

NINETEENTH CONGRESS OF THE )  
REPUBLIC OF THE PHILIPPINES )  
First Regular Session )



'22 JUL 18 A9:31

SENATE

RECEIVED BY:

S. No. 671

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**Introduced by SENATOR JINGGOY EJERCITO ESTRADA**

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

**EXPLANATORY NOTE**

In 2019, a 67-year old widow lost P8 million in a "love scam," where a foreign national who introduced himself as a Filipino contractor and fabricated stories to solicit money from the victim, while banking on their alleged "romantic, virtual relationship<sup>1</sup>."

This is just one of the many criminal cases preying on the elderly. In November 2021, the National Bureau of Investigation (NBI) alerted the public about the rampant "love scams" and "budol-budol" schemes amid the pandemic. NBI warned about the alarming 100% increase in cybercrime cases being reported to them, and most of the targets are retired senior citizens<sup>2</sup>.

The US Federal Bureau of Investigation (FBI), which releases an annual report on Elder Fraud, said "the number of elderly victims has risen at an alarming rate, and in 2021, over 92,000 victims over the age of 60 reported losses of \$1.7 billion<sup>3</sup>." FBI believes that "seniors are often targeted because they tend to be trusting and polite.

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<sup>1</sup> <https://newsinfo.inquirer.net/1190655/nigerian-nabbed-over-alleged-p8-m-online-scam>

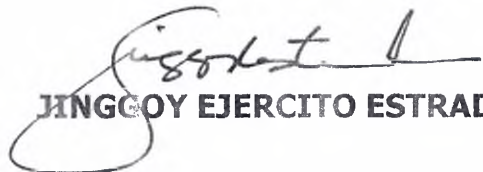
<sup>2</sup> "NBI reminds seniors to beware of 'love scams,' 'budol-budol' amid pandemic. November 23, 2021. <https://www.gmanetwork.com/news/scitech/technology/811914/nbi-reminds-seniors-to-beware-of-love-scams-budol-budol-amid-pandemic/story/>

<sup>3</sup> Elder Fraud Report 2021. [https://www.ic3.gov/Media/PDF/AnnualReport/2021\\_IC3ElderFraudReport.pdf](https://www.ic3.gov/Media/PDF/AnnualReport/2021_IC3ElderFraudReport.pdf)

They also have financial savings, own a home, and have good credit – all of which make them attractive to scammers<sup>4</sup>.”

This measure, which was reported out by the Committees on Trade, Commerce and Entrepreneurship; and Social Justice, Welfare and Rural Development during the 18<sup>th</sup> Congress, aims to protect our senior citizens against fraudulent activities through proactive and centralized information and education campaigns. Considering that most of the elderly consumers are unfamiliar with today’s technology and the organized crime syndicates are taking advantage of the general public’s heightened use of social media and virtual platforms, there is a need to look after the vulnerable sectors against scammers and fraudsters.

In light of the foregoing, the approval of this measure is highly recommended.



**JINGGOY EJERCITO ESTRADA**

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<sup>4</sup> <https://www.fbi.gov/contact-us/field-offices/saltlakecity/news/press-releases/fbi-warns-of-increased-reports-of-fraud-targeting-seniors-in-montana>

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**AN ACT**  
**EDUCATING THE PUBLIC, SENIOR CITIZENS, THEIR FAMILIES AND THEIR**  
**CAREGIVERS ON IDENTIFYING AND PREVENTING FRAUDULENT**  
**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’ Fraud*  
2 *Education Act*”.

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

5           (A) *Requirement.* – The Department of Trade and Industry (DTI), after consultation  
6 with the Department of Justice (DOJ), the Department of Health (DOH) and the  
7 Philippine Postal Corporation, shall:

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

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

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

4 (b) calling a telephone number established by the DTI for  
5 reporting mail, telemarketing and internet fraud.

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

11 (4) maintain a website to serve as a resource for information for senior  
12 citizens, and families and caregivers of senior citizens, regarding mail,  
13 telemarketing, and internet fraud targeting senior citizens.

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

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

19 (2) that provide for the implementation of the requirements of such  
20 paragraph not later than one (1) year after the date of the effectivity of  
21 this Act.

22 *Sec. 3. Coordination and Partnership with Government Agencies.* – The DTI  
23 shall coordinate and establish partnerships with the National Commission of Senior  
24 Citizens and the Office of Senior Citizens Affairs (OSCA) of local government units in  
25 conducting information dissemination campaigns and in order to fully implement the  
26 provisions of this Act.

27 The DTI shall also collaborate with the following government agencies:

28 a) Bangko Sentral ng Pilipinas (BSP) – with respect to fraud and scams related  
29 to products and services of BSP-regulated financial institutions;

30 b) Securities and Exchange Commission (SEC) and Insurance Commission –  
31 with respect to fraud and scams related to lending and investment  
32 instruments and insurance products; and



1 c) National Telecommunications Commission – with respect to text scams and  
2 Subscriber Identification Module (SIM) card fraud; and

3 d) National Bureau of Investigation (NBI), Philippine National Police (PNP) and  
4 Cybercrime Investigation and Coordinating Center (CICC) – for other  
5 fraudulent activities and cybercrimes.

6 *Sec. 4. Separability Clause.* – If any provision or part hereof is held invalid or  
7 unconstitutional, the remainder of the law or the provision or part not otherwise  
8 affected shall remain valid and subsisting.

9 *Sec. 5. Repealing Clause.* – Any law, presidential decree or issuance, executive  
10 order, letter of instruction, administrative order, rule, or regulation contrary to or  
11 inconsistent with the provisions of this Act are hereby repealed, modified, or amended  
12 accordingly.

13 *Sec. 6. Effectivity.* – This Act shall take effect fifteen (15) days after its  
14 publication in the *Official Gazette* or in a newspaper of general circulation.

*Approved,*