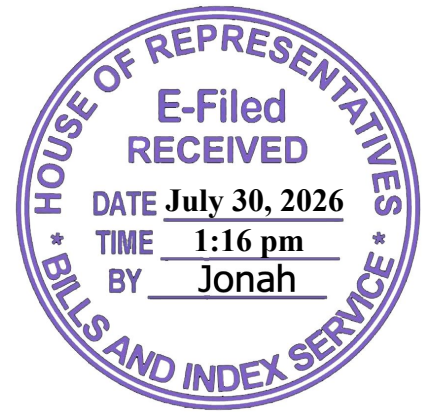


Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

TWENTIETH CONGRESS
Second Regular Session

HOUSE BILL NO. **10445**



Introduced by Representative LEILA M. DE LIMA

AN ACT
AMENDING REPUBLIC ACT NO. 7277, OTHERWISE KNOWN AS THE “AN ACT PROVIDING FOR THE REHABILITATION, SELF-DEVELOPMENT AND SELF-RELIANCE OF DISABLED PERSONS AND THEIR INTEGRATION INTO THE MAINSTREAM OF SOCIETY AND FOR OTHER PURPOSES,” TO MANDATE THE RIGHT TO ACCESS TO INFORMATION AND THE RIGHT TO DIGITAL ACCESSIBILITY

EXPLANATORY NOTE

Article XIII, Section 1 of the 1987 Constitution provides that, “[t]he Congress shall give highest priority to the enactment of measures that protect and enhance the right of all the people to human dignity, reduce social, economic, and political inequalities, and remove cultural inequities by equitably diffusing wealth and political power for the common good.” Additionally, Section 13 of the same Article mandates that the State establish a special agency for persons with disabilities to support their rehabilitation, self-development, self-reliance, and integration into the mainstream of society.

Since its enactment in 1992, Republic Act No. 7277, otherwise known as the “Magna Carta for Disabled Persons,” has provided the primary framework for advancing the rights and welfare of over 2.5 million Filipino persons with disabilities.¹ However, significant social and technological transformations over the past decades have resulted in the emergence of new barriers for persons with disabilities. With government services, banking, commerce, and everyday transactions shifting to the digital space, the existing law must be amended not just to guarantee barrier-free physical environments, but also accessibility and non-discrimination in the new digital environment.

The bill modernizes the RA 7277 by guaranteeing the right to access to information and the right to digital accessibility. The bill further specifies mechanisms

¹ Cabalza, D. (20 June 2025). Registered PWDs in PH now at 2.5M. INQUIRER.net. <https://newsinfo.inquirer.net/2072065/registered-pwds-in-ph-now-at-2-5m>.

and provisions, specifically on banking and financial institutions, to ensure an environment for persons with disabilities that is free from barriers and free from discrimination. Finally, to align national legislation with modern human rights standards, the bill updates the statutory definition of persons with disabilities and replaces the term “disabled persons” in Republic Act No. 7277 with the more appropriate, person-first, widely acceptable, and empowering term “persons with disabilities.”

This bill was crafted after consultations with multiple stakeholders in various persons with disabilities groups, sectors, and advocacy networks.

Early approval of this measure is earnestly sought.



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

1 SECTION. 1. Short Title. – This Act shall be known as the “Amended Magna
2 Carta for Persons with Disabilities.”

3
4 SEC. 2. Section 4 of Republic Act No. 7277 is hereby amended to read as
5 follows:

6
7 “SEC. 4. Definition of Terms. – For purposes of this Act, these terms are
8 defined as follows:

9
10 a) [*Disabled Persons*] **PERSONS WITH DISABILITIES** are those
11 [suffering from restriction of different abilities, as a result of a] **WITH** mental,
12 physical or sensory impairmentS[,]
13 **WHICH, IN INTERACTION WITH**
14 **VARIOUS BARRIERS, HINDERS THEIR FULL PARTICIPATION IN**
15 **SOCIETY ON AN EQUAL BASIS WITH OTHERS** [to perform an activity in the
16 manner or within the range considered normal for a human being];

17 xxx
18

19 f) *Social Barriers* refer to the characteristics of institutions, whether legal,
20 economic, cultural, recreational or other, any human group, community, or
21 society which limit the fullest possible participation of [disabled persons]
22 **PERSONS WITH DISABILITIES** in the life of the group. Social barriers
23 include negative attitudes which tend[s] to single out and exclude [disabled
24 persons] **PERSONS WITH DISABILITIES** and which distort roles and inter-
25 personal relationships;

