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Quezon City

TWENTIETH CONGRESS
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House Bill No. 7736

Introduced by CIBAC Party-List Representative
EDUARDO "BRO. EDDIE" C. VILLANUEVA

EXPLANATORY NOTE

Access to credit plays an important role in financial inclusion, economic activity, and household resilience. However, the expansion of lending—particularly through financing companies, lending companies, and online lending platforms—has been accompanied by widespread reports of abusive, deceptive, and unfair debt collection practices. These practices include harassment, public shaming, intimidation, misuse of personal data, and threats of criminal prosecution, which undermine human dignity and erode public trust in the financial system.

While existing laws such as Republic Act No. 11765, or the Financial Products and Services Consumer Protection Act, and Republic Act No. 10173, or the Data Privacy Act of 2012, provide important safeguards, they do not comprehensively regulate debt collection conduct. Enforcement gaps and inconsistent standards have allowed unscrupulous debt collectors to exploit debtors, particularly low-income individuals and first-time borrowers who lack bargaining power or legal awareness.

This bill seeks to establish a comprehensive and rights-based framework governing debt collection practices in the Philippines. It clearly defines allowable and prohibited conduct, balances the legitimate right of creditors to collect debts with the equally important right of debtors to be treated fairly, and institutionalizes accountability throughout the debt collection chain.

The proposed measure explicitly prohibits harassment, abuse, deception, intimidation, and unfair practices, including the misuse of personal data, public disclosure of debts, indiscriminate contact of third parties, and false representations involving arrest, imprisonment, or legal authority. It further strengthens transparency by requiring proper identification of collectors, issuance of receipts, full accounting upon request, and clear documentation of settlement agreements.

Recognizing the rapid growth of digital lending, the bill introduces specific safeguards for online lending platforms, including loan cost transparency requirements and real-time loan calculators to ensure borrowers fully understand the true cost of credit before and during the life of a loan. These measures promote informed consent and responsible borrowing without restricting access to lawful credit.

Importantly, the bill does not criminalize debtors nor interfere with legitimate judicial remedies. It affirms that debt collection must remain lawful, proportionate, and respectful of due process. Oversight and enforcement are vested in the Securities and Exchange Commission and the *Bangko Sentral ng Pilipinas*, ensuring regulatory consistency with existing financial supervision frameworks.

By imposing solidary liability on creditors for the acts of their agents and third-party collectors, the measure ensures that accountability cannot be outsourced or evaded. It also provides accessible complaint and redress mechanisms, civil remedies, and injunctive relief to protect debtors from ongoing abuse.

This bill affirms that while debts may be enforceable, harassment, humiliation, and coercion are not. It seeks to restore balance to the credit relationship by upholding human dignity, data privacy, and fairness, while preserving the stability and integrity of the financial system.

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

EDUARDO "BRO. EDDIE" C. VILLANUEVA

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HOUSE BILL NO. 7736

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AN ACT
REGULATING DEBT COLLECTION PRACTICES TO PROTECT DEBTORS FROM ABUSES, HARASSMENT, UNFAIR TREATMENT, AND MISREPRESENTATION

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 *"Fair Debt Collection Practices Act".*

SEC. 2. *Declaration of Policy.* – It is hereby declared a policy of the State to prohibit and eliminate the use of abusive, deceptive, and unfair debt collection practices to protect debtors against abuse and harassment from unscrupulous lenders and debt collectors. Further, consistent with Republic Act No. 11765, also known as the Financial Products and Services Consumer Protection Act, this Act shall uphold the principles of fair treatment, transparency, and accountability in debt collection.

SEC. 3. *Definition of Terms.* – As used in this Act, the following terms are defined as follows:

(a) ***Debt Collector*** refers to any person (i) who uses any instrumentality or any business, the principal purpose of which is the collection of any debts; or (ii) who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another. It includes creditors who have in-house collectors or employees/officers who, by reason of their employment/office, do debt collection for the former, or any creditor who, in the process of collecting his own debts, uses any name other than his own to give the impression that a third person is collecting or attempting to collect such debt. It shall also include a debt collection agency or a third-party service provider engaged by a creditor for the purpose of collecting debts owed by another. This definition shall not include:

(i) A person who is collecting or attempting to collect a debt of which they are the original creditor or owner;

(ii) A business that acquires a debt or debts through the seizure of accounts receivable under a security agreement;

