preserves their dignity.

A similar measure House Bill No. 10188 was approved on Third and Final Reading during the 19th Congress demonstrating clear legislative recognition of the need to strengthen protections for senior citizens against fraud.

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



DALE B. CORVERA
Representative
Lone District of Agusan del Norte

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

SECTION 1. ***Short 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 and Insurance Commission – with respect to fraud and scams related to lending and investment instruments and insurance products;

- (c) National Telecommunications Commission – with respect to text scams and subscriber identification module card fraud;
- (d) Philippine Postal Corporation – with respect to fraud and scams committed through mail;
- (e) Department of Trade and Industry – 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 – 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 of 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 provision or part of this Act is declared unconstitutional, the remaining parts or provisions not affected shall remain in force and effect.

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

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

Approved,