26
27 xxx

28
29 h) *Reasonable Accommodation* include 1) improvement of existing
30 facilities used by employees in order to render these readily accessible to and
31 usable by [disabled persons] **PERSONS WITH DISABILITIES**; and 2)
32 modification of work schedules, reassignment to a vacant position, acquisition
33 or modification of equipment or devices, appropriate adjustments or
34 modifications of examinations, training materials or company policies, rules and
35 regulations, the provisions of auxiliary aids and services, and other similar
36 accommodations for [disabled persons] **PERSONS WITH DISABILITIES**;

37
38 i) *Sheltered Employment* refers to the provision of productive work for
39 [disabled persons] **PERSONS WITH DISABILITIES** through workshop
40 providing special facilities, income-producing projects or homework schemes
41 with a view giving them the opportunity to earn a living thus enabling them to
42 acquire a working capacity required in open industry;

43
44 xxx

45
46 k) *Marginalized [Disabled Persons]* **PERSONS WITH DISABILITIES**
47 refer to [disabled persons] **PERSONS WITH DISABILITIES** who lack access to
48 rehabilitative services and opportunities to be able to participate fully in
49 socioeconomic activities and who have no means of livelihood or whose
50 incomes fall below poverty threshold;

51
52 xxx

53
54 p) *Commerce* shall be taken to mean as travel, trade, traffic, commerce,
55 transportation, or communication among the provinces or between any foreign
56 country or any territory or possession and any province[.];

57
58 q) **DIGITAL ACCESSIBILITY REFERS TO THE EXTENT TO WHICH**
59 **WEBSITES, MOBILE APPLICATIONS, DIGITAL BANKING PLATFORMS,**
60 **ELECTRONIC SERVICES, AND OTHER INFORMATION AND**
61 **COMMUNICATION TECHNOLOGIES CAN BE ACCESSED,**
62 **UNDERSTOOD, NAVIGATED, AND USED BY PERSONS WITH**
63 **DISABILITIES ON AN EQUAL BASIS WITH OTHERS.**
64

65 SEC. 3. Title Two of Republic Act No. 7277 is hereby amended to read as
66 follows:

67
68 **"TITLE TWO – RIGHTS AND PRIVILEGES OF [DISABLED PERSONS]**
69 **PERSONS WITH DISABILITIES"**

70
71 SEC. 4. A new Section 28 shall be inserted as follows, with the provisions below
72 it renumbered accordingly:

73
74 **"SEC. 28. ACCESS TO INFORMATION. – THE STATE SHALL**
75 **ENSURE THE RIGHT OF PERSONS WITH DISABILITIES TO SEEK,**
76 **RECEIVE, AND IMPART INFORMATION ON AN EQUAL BASIS WITH**
77 **OTHERS. ALL NATIONAL AND LOCAL GOVERNMENT AGENCIES SHALL**
78 **MAKE PUBLIC INFORMATION AVAILABLE IN ACCESSIBLE FORMATS**
79 **APPROPRIATE TO THE NATURE OF THE DISABILITY, INCLUDING BUT**
80 **NOT LIMITED TO BRAILLE, LARGE PRINT, AUDIO, CAPTIONING, SIGN**
81 **LANGUAGE INTERPRETATION, AND AUGMENTATIVE AND**
82 **ALTERNATIVE COMMUNICATION, IN A TIMELY MANNER AND WITHOUT**
83 **ADDITIONAL COST."**

84
85 SEC. 5. A new Section 29 shall be inserted as follows, with the provisions below
86 it renumbered accordingly:

87
88 **"SEC. 29. ACCESS TO DIGITAL ACCESSIBILITY. – THE STATE**
89 **SHALL ENSURE THE RIGHT TO DIGITAL ACCESS OF PERSONS WITH**
90 **DISABILITIES BY ENSURING THAT WEBSITES, MOBILE APPLICATIONS,**
91 **DIGITAL BANKING PLATFORMS, ELECTRONIC SERVICES, AND OTHER**
92 **INFORMATION AND COMMUNICATION TECHNOLOGIES ADHERE TO AT**
93 **LEAST THE AA LEVEL OF CONFORMANCE SET BY THE LATEST**
94 **VERSION OF THE WEB CONTENT ACCESSIBILITY GUIDELINES**
95 **(WCAG)."**

