

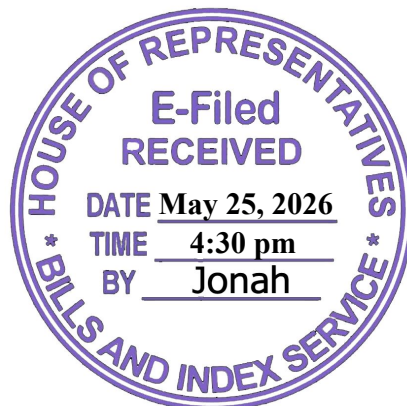


Republic of the Philippines
House of Representatives
Quezon City

TWENTIETH CONGRESS

First Regular Session

House Bill No. 9411



Introduced by Representative Jernie Jett V. Nisay

EXPLANATORY NOTE

With the increasing use of digital platforms, online banking, mobile communications, and social media, elderly Filipinos have become more exposed to fraud, scams, and misinformation. Deceptive schemes such as phishing, identity theft, and financial fraud continue to threaten the security, financial stability, and overall well-being of senior citizens.

Recognizing the need to uphold the rights and dignity of older persons, the State, under Republic Act No. 7432, as amended, otherwise known as the "Senior Citizens Act," affirms its commitment to provide support and protection to senior citizens and promote their general welfare.

This bill seeks to establish stronger safeguards against fraud and misinformation targeting senior citizens through public education campaigns, accessible information systems, and enhanced coordination among concerned government agencies, financial institutions, and telecommunications providers. It also aims to improve awareness among senior citizens on identifying and preventing fraudulent activities.

Through this measure, the government seeks to strengthen the protection of senior citizens from abuse and exploitation while promoting their safety, empowerment, and well-being in an increasingly digital society.

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


REP. JERNIE JETT V. NISAY
Pusong Pinoy Partylist



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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. *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 (SEC) and Insurance Commission (IC) - 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 (PHLPost) - 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 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. - In case any provisions of this Act or any portion thereof is declared unenforceable, illegal, or unconstitutional by a competent court, other provisions shall not be affected thereby.

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

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5 **Sec. 10. *Effectivity Clause.*** - This Act shall take effect fifteen (15) days after its
6 publication in the Official Gazette or in two (2) newspapers of general circulation.

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8 *Approved,*