



Republic of the Philippines
Province of Cavite
CITY OF BACOOR
Office of the Mayor



EXECUTIVE ORDER No. 61A- 2024
Series of 2024

AN ORDER ADOPTING THE IMPLEMENTING RULES AND REGULATIONS OF CITY ORDINANCE NO. 141-2020, OTHERWISE KNOWN AS ANTI 4P'S CARD PAWNING ORDINANCE OF THE CITY OF BACOOR

WHEREAS, Section 16 of Republic Act No. 7160 provides that every local government unit shall exercise the powers expressly granted, those necessarily implied therefrom, as well as powers necessary, appropriate, or incidental for its efficient and effective governance, and those which are essential to the promotion of the general welfare...xxx;

WHEREAS, the Sangguniang Panlungsod enacted and passed City Ordinance No. 141-2020, entitled "**AN ORDINANCE PROHIBITING THE USE OF AUTOMATED TELLER MACHINE CARDS (ATM), CASH CARDS, DEBIT CARDS, AND THE LIKE AS A MEANS OF SECURING AN OBLIGATION OR AS COLLATERAL FOR A LOAN IN THE CITY OF BACOOR AND OTHER PROHIBITED ACTS,**" with the end in mind of protecting beneficiaries/grantees of Pantawid Pamilyang Pilipino Program from financial exploitation and promote responsible financial behavior;

WHEREAS, the City Government of Bacoor recognizes the need to issue an Implementing Rules and Regulations pertinent to the above-mentioned Ordinance;

WHEREAS, the Office of the City Mayor of Bacoor, in coordination with the concerned city government offices, issued the above-mentioned Implementing Rules and Regulations that shall govern the said Ordinance.

NOW, THEREFORE, I, STRIKE B. REVILLA, City Mayor of Bacoor, Cavite, by virtue of the powers vested in me by law, do hereby order for the adoption and implementation of the Implementing Rules and Regulations of City Ordinance No. 141-2020 herein attached.

Section 1. Implementing Rules and Regulations (IRR). Attached herein is the Implementing Rules and Regulations of City Ordinance No. 141-2020, which shall form part of this Executive Order. This shall be known as the "**Implementing Rules and Regulations of Anti 4P's Card Pawning Ordinance of the City of Bacoor**"

All affected offices and departments are hereby ordered to adopt the said implementing rules and regulations and be guided accordingly. Strict compliance and observance of this IRR by all city government officials and employees is hereby ordered.





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Section 2. Repealing Clause. All previously issued orders and directives inconsistent with any provision found herein shall be deemed repealed, revoked, or amended accordingly.

Section 3. Separability Clause. In the event that any provision found herein shall be judicially or administratively declared illegal or infirm, the remaining provisions shall remain in full force and effect.

Section 4. Effectivity Clause. This Executive Order shall take effect immediately upon its signing and remain in full force and effect until repealed, revoked, or amended accordingly.

SO ORDERED.

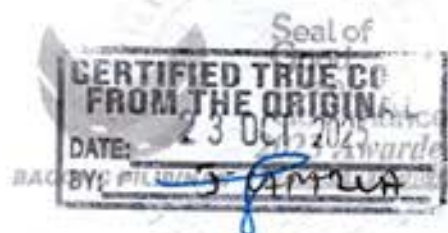
Done this 2nd day of May 2024 in the City of Bacoor, Province of Cavite.


STRIKE B. REVILLA
City Mayor





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**IMPLEMENTING RULES AND REGULATIONS OF
CITY ORDINANCE NO. CO 141-2020**

AN ORDINANCE PROHIBITING THE USE OF AUTOMATED TELLER MACHINE CARDS (ATM), CASH CARDS, DEBIT CARDS, AND THE LIKE AS A MEANS OF SECURING AN OBLIGATION OR AS COLLATERAL FOR A LOAN IN THE CITY OF BACOOR AND OTHER PROHIBITED ACTS

**RULE I
GENERAL PROVISIONS**

Section 1. TITLE. These Rules shall be known and cited as the "Implementing Rules and Regulations of the Anti-4Ps Card Pawning Ordinance of the City of Bacoor."

Section 2. PURPOSE. These Rules and Regulations are promulgated to prescribe the procedures and guidelines for the effective implementation of Bacoor City Ordinance No. 141-2020 governing the prevention and prohibition of pawning of ATM cards aimed at protecting beneficiaries/grantees of Pantawid Pamilyang Pilipino Program from financial exploitation and promote responsible financial behavior.

Section 3. SCOPE AND APPLICATION. The provisions of these Rules shall cover only those transaction/s of transfer of money from the National Government through its agencies to qualified grantees under RA No. 11310 or the Pantawid Pamilyang Pilipino Program (4Ps) Act.

Section 4. IMPLEMENTING OFFICE. The Office of the City Mayor, in conjunction with the City Social Welfare and Development Office, shall be the lead office for implementing the Anti-4Ps Card Pawning Ordinance of the City of Bacoor. As may be directed by the City Mayor, other city government departments, units, or offices shall assist in effectively implementing the Ordinance and this IRR.