96
97 SEC. 6. Title Three of Republic Act No. 7277 is hereby amended as follows:

98
99 **"TITLE THREE – PROHIBITION ON DISCRIMINATION AGAINST**
100 **[DISABLED PERSONS] PERSONS WITH DISABILITIES"**

101
102 SEC. 7. A new Chapter 4 with Sections 39,40 and 41 shall be inserted under
103 Title Three as follows, with the provisions below it renumbered accordingly:

104
105 **"CHAPTER 4 – DISCRIMINATION FROM FINANCIAL AND BANKING**
106 **INSTITUTIONS**

SEC. 39. *FINANCIAL INSTITUTIONS.* – FOR PURPOSES OF THIS CHAPTER, FINANCIAL AND BANKING INSTITUTIONS SHALL INCLUDE THE FOLLOWING:

- A) UNIVERSAL AND COMMERCIAL BANKS;**
- B) DIGITAL BANKS;**
- C) RURAL BANKS; OR**
- D) ELECTRONIC MONEY ISSUERS (EMIs) OR E-WALLETS.**

SEC. 40. *DISCRIMINATION ON THE USE OF FINANCIAL OR BANKING SERVICES.* –

A) NO PERSONS WITH DISABILITIES SHALL BE DISCRIMINATED ON THE BASIS OF DISABILITY IN THE FULL AND EQUAL ENJOYMENT OF SERVICES, FACILITIES, PRIVILEGES, AND ADVANTAGES FROM ANY FINANCIAL OR BANKING INSTITUTION. THE FOLLOWING CONSTITUTE ACTS OF DISCRIMINATION:

- i. DENYING A PERSON WITH DISABILITY THE OPPORTUNITY TO OPEN AND MANAGE THEIR OWN INDIVIDUAL FINANCIAL OR BANKING ACCOUNT BY REASON OF THEIR DISABILITY;**
- ii. REFUSAL TO PROVIDE SERVICES TO A PERSON WITH DISABILITY WITHOUT AN ABLE-BODIED COMPANION;**
- iii. REQUISITION OF DOCUMENTS THAT IS DIFFERENT FROM THAT DEMANDED TO OTHER ABLE-BODIED PERSONS AND IS IRRELEVANT TO THE ACT OF BANKING, UNLESS SUCH ACTION IS NECESSARY TO PROVIDE A PERSON WITH DISABILITY WITH A GOOD, SERVICE, FACILITY, ADVANTAGE, PRIVILEGE OR ACCOMMODATION, OR OTHER OPPORTUNITY THAT IS AS EFFECTIVE AS THAT PROVIDED TO OTHERS; AND**
- iv. IMPLEMENTATION OF NEW PHYSICAL OR ONLINE PRACTICES, PROCEDURES, AND UPDATES WITHOUT THE CONSIDERATION OF ITS EFFECTS TO PERSONS WITH DISABILITIES, WHICH MAY RESULT IN EXCLUSION AND INACCESSIBILITY.**

B) INTEGRATED SETTINGS. – GOODS, SERVICES, FACILITIES, AND ADVANTAGES SHALL BE AFFORDED TO A PERSON WITH DISABILITY IN THE MOST INTEGRATED SETTING APPROPRIATE TO THE NEEDS OF THE PERSON.

C) OPPORTUNITY TO PARTICIPATE. – NOTWITHSTANDING THE EXISTENCE OF SEPARATE OR SPECIALIZED PROGRAMS OR

152 ACTIVITIES PROVIDED UNDER THIS SECTION, A PERSON WITH A
153 DISABILITY SHALL NOT BE DENIED THE OPPORTUNITY TO
154 PARTICIPATE IN PROGRAMS, SERVICES, OR ACTIVITIES THAT ARE
155 NOT SEPARATE OR DIFFERENT.