(iii) A corporation that purchases a debt or debts through acquiring or merging with a business in a transaction that includes the transfer of accounts receivables;

(iv) A person to whom the contract that gave rise to the debt was assigned for the purpose of financing the transaction;

(v) An officer or employee of the creditor who, in the name of the creditor, collects the debt for the creditor;

(vi) Any person or entity who acts as a debt collector for another person or entity who are related by common ownership or affiliated by corporate control: *Provided*, That the person or entity collects the debt for persons or entities to whom it is related or affiliated, and its principal business is not the collection of debts;

(vii) Any officer or employee of government, national or local, to the extent that collecting or attempting to collect any debt is in the performance of their official duties;

(viii) Any person while serving or attempting to serve legal process on any other person in connection with the judicial enforcement of any debt; and

(ix) Any attorney-at-law collecting a debt as an attorney on behalf of and in the name of a client.

(b) ***Contact*** refers to communications by telephone, mobile phone, facsimile, e-mail, automated call system, text messaging, voice mail, answering machine or any other electronic/digital mode, or in person, including messages left for a debtor with another person or by voicemail or on an answering machine, or any other form of personal communication not specifically excluded. This definition shall not include communications that the debtor has expressly consented to or solicits in advance.

(c) ***Creditor*** refers to a person to whom a debtor owes a debt or who has extended credit to a debtor, including but not limited to credit in the form of a sale on credit, a loan of money, or the provision of goods and services in credit. It includes a financing company and a lending company.

(d) ***Debt*** refers to a monetary obligation enforceable at law owed by a debtor, including but not limited to a purchase on credit, accounts receivable, a loan of money, or the provision of goods or services.

(e) ***Debtor*** refers to an individual who has an obligation for a debt, including but not limited to the owner of a sole proprietorship, a partner in a partnership, or an individual who has provided a personal guarantee.

(f) ***Express Consent*** refers to consent in a verifiable form, including but not limited to writing whether in electronic or printed form and audio recordings.

(g) ***Financing company*** refers to a corporation, except banks, investment houses, savings and loan associations, insurance companies, cooperatives, and other financial institutions organized or operating under other special laws, which is primarily organized for the purpose of extending credit facilities to consumers and to industrial, commercial, or agricultural enterprises, by direct lending or by discounting or factoring commercial papers or accounts receivable, or by buying and selling contracts, leases, chattel mortgages, or other evidences of indebtedness, or by financial leasing of movable as well as immovable property.

(h) ***Lending company*** refers to a corporation engaged in granting loans from its own capital funds or from funds sourced from not more than nineteen (19) persons. It shall not be deemed to include banking institutions, investment houses, savings and loan associations, financing companies, pawnshops, insurance companies, cooperatives and other credit institutions already regulated by law. The term shall be synonymous with lending investors.

(i) Online lending platform (OLP) refers to mobile lending applications, websites, and other financial technology (FinTech)-enabled programs or systems where the services and products of financing companies and lending companies are made available.

(i) ***Representative*** means a person, other than the debtor or creditor, that is duly authorized by the debtor or creditor, as applicable, to contact or be contacted in relation to the debt.

SEC. 4. ***Acquisition of Location Information.*** – Any financing company, lending company, or debt collector communicating with any person other than the debtor for the purpose of acquiring location information about the debtor shall:

a) Ensure, prior to collection of personal data, that the processing specific for the specified and declared purpose is authorized by the debtor, or is otherwise supported by a lawful basis under Republic Act No. 10173, also known as the Data Privacy Act of 2012, or other applicable laws, and that the acquisition is not otherwise prohibited by law;

b) Identify themselves, state that they are collecting, confirming or correcting location information concerning the debtor, and only if expressly requested, identify themselves or their employer;

c) Not access, use, or process the debtor's phone contact list and shall only communicate with the representative of the debtor as defined in this Act;

d) Not state that such debtor owes any debt;

e) Not communicate with any such person more than once unless requested to do so by such person or unless such creditor or debt collector reasonably believes that the earlier response of such person is erroneous or incomplete and that such person now has correct or complete location information;

f) Not communicate by post card; and

g) Not use any language or symbol on any envelope or in the contents of any communication that indicates that the debt collector is in the debt collection business or that the communication relates to the collection of debt.