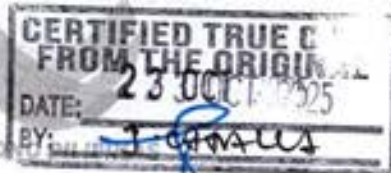
Section 5. RULES OF CONSTRUCTION. In construing the provisions of this Code, the following rules of construction shall be observed unless inconsistent with the manifest intent of the provision, or when applied, they would lead to absurd or highly improbable results.

1. **General rule.** — All words and phrases shall be construed and understood according to the standard and approved usage of the language, but technical words and phrases and such others which may have acquired a peculiar appropriate meaning in this Code shall





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be construed and understood according to such technical, peculiar, or appropriate meaning.

2. **Gender and number.** — Every word in this Code importing the masculine gender shall extend to both females and males. Every word importing the singular number shall extend and apply to several persons or things, and every word importing the plural number shall also extend and apply to one person or thing.
3. **Computation of time.** — The time within which an act is to be done as *provided* in this code or in any rule or regulation issued pursuant to the provisions thereof when expressed in days shall be computed by excluding the first day and including the last day, except if the last day falls on a Sunday or a holiday in which case the same shall be excluded from the computation, and the next business day shall be considered the last day.
4. **References.** — All references to Chapter, Articles, Sections are to the Chapter, Articles, Sections in this Code, unless otherwise specified.
5. **Conflicting provisions of the section.** — If the provisions of different sections conflict with or contravene each other, the provisions of each section shall prevail as to all specific matters and questions involved therein.

RULE II
DECLARATION OF POLICY AND DEFINITIONS

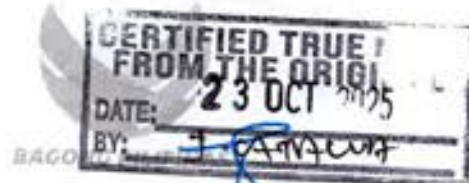
Section 6. DECLARATION OF POLICY. It is the policy of the City Government of Bacoor to:

1. Protect and advance the welfare of its residents, most especially those who are from a low-income household and below;
2. Curb the proliferation of loan sharks and prohibit the anti-pawning of government-sponsored, issued, or assisted ATM cash cards to prevent the abuse and misuse of such financial instruments;
3. Promote financial stability, security, and responsibility among the beneficiaries of the Pantawid Pamilyang Pilipino Program (4Ps) in the City of Bacoor;
4. Preserve the integrity of the banking system and protect the constituents from exploitative lending practices by informal lenders who charge excessive interest rates, unauthorized withdrawal from debtor's account of an amount higher than agreed upon, identity theft or unauthorized use of





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personal data, and the use of personal data and account in fraudulent or criminal activities.

Section 7. DEFINITION OF TERMS. As used in these Rules, the following terms shall mean as follows:

1. **ATM Pawning Scheme** refers to the act of pawning the ATM card of an individual as collateral for payment of loan obligations;
2. **Card** refers to any card such as Automated Teller Machine Card/Cash Cards/Debit Cards/Prepaid Card issued by the National Government through any of its agencies, or their partner financial institution or authorized government depository banks to facilitate the transfer of cash grant or any monetary amount to the grantee;
3. **Cash Card** refers to the card through which identified beneficiaries of Government programs receive their monetary benefits.
4. **Conditional Cash Grant** refers to the amount received by the qualified household beneficiaries who comply with the conditions for entitlement under RA 11310;
5. **Grantee** refers to the most responsible adult member of the qualified household beneficiary authorized to receive the conditional cash transfer under RA 11310;
6. **Creditor** refers to any private individual or group of individuals, or a private corporation, association, or cooperative, whether registered or not, who lends money to anyone in possession, and in consideration of a conditional cash grant under R.A. 11310, with the condition of surrendering the Automated Teller Machine Cards/Cash Cards/Debit Cards to the creditor;

RULE III
PROHIBITED ACTS AND ENFORCEMENT

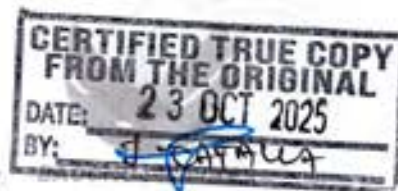
Section 8. PROHIBITED ACTS. The following are prohibited acts under the Anti-4Ps Card Pawning Ordinance:

1. Using the card as a security or collateral for a loan or any obligation;
2. Pawning or transferring the possession of the card to any person to facilitate the execution of a loan or any obligation;





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3. Possession of a card of another, other than the grantee, in consideration of a loan or any obligation;
4. Facilitating a loan transaction or any obligation between the grantee and the creditor with the intention or condition of securing or transferring the possession of the card in favor of any person other than the grantee;
5. Using the card, or the conditional cash grant, by the grantee to purchase alcoholic beverages, or for gambling purposes;

Section 9. ENFORCEMENT MECHANISM. To ensure the effective implementation of the Anti-4Ps Card Pawning Ordinance of the City of Bacoor, the following mechanisms shall be established:

1. **Public Awareness and Information Campaign.** Public awareness and information campaigns shall be conducted to educate citizens especially the 4Ps beneficiaries about the dangers of ATM pawning scheme and the legal consequences of engaging in such activities.
2. **Reporting Mechanism.** A reporting mechanism shall be established to promptly notify the city government and law enforcement units of suspected cases of pawning involving cash cards, particularly those issued under the Pantawid Pamilyang Pilipino Program (4Ps).
3. **Stakeholders' Collaboration:** The city government, through the CSWDO, law enforcement units, financial institutions, 4Ps beneficiaries and other stakeholders shall collaborate to prevent the unlawful ATM pawning scheme. This may be done through the performance of the following responsibilities of the stakeholders:
 - a. **City Social Welfare and Development Office (CSWDO):**
 - i. Maintaining an updated list of beneficiaries under the 4Ps program.
 - ii. Assist the DSWD- Pantawid Management Office (PMO) in monitoring beneficiaries to ensure compliance with the program guidelines, including the proper use of cash cards.
 - iii. The CSWDO shall designate one (1) LGU Link/case manager under the CSWD-Special Program Unit who will be responsible for:
 1. Facilitating and monitoring LGU-initiated policies and PPAs relative to 4Ps under the supervision of the unit head social worker.





2. Assisting and supporting the Pantawid Management Office (PMO) on program implementation concerning LGU counterpart responsibilities, and ensuring beneficiaries compliance with its guidelines and conditionalities.
 3. Coordinating closely with DSWD-PMO and Parents Leaders in monitoring beneficiaries' compliance with these Rules.
 4. Ensuring attendance at relevant trainings/seminars for the implementation of the 4Ps program in the City of Bacoor.
- iv. The CSWD shall assist the DSWD-PMO City Links in conducting monthly Family Development Session (FDS). The City Links are responsible for conducting FDS.
- v. Assist DSWD in facilitating discussions on financial literacy and responsible ATM card usage. Attendance of the beneficiaries in financial literacy sessions shall be counted as attendance in FDS and coordinated to the DSWD.
- b. Philippine National Police (PNP):
- i. Participate in educational initiatives to raise awareness on the risks involved in ATM pawning scheme and inform the public about legal avenues for financial assistance.
 - ii. Receive and process complaints related to the unlawful pawning of ATM cash cards. Investigate complaints on suspected commission of prohibited acts outlined in these Rules.
- c. Financial Institutions:
- i. Provide support by educating clients on the risks associated with pawning of ATM cards and related exploitative lending practices.
 - ii. Promptly report to the city government and the PNP all suspected cases of abuse and misuse of ATM cards
- d. 4Ps Parents-Beneficiaries:
- i. Actively attend and participate educational and informational opportunities organized by the CSWDO about the risks and





- consequences of pawning ATM cards including financial literacy.
- ii. Actively advocate anti-ATM pawning scheme within their communities to discourage unfavorable lending practices.
 - iii. Report to the CSWDO any instances of ATM card pawning within their communities.
 - iv. Join other local government initiatives which aim to promote sustainable livelihood or employment opportunities and address further financial vulnerability.
- e. Parent Leaders
- i. Conduct random checks and regular monitoring of the ATM/Cash cards of their member-beneficiaries in the community.
 - ii. Provide regular feedback to the LGU link and DSWD City Link about their group's compliance with these Rules.
 - iii. Immediately Report to CSWD and DSWD any instances of ATM card pawning within their groups/communities.

RULE IV PENALTIES

Section 10. PENALTIES.

1. A grantee found guilty of any act provided for in Section 8 of these Rules shall pay a fine of a fine of three thousand Pesos (P3,000.00). Provided that if the grantee violates item Number 5 of Section 8 of the Rules, he or she shall pay a fine of five thousand pesos (P5,000.00).
2. A creditor found guilty of any act provided for in Section 8 of these Rules shall pay a fine of five thousand Pesos (P5, 000.00).
3. Any person who is neither grantee nor creditor but facilitates any transaction or acts under Section 8, except item number 5, shall pay a fine of five thousand Pesos (P5, 000.00).

RULE V MISCELLANEOUS PROVISIONS





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Section 11. CHANGES IN MODIFICATIONS TO THE IMPLEMENTING RULES AND REGULATIONS. To appropriately manage the orderly administration of the implementation of the City Ordinance No. 141-2020, the Office of the City Mayor, after consultation with the City Social Welfare and Development Office, may recommend to the Sangguniang Panlungsod amendments to the said ordinance and, consequently, this IRR.

Section 12. SEPARABILITY. In case any provision of these Implementing Rules and Regulations is declared void by a court of law, the remaining provision of this IRR not affected by the said judicial declaration shall remain valid and enforceable.

SECTION 13. REPEAL. All implementing rules and regulations previously issued and inconsistent with the provisions of the Anti-4Ps Card Pawning Ordinance of the City of Bacoor are hereby modified or repealed accordingly.

Section 14. EFFECTIVITY. These Implementing Rules and Regulations shall take effect immediately upon its approval.