156
157 D) PROHIBITIONS. – FOR PURPOSES OF THIS SECTION, THE
158 FOLLOWING SHALL BE CONSIDERED AS DISCRIMINATORY:

- 159
160 i. THE IMPOSITION OR APPLICATION OF ELIGIBILITY CRITERIA
161 THAT SCREEN OUT, EXCLUDE OR TEND TO EXCLUDE A PERSON
162 WITH A DISABILITY, FROM FULLY AND EQUALLY ENJOYING ANY
163 GOODS, SERVICES, FACILITIES, PRIVILEGES, ADVANTAGES, OR
164 ACCOMMODATIONS, UNLESS SUCH CRITERIA CAN BE SHOWN
165 TO BE NECESSARY FOR THE PROVISION OF THE GOODS,
166 SERVICES, FACILITIES, PRIVILEGES, ADVANTAGES, OR
167 ACCOMMODATIONS BEING OFFERED;
168
169 ii. A FAILURE TO MAKE REASONABLE MODIFICATIONS IN
170 POLICIES, PRACTICES, OR PROCEDURES, WHEN SUCH
171 MODIFICATIONS ARE NECESSARY TO AFFORD SUCH SERVICES,
172 FACILITIES, PRIVILEGES, ADVANTAGES OR ACCOMMODATIONS
173 TO PERSONS WITH DISABILITIES, UNLESS THE ENTITY CAN
174 DEMONSTRATE THAT MAKING SUCH MODIFICATIONS WOULD
175 FUNDAMENTALLY ALTER THE NATURE OF THE GOODS,
176 FACILITIES, SERVICES, PRIVILEGES, ADVANTAGES, OR
177 ACCOMMODATIONS;
178
179 iii. FAILURE TO TAKE STEPS AS MAY BE NECESSARY TO ENSURE
180 THAT NO PERSON WITH DISABILITY IS EXCLUDED, DENIED
181 SERVICES, SEGREGATED OR OTHERWISE TREATED
182 DIFFERENTLY THAN OTHER INDIVIDUALS BECAUSE OF THE
183 ABSENCE OF AUXILIARY AIDS AND SERVICES, UNLESS THE
184 ENTITY CAN DEMONSTRATE THAT TAKING SUCH STEPS WOULD
185 FUNDAMENTALLY ALTER THE NATURE OF THE SERVICE,
186 FACILITY, PRIVILEGE, OR ADVANTAGE BEING OFFERED OR
187 WOULD RESULT IN UNDUE BURDEN;
188
189 iv. A FAILURE TO REMOVE ARCHITECTURAL BARRIERS, AND
190 COMMUNICATION BARRIERS THAT ARE STRUCTURAL IN
191 NATURE, IN EXISTING FACILITIES, WHERE SUCH REMOVAL IS
192 READILY ACHIEVABLE; AND
193
194 v. WHERE AN ENTITY CAN DEMONSTRATE THAT THE REMOVAL OF
195 A BARRIER UNDER PARAGRAPH (IV) IS NOT READILY

196 ACHIEVABLE, A FAILURE TO MAKE SUCH SERVICES, FACILITIES,
197 PRIVILEGES, OR ADVANTAGES AVAILABLE THROUGH
198 ALTERNATIVE METHODS IF SUCH METHODS ARE READILY
199 ACHIEVABLE.
200

201 **SEC. 41. IMPLEMENTING RULES AND REGULATIONS. - THE**
202 **BANGKO SENTRAL NG PILIPINAS (BSP) SHALL FORMULATE THE**
203 **RULES AND REGULATIONS NECESSARY TO IMPLEMENT THE**
204 **PROVISIONS OF THIS CHAPTER.”**
205

206 SEC. 8. *Implementing Rules and Regulations.* – Within ninety (90) days from
207 the effectivity of this Act, the Department of Information and Communications
208 Technology (DICT) and the Bangko Sentral ng Pilipinas (BSP) shall formulate the
209 implementing rules and regulations for the implementation of this Act.
210

211 SEC. 9. *Repealing Clause.* – All laws, presidential decrees, executive and
212 administrative orders, letters of instruction, rules and regulations, or parts thereof
213 inconsistent with the provisions of this Act are hereby repealed, modified, or amended
214 accordingly.
215

216 SEC. 10. *Separability Clause.* – If any section or provision of this Act is declared
217 invalid or unconstitutional, the sections or provisions not affected thereby shall
218 continue to be in full force and effect.
219

220 SEC. 11. *Effectivity.* – This Act shall take effect fifteen (15) days following its
221 publication in the Official Gazette or in two (2) newspapers of general circulation in the
222 Philippines.

Approved,