The foregoing notwithstanding, after a financing company, lending company, or debt collector discovers that the debtor is represented by an attorney with regard to the subject debt and has knowledge, or can readily ascertain, such attorney's name and address, such financing company, lending company, or debt collector shall be prohibited from communicating with any person other than the attorney, unless the attorney fails to respond within a reasonable period of time to the communication from the debt collector.

SEC. 5. *Allowable Debt Collection Practices.* – Creditors and debt collectors may resort to all reasonable and legally permissible means to collect amounts due them under the loan agreement: *Provided*, That in the exercise of their rights and performance of their duties, they must observe good faith and reasonable conduct, and must not engage in unduly intrusive means, abusive, unfair, and untoward conduct prohibited under this Act.

SEC. 6. *Prohibition Against Harassment or Abuse.* – Financing companies, lending companies, and debt collectors shall not engage in any conduct the natural consequence of which is to harass, oppress, or abuse any debtor in connection with the collection of a debt. The following acts shall be considered a violation of this section:

(a) The use, or threat of use, of violence or other criminal means to harm the physical person, reputation, or property of the debtor or their family;

(b) The use of insults, obscene, or profane language or language the natural consequence of which is to abuse or shame the debtor or their family, or which amounts to a criminal act or offense under applicable laws;

(c) The disclosure, publication, or posting of the names and other personal information of the debtor who allegedly refuses to pay debts, except as may be allowed under Section 11 of this Act;

(d) The advertisement for sale of any debt to coerce payment of the debt;

(e) Causing the telephone or mobile phone of the debtor, their family, or any person other than the debtor in relation to Section 4 of this Act, to ring repeatedly or continuously, or engaging any such person in telephone or mobile phone conversation repeatedly or continuously, with intent to annoy, abuse, or harass;

(f) Making telephone or mobile phone calls without meaningful disclosure of the caller's identity, except in instances where such disclosure is specifically prohibited under this Act;

(g) Sending text blasts or indiscriminate messaging to a debtor’s phone contact list for the purpose of collecting outstanding loan; and

(h) Any analogous circumstances.

SEC. 7. ***False or Misleading Representations.*** – Financing companies, lending companies, and debt collectors shall not use any false, deceptive, or misleading representation or means in connection with the collection of any debt. The following acts shall be considered a violation of this section:

(a) The unauthorized use of any badge, uniform, or facsimile thereof;

(b) The false representation of the following:

  (i) The character, amount, or legal status of any debt; or

  (ii) Any services rendered or compensation which may be lawfully received by any debt collector for the collection of the debt;

(c) The false representation or implication that any individual is an attorney or that any communication is from an attorney;

(d) The representation or implication that non-payment of any debt will result in the arrest or imprisonment of any person, or the seizure, garnishment, attachment, or sale of any property or wages of any person, unless such non-payment is unlawful and the debt collector or creditor intends to take legal action;

(e) The use of threat to take any action that cannot be legally taken;

(f) The false representation or implication that a sale, referral, or other transfer of any interest in a debt shall cause the debtor to:

  (i) Lose any claim or defense to payment of the debt; or

  (ii) Become subject to any practice prohibited by this Act;

(g) The false representation or implication that the debtor committed any crime or other similar conduct in order to disgrace the debtor;

(h) Communication or threatening to communicate to any person credit information of the debtor which is known or which should be known to be false, including the failure to communicate that a disputed debt is disputed;

(i) The use or distribution of any written communication which simulates, or is falsely represented to be, a document authorized, issued, or approved by any court, official, or agency of the government, national or local, or which creates a false impression as to its source, authorization, or approval;

(j) The use of any false representation or deceptive means to collect or attempt to collect any debt, or to obtain information concerning a debtor;

(k) The failure to disclose clearly in all communications made to collect a debt or to obtain information about a debtor that the debt collector is attempting to collect a debt and that any information obtained will be used for that purpose, except in instances where disclosure of such information is specifically prohibited in this Act;

(l) The false representation or implication that accounts have been turned over to innocent purchasers for value;

(m) The use of any business, company, or organization name other than the true name of the financing company, lending company, or debt collector's business, company, or organization;

(n) Giving any person, directly or indirectly, by implication or otherwise, any false or misleading information in relation to the collection of debt, including but not limited to references to the police, a law firm, prison, credit history, court proceedings, or a lien or garnishment; and

(o) Any analogous circumstances.

