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**SENATE**  
**S.B. NO. 1376**

20 FEB 26 P4:33

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Introduced by Senator Maria Lourdes Nancy S. Binay

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RECEIVED FEB 26 2016

**AN ACT**  
**EDUCATING THE PUBLIC, SENIOR CITIZENS, THEIR FAMILIES AND**  
**THEIR CAREGIVERS ON IDENTIFYING AND PREVENTING FRAUDULENT**  
**ACTIVITIES TARGETING SENIOR CITIZENS**

EXPLANATORY NOTE

Article XV, Section 4 of the 1987 Philippine Constitution provides:

“The family has the duty to care for its elderly members but the State may also do so through just programs of social security.”

Bad people make a living by defrauding others. Unfortunately, senior citizens become primary targets of scams and fraud for their age. In addition, the evolving technology today makes it easier to target senior citizens that might find it difficult to adapt. It is the vital role of government to create awareness in detecting scams before they happen.

The proposed bill seeks to protect and promote the welfare of our senior citizens by educating them, their families, their caregivers and the public on how to identify and combat fraudulent activities in order to prevent mail, telemarketing, and internet fraud targeting senior citizens.

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



MARIA LOURDES NANCY S. BINAY  
Senator

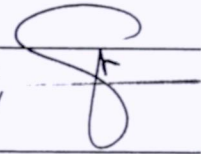
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**AN ACT**  
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**ACTIVITIES TARGETING SENIOR CITIZENS**

*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 “Senior Citizens’  
2 Fraud Education Act.”

3  
4 Sec. 2. *Centralized Service for Consumer Education on Mail,*  
5 *Telemarketing, and Internet Fraud Targeting Senior Citizens.* –

6 (A) *Requirement.* – The Department of Trade and Industry (DTI),  
7 after consultation with the Department of Justice (DOJ), the  
8 Secretary of Health, and the Postmaster General, shall:

9 (1) periodically disseminate to senior citizens, and  
10 families and caregivers of senior citizens, general  
11 information on mail, telemarketing, and Internet  
12 fraud targeting seniors, including descriptions of the  
13 most common fraud schemes;

14 (2) periodically disseminate to senior citizens, and  
15 families and caregivers of seniors, information on  
16 methods available to report fraud targeting seniors,  
17 such as:

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(a) referring complaints to law enforcement agencies, including the Philippine National Police (PNP) and the National Bureau of Investigation (NBI); and

(b) calling a telephone number established by the DTI for reporting mail, telemarketing, and Internet fraud;

(3) in response to a specific request by a party to the DTI inquiring about any history of fraud committed by a particular entity or individual, provide to such party any publically available information on any record of law enforcement action for fraud against such entity or individual by the DTI, and by any other agency that reports such actions to the DTI; and

(4) maintain a Website to serve as a resource for information for senior citizens, and families and caregivers of senior citizens, regarding mail, telemarketing, and Internet fraud targeting senior citizens.

(B) *Procedures and Commencement.* – The DTI shall establish and implement procedures to carry out the requirements of paragraph (A), including procedures:

(1) with respect to the frequency and mode of dissemination of information; and

(2) that provide for the implementation of the requirements of such paragraph not later than one year after the date of the effectivity of this Act.

1           Sec. 3. *Separability Clause.* – If any provision of this Act shall be declared  
2 unconstitutional, any other provision not affected thereby shall remain in full  
3 force and effect.

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5           Sec. 4. *Repealing Clause.* – All laws, decrees, orders, rules and  
6 regulations, or parts thereof inconsistent with this Act are hereby repealed or  
7 amended accordingly.

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9           Sec. 5. *Effectivity Clause.* – This Act shall take effect fifteen (15) days  
10 after its publication in at least two (2) newspapers of general circulation.

Approved,