



DISTRICT I

HON. MIGUEL N. BAUTISTA  
City Councilor

Absent

HON. MICHAEL E. SOLIS  
City Councilor

HON. ROWENA BAUTISTA-MENDIOLA  
City Councilor

HON. ADRIELITO G. GAWARAN  
City Councilor

HON. VICTORIO L. GUERRERO, JR.  
City Councilor

HON. ALEJANDRO F. GUTIERREZ  
City Councilor

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HON. LEANDRO A. DE LEON  
City Councilor

HON. ALDE JOSELITO F. PAGULAYAN  
City Councilor

HON. ROBERTO R. JAVIER  
City Councilor

HON. REYNALDO D. PALABRICA  
City Councilor - Liga ng Brgy. President

HON. MAC RAVEN ESPIRITU  
City Councilor - SK FEDERATION PRESIDENT

Attested by:

ATTY. KHALID A. ATEGA, JR.  
Sangguniang Panlungsod Secretary

Certified by:

HON. CATHERINE SARINO-EVARISTO  
City Vice Mayor / Presiding Officer

Approved by:

HON. LANI MERCADO - REVILLA  
City Mayor

CITY ORDINANCE NO. CO 141-2020  
Series of 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 A COLLATERAL FOR A LOAN IN THE CITY OF BACOOR AND OTHER PROHIBITED ACTS.**

Sponsored by:

**Hon. Reynaldo D. Palabrica**

Co-Sponsored by:

**Hon. Roberto L. Advincula, Hon. Miguel N. Bautista, Hon. Rowena Bautista-Mendiola, Hon. Leandro A. De Leon, Hon. Mac Raven Espiritu, Hon. Adrielito G. Gawaran, Hon. Victorio L. Guerrero, Jr., Hon. Alejandro F. Gutierrez, Hon. Hernando C. Gutierrez, Hon. Roberto R. Javier, Hon. Gaudencio P. Nolasco, and Hon. Alde Joselito Pagulayan.**

**WHEREAS**, the City of Bacoor deems it necessary, as a matter of an exercise of police power under Section 16 of the Local Government Code of 1991, for the protection and advancement of the welfare of its residents, most especially those who are from a low-income household and below, to negate the dangers of abuse or misuse of government sponsored or issued or assisted automated teller machine cards and the like.

**WHEREAS**, the City of Bacoor is aware of the prevalent scheme of using ATM cards and the like to be used as collateral or security for acquiring a loan whether for profit or not;

**WHEREAS**, the **Bangko Sentral ng Pilipinas**, in 2018, issued an advisory to stop *Sangla* ATM schemes and to borrow from responsible financial institutions that protect the welfare of their clients and warned the public of being exposed to lending practices by informal lenders who charge excessive interest rates, unauthorized withdrawal from debtor's account of an amount higher than agreed upon, identify theft or unauthorized use of personal data, and the use of personal data and account in fraudulent or criminal activities;



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City Vice Mayor / Presiding Officer

Approved by:

HON. LEM MERCADO - REVILLA  
City Mayor

**WHEREAS**, the **Department of Social Welfare and Development (DSWD)**, in its letter to the Office of the City Mayor, recognizes and requests the need of a local ordinance to prohibit and dissuade the pawning of ATM Cards, or Cash Cards and the like, for them to effectively monitor and service the marginalized sector of our community.

**NOW THEREFORE**, upon motion of Hon. Reynaldo D. Palabrica unanimously seconded by all the councilors present, **BE IT ORDAINED** by the Sangguniang Panlungsod of the City of Bacoor in regular online session duly assembled **THAT**:

**Section 1. Short Title.**

This Ordinance shall be known as the "**Anti-4Ps Card Pawning Ordinance of the City of Bacoor**".

**Section 2. Definition of Terms.**

(a) **Authorized Government Depository Banks** refer to banking institutions accredited and managed by government which is also categorized as government -owned and controlled corporation (GOOC) or government financial institution;

(b) **Conditional Cash Grant** refers to the amount received by the qualified household-beneficiaries who comply with the conditions for entitlement under RA 11310;

(c) **Grantee** refers to the most responsible adult member of the qualified household-beneficiary authorized to receive the conditional cash transfer under RA 11310

(d) **Card** refers to any card such as Automated Teller Machine Cards/Cash Cards/Debit Cards/Prepaid Card issued by



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 City Mayor

the National Government thru any of its agencies, or their partner financial institution or authorized government depository banks, to facilitate the transfer of the cash grant or any monetary amount to the grantee;

**Section 3. Scope and Coverage.**

This Ordinance covers 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 Act*.

**Section 4. Prohibited Act.**

The following are prohibited acts under this 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;
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



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purchase alcoholic beverages, or for gambling purposes.

**Section 5. Penalties.**

A grantee found guilty of any act provided for in Section 4 of this Ordinance shall pay a fine of Three Thousand Pesos (Php3,000.00). Provided that if the grantee violates item Number 5 of Section 4 of this Ordinance, he or she shall pay a fine of Five Thousand Pesos (P5,000.00).

A creditor found guilty of any act provided for in Section 4 of this Ordinance shall pay a fine of Five Thousand Pesos (P5,000.00).

Any person who is neither a grantee nor a creditor but facilitates any transaction or acts under Section 4 hereof except Item Number 5, shall pay a fine of Five Thousand Pesos (5,000.00).

**Section 6. Separability Clause.**

If any section or provision of this Ordinance is held unconstitutional or invalid, the other sections or provisions hereof not affected thereby remain enforceable.

**Section 7. Repealing Clause**

Any ordinance inconsistent with the provisions of this Ordinance are hereby repealed, modified or amended accordingly.

**Section 8. Effectivity Clause.**

This Ordinance shall take effect immediately after its publication at least once in a newspaper of general circulation. In the City of Bacoor, Cavite. The Sangguniang Panlungsod Secretariat is



Republic of the Philippines  
 Province of Cavite  
**City of Bacoor**  
**OFFICE OF THE SANGGUNIANG PANLUNGSOD**



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 City Mayor

hereby directed to submit certified true copies of this Ordinance to the University of the Philippines-Office of the National Administrative Register pursuant to Section 3, Book VII of the Administrative Code of 1987 (E.O. 292).

**APPROVED** by the 4<sup>th</sup> Sangguniang Panlungsod of the City of Bacoor, Cavite on the 1<sup>st</sup> day of December 2020 at the City of Bacoor, Cavite.

*I hereby certify that the foregoing Ordinance was approved in accordance with law.*

Certified by:

HON. CATHERINE S. EVARISTO  
 City Vice Mayor / Presiding Officer

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