SEC. 8. ***Unfair Collection Practices.*** – Financing companies, lending companies, and debt collectors shall not use unfair or unconscionable means to collect or attempt to collect any debt. The following acts shall be considered a violation of this section:

(a) The collection of any amount other than the principal obligation, including any interest, fee, charge, or incidental expense, unless such amount is expressly authorized by the agreement creating the debt or permitted by law;

(b) The acceptance by a debt collector from any person of a check or other payment instrument postdated by more than five (5) days, unless such person is notified in writing of the debt collector's intent to deposit such check or instrument not less than three (3) business days prior to such deposit;

(c) The solicitation by a debt collector of any postdated check or other postdated payment instrument for the purpose of threatening or instituting criminal prosecution;

(d) Depositing or threatening to deposit any postdated check or other postdated instrument prior to the date on such check or instrument;

(e) Causing charges to be made to any person for communications by concealment of the true purpose of the communication, including but not limited to collect telephone calls and telegram fees;

(f) Taking or threatening to take any non-judicial action to effect dispossession or disablement of property if -

(i) There is no present right to possession of the property claimed as collateral through an enforceable security interest;

(ii) There is no present right to take possession of the property; or

(iii) The property is exempt by law from such dispossession or disablement; and

(g) Using any language or symbol, other than the debt collector's address, on any envelope when communicating with a debtor by mail or by telegram.

(h) Processing or disclosure of debtor’s personal data without lawful basis, or in a manner not necessary, adequate, relevant, suitable, and that is excessive in relation to the specified and declared purpose.

SEC. 9. ***Other Prohibited Acts and Practices.*** – No debt collector shall commit any of the following prohibited acts and practices:

(a) Collecting or attempting to collect money for a creditor except on the belief in good faith that the money is due and owing by the debtor to the creditor;

(b) Failure to provide a contact number for the debtor to call when the debt collector uses an automated call system to contact the debtor;

(c) Collecting or attempting to collect a debt without providing the real name of the agent or representative of the debt collector, the contact number, the registered name, and address of the debt collector;

(d) Making any arrangement with a debtor to accept a sum of money that is less than the amount of the balance due and owing to a creditor as final settlement without the prior express consent of the creditor;

(e) Failure to provide a written report on the status of the account of any person with whom the debt collector transacts with;

(f) Making any call to the debtor or any other person other than the debtor for the purpose of collecting or attempting to collect a debt on any day outside the window of 6AM to 10PM unless the debtor has given express permission or said times are the only reasonable or convenient opportunities for contact under Item(f) herein;

(g) Directly or indirectly threatening or stating an intention to proceed with any action for which the debt collector does not have the prior express consent of the creditor or for which there is no lawful authority;

(h) Continuing to collect or attempting to collect money from, or continuing to communicate with:

  (i) A person who has informed the debt collector that they are not the debtor, unless the debt collector has taken all reasonable precautions to ensure that the person is in fact the debtor; or

  (ii) The debtor, after they have informed the debt collector, through any verifiable means, that the debt is in dispute and that the debtor wishes the creditor to take the matter to court;

(i) Contacting the debtor's spouse, relative, neighbor, friend, or acquaintance unless the contact is limited to the purpose of confirming or correcting the debtor's residential address or contact details;

(j) Contacting the debtor's employer for any purpose other than to confirm the debtor's employment status, business title, and the address of the business, in preparation for legal proceedings;

(k) Contacting the debtor after the debtor has notified the debt collector in writing to communicate only with the debtor's representative, providing therein the current address and telephone number of such representative for the purpose of:

  (i) Making reasonable arrangements to discuss the debt with the debt collector; and

  (ii) Discussing the debt with the debt collector in accordance with the arrangements;

(l) Contacting a debtor at their place of employment after the debtor has requested the debt collector not to contact the debtor in their place of employment: *Provided*, That the debtor makes reasonable arrangements to discuss the debt with the debt collector and discusses the debt with the debt collector in accordance with such arrangements;

(m) Communicating information about the debt or the existence of the debt with any person other than the debtor, a guarantor of the debt, the debtor's representative, or the creditor of the debt, unless the debtor has expressly consented to communicating such information to persons other than those enumerated herein;

(n) Refusing to provide sufficient information on the identity of the original and current creditor, as well as the details of the debt, upon request of the debtor;

(o) Entering into or arranging automatic wage or salary assignments with a debtor or the employer of a debtor;

(p) Canceling or altering a payment agreement with a debtor when the debtor has complied with the terms of the agreement and the debtor's financial circumstances have not changed materially, unless the debtor has misrepresented the debtor's financial circumstances;

(q) Unbridled processing of debtor’s contact list, in whatever form. Unbridled processing refers to processing that is unconstrained, excessive, and disproportional to the specified and declared purpose; or

(r) Automatically treating the debtor’s representative as defined in this Act as a guarantor or a surety.

