



Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 721



Introduced by Representatives **JONATHAN KEITH T. FLORES, JOSE MANUEL F. ALBA, AUDREY T. ZUBIRI, LAARNI LAVIN ROQUE, and ARLYN P. AYON**

EXPLANATORY NOTE

The rapid growth of electronic wallet (e-wallet) platforms has transformed the financial landscape of the Philippines. These platforms have become essential to the lives of millions of Filipinos, particularly in today's digital economy. However, alongside financial inclusion and the ease of transactions, a troubling social and cultural trend has emerged: e-wallets have become gateways to gambling by providing direct access to digital casinos and sports betting platforms.

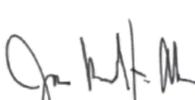
In today's digital age, online gambling has entered the mainstream consciousness. Digital advertising of gambling platforms is now widespread and often disguised as entertainment. Every day, economically vulnerable Filipinos are lured into gambling activities that may lead to financial ruin and social harm. Even more troubling is the fact that e-wallets are frequently used to obtain loans that gamblers rely on to continue betting. This creates a vicious cycle of debt and dependency, turning e-wallet platforms into "channels of addiction."

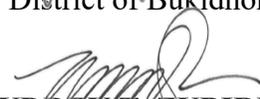
This bill seeks to regulate the role of e-wallet operators in the promotion of online gambling. It sets clear prohibitions on the advertising of online gambling through e-wallet platforms and the redirection of users to gambling sites or applications. It also mandates e-wallet operators to remove gambling-related content from their platforms, implement internal safeguards, and submit regular compliance reports to the Bangko Sentral ng Pilipinas (BSP).

Online gambling is a moral, financial, and public health concern. Without proper safeguards, e-wallets risk becoming traps for vulnerable Filipinos and safe havens for gambling addiction. Thus, this bill aims to ensure responsibility and accountability among e-wallet platforms to prevent their exploitation in promoting gambling-related activities and behaviors.

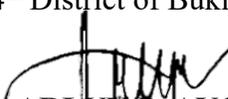
In view of the foregoing, the immediate passage of this measure is earnestly sought.


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**AN ACT
PROHIBITING THE PROMOTION OF ONLINE GAMBLING IN ELECTRONIC
WALLETS (E-WALLETS) AND OTHER SIMILAR MOBