

9 JAN 20 13:11

SENATE
P. S. R. No. **838**

RECEIVED

[Handwritten signature]

Introduced by Senator Miriam Defensor Santiago

RESOLUTION

DIRECTING THE PROPER SENATE COMMITTEE TO CONDUCT AN INQUIRY,
IN AID OF LEGISLATION, ON THE REPORTED VETERAN-UNFRIENDLY
WITHDRAWAL POLICY ALLEGEDLY IMPOSED BY THE LAND BANK OF THE
PHILIPPINES IN ACCORDANCE WITH THE POLICY ISSUED BY THE
PHILIPPINE VETERANS AFFAIRS OFFICE

WHEREAS, the Constitution, Article 2, Section 10 provides: The State shall promote social justice in all phases of national development;

WHEREAS, the *Philippine Daily Inquirer* 13 January 2009 issue reported that Philippine veterans are having difficulty claiming their pensions because of ridiculous bank policies that prove to be a burden on the claims of these aged veterans;

WHEREAS, the report cited the case of Zacarias V. Lamadrid, an escapee from Bataan who joined the resistance forces until Liberation in 1945;

WHEREAS, Lamadrid, now 92 years old, is reportedly complaining on the policy of Land Bank of the Philippines (Land Bank) requiring Lamadrid to personally claim his pension from the bank even if the policy is impractical since he could hardly walk for he now uses a wheelchair to move around;

WHEREAS, it was reported that the Land Bank of the Philippines branch where Lamadrid would collect his pension, is 22 kilometers from his village;

WHEREAS, the report stated that Lamadrid executed a special power of attorney (SPA) in favor of his wife, 83-year-old Mercedes, to transact business, withdraw cash from his account and sign all papers pertaining to his pension in his Land Bank account; however, the bank would not honor the SPA unless approved by the Philippine Veterans Affairs Office (PVAO) in Manila;

WHEREAS, it was reported that the SPA will have to be renewed every six months to be valid;

WHEREAS, like the other 401 surviving veterans living in Camarines Norte, Lamadrid does not have the means to go to Manila and follow up on the case with the PVAO;

WHEREAS, in its defense, Land Bank claimed that the bank should not be blamed because it was simply implementing the PVAO policy;

WHEREAS, Ma. Lourdes U. Mancenido, Land Bank branch manager, allegedly said that the PVAO policy aims to prohibit fraudulent transactions where pension

transactions of persons other than the veterans themselves collect funds of those who had already died but had pre-signed withdrawal slips;

WHEREAS, Mancenido reportedly claimed that if a veteran could not really come to the bank, its staff could go to the pensioner to deliver the check and make him sign the withdrawal slip or the bank could transfer the veteran's account to a rural bank located near the veteran's residence to facilitate withdrawal;

WHEREAS, it was reported that Godofredo Peteza, 81, district vice commander of Camarines Norte Veterans Association, however claimed that Getting PVAO's approval in Manila is applicable to the veterans or retirees of the Armed Forces of the Philippines, not World War II;

WHEREAS, Peteza further explained that the SPA policy is not required because the pensions of war veterans are directly credited to their bank accounts, in which a withdrawal slip with the authority to withdraw by the representative of the depositor would suffice for as long as it is signed by him;

WHEREAS, in the report, Peteza also dismissed the option of redirecting the pensions of World War II veterans to the rural banks because these banks are not commercial banks in which their pensions are required to be deposited;

WHEREAS, the Land bank should clarify its rules on withdrawal concerning the accounts of these veterans especially since these Philippine war veterans are no longer as strong as they used to be;

WHEREAS, policies that aim to prohibit fraud should not be unfriendly to the welfare and conditions of veterans, such that if found to be veteran-unfriendly, must be repealed or redrafted to take into consideration the welfare of these veterans;

WHEREFORE, be it hereby resolved by the Philippine Senate, to direct the proper Senate Committee to conduct an inquiry in aid of legislation, on the reported veteran-unfriendly withdrawal policy allegedly imposed by the Land Bank of the Philippines in accordance with the policy issued by the Philippine Veterans Affairs Office.

Adopted,


MIRIAM DEFENSOR SANTIAGO

/mat