SEC. 10. *Prohibited Agreements.* – Any agreement entered into by the debtor and the debt collector shall be deemed void if that agreement:

(a) Misrepresents the rights and powers of a person collecting or attempting to collect a debt;

(b) Misrepresents the obligations or legal liabilities of a debtor;

(c) Is misleading as to its true nature and purpose; or

(d) Requires or results in the debtor’s waiver of any of their rights under this Act.

SEC. 11. *Confidentiality of Information.* – Creditors and debt collectors shall keep strictly confidential the data on the debtor, except under the following circumstances:

(a) Disclosure of information with the written consent of the debtor specific to the specified and declared purpose, or when authorized under existing laws;

(b) Release, submission, or exchange of customer information with other financial institutions, credit information bureaus, lenders, their subsidiaries and affiliates in accordance with relevant provisions of the Data Privacy Act of 2012;

(c) Upon orders of a court of competent jurisdiction or any government office or agency authorized by law;

(d) Disclosure by creditors to debt collectors, counsels, and other agents to enforce their rights against the debtor; and

(e) Disclosure to third parties, such as insurance companies, solely for the purpose of insuring the creditor from default of the debtor or other credit loss, or insuring the debtor from fraud or unauthorized charges.

In any case, creditors, financing companies, and lending companies shall retain ownership and accountability for debtors' data handled by their debt collectors, collection agents or third-party service providers.

SEC. 12. ***Issuance of Receipts.*** – Every debt collector shall issue an acknowledgment receipt for all cash transactions, payments made in person, or payments made by the debtor. Such acknowledgment receipt shall contain the following information:

(a) The date the amount is collected or received;
(b) The name of the debtor;
(c) The name of the person for whom the debt collector acts on behalf of;
(d) The amount received from the debtor; and
(e) The signature of the debt collector.

SEC. 13. ***Settlement Agreement.*** – Once a debt collector reaches a settlement agreement with a debtor and the amount set in the settlement agreement has been paid in full, the debt collector shall issue to the debtor a receipt containing the following information:

(a) The amount paid;
(b) The name of the creditor or creditors;
(c) A statement that the amount received is in final settlement of the debt or debts owing; and
(d) The signature of the debt collector.

SEC. 14. ***Request for Accounting.*** – A debt collector must provide the debtor, upon request, with a complete accounting of all the details of the debt: *Provided*, That if such accounting is not in the possession of the debt collector, the debt collector must request the creditor to provide the same. *Provided*, *further*, That if within thirty (30) days after receiving a request for an accounting from the debt collector, the creditor has not provided a complete accounting of the debt, the debt collector must:

(a) Inform the debtor in writing that it cannot provide the accounting and the reasons for the same; and
(b) Cease all collection activity for that account and not resume collection activity until the accounting is provided.

A debtor may request a complete accounting only once every six (6) months, unless the debt collector fails to provide the complete accounting as requested.

Provided, That in the case of short-term loans offered by creditors, the Securities and Exchange Commission may prescribe the appropriate periods for the provision of the accounting and the frequency of such requests by the debtor.

SEC. 15. ***Loan Cost Transparency and Calculator.*** - All creditors utilizing Online Lending Platforms that are operating in the Philippines shall integrate within their application or digital platform a Loan Cost Calculator that:

(a) Allows prospective and existing debtors to compute, in real time, the total amount payable for any debt or loan product offered or outstanding, including but not limited to:
   (i) The principal amount;
   (ii) The interest charges, expressed both as a rate and monetized amount;
   (iii) All fees, penalties, charges, and other costs associated with the loan contract; and
   (iv) The schedule of amortization or payment breakdown over time.

(b) Must be accessible and clearly visible before the prospective debtor executes or signs any loan agreement, and also available at any time during the existence of the loan;

(c) Must dynamically update calculations when any changes in the debt or loan terms occur, including, but not limited to restructuring, refinancing, and imposition of additional fees; and

(d) Must present results in a user-friendly format, including clear, itemized breakdowns and plain language explanations.

SEC. 16. *Administrative Penalties.* – The Securities and Exchange Commission (SEC) and the *Bangko Sentral ng Pilipinas* (BSP) shall issue their respective rules and regulations for the implementation of the provisions of this Act and for the imposition of reasonable administrative penalties for violations thereof.

For this purpose, the SEC may prescribe and impose penalties such as monetary fines not exceeding One Million Pesos (Php1,000,000.00); suspension of financing and lending activities; and/or revocation of the Certificate of Authority to Operate as a Financing or Lending Company of the erring creditor.

SEC. 17. *Civil Liability*. – (a) *Amount of Damages*. - Any financing company, lending company, or debt collector who violates any of the provisions in this Act with respect to any person shall be liable to such person in an amount equal to the sum of:
   (i) The actual damages sustained by such person as a result of the violation;
   (ii) In the case of any action by an individual, such additional damages as the court may allow, but not exceeding Thirty Thousand Pesos (Php30,000.00); or
   (iii) In the case of a class action, such amount for each named plaintiff as could be recovered under paragraphs (i) and (ii), as well as such amount as the court may allow for all other class members: *Provided*, That such additional fine shall not exceed Sixty Thousand Pesos (Php60,000.00) or one percent (1%) of the net worth of the financing company, lending company, or debt collector, whichever is lower.

(b) *Factors to be Considered by the Courts*. - In determining the amount of liability in any action under paragraph (a) of this Section, the courts shall consider, along with other relevant factors, the following:

(i) In any individual action under paragraph (a)(ii) of this Section, the frequency and persistence of non-compliance by the financing company, lending company, or debt collector, the nature of such non-compliance, and the extent to which such noncompliance was intentional; and

(ii) In any class action under paragraph (a)(iii) of this Section, the frequency and persistence of non-compliance by the financing company, lending company, or debt collector, the nature of such non-compliance, the resources of the financing company, lending company or debt collector, the number of persons adversely affected, and the extent to which the financing company, lending company, or debt collector's non-compliance was intentional.

(c) *Intent*. - A financing company, lending company, or debt collector may not be held liable in any action brought under this section if the financing company, lending company, or debt collector shows by a preponderance of evidence that the violation was not intentional and resulted from a bona fide error in good faith.

(d) *Jurisdiction*. - An action to enforce any liability under this Act may be brought in any court of appropriate jurisdiction based on the amount of debt involved.

SEC. 18. ***Solidary Liability*.** – A creditor, financing company, or lending company shall be responsible for ensuring that its debt collectors, authorized representatives, or third-party service providers engaged in debt collection comply with this Act and all applicable laws, rules and regulations. The financing company or lending company shall be solidarily liable with such agents or service providers for any violation of this Act committed in the course of debt collection.

SEC. 19. ***Debtor Complaints and Redress Mechanism. -*** Financing and lending companies shall establish and maintain a customer service department who shall be responsible for promptly addressing questions and concerns of debtors and which shall serve as an internal complaint-handling and redress mechanism that is accessible, transparent, and free of charge. The SEC shall oversee compliance with this requirement and provide an external redress mechanism for escalation of unresolved complaints, including an accessible online platform for reporting violations of this Act.

SEC. 20. ***Temporary Restraining Order***. – In cases where the creditor or debt collector resorts to the use of threat, intimidation, or commission of other crimes as a means of effecting debt collection, the debtor may apply for a temporary retraining order (TRO) or injunction against such creditor or debt collector before the appropriate courts. The said application shall be supported by affidavits and other evidence to establish the use of threat, intimidation, or commission of other crimes.

SEC. 21. ***Interpretation.*** - In case of doubt, the provisions of this Act, including its implementing rules and regulations and any subsequent issuances of the implementing agencies, shall be construed in a manner that accords the highest respect for human dignity, human rights, and individual privacy.

SEC. 22. ***Separability Clause.*** – If any provision of this Act is declared invalid or unconstitutional, the provisions not affected thereby shall remain in full force and effect.

SEC. 23. ***Repealing Clause.*** – All laws, presidential decrees, executive orders, presidential proclamations, rules and regulations, or parts thereof contrary to or inconsistent with this Act are hereby repealed or modified accordingly.

SEC. 24. ***Effectivity.*** – This Act shall take effect fifteen (15) days after its publication in the Official Gazette or at least two (2) national papers of general circulation.

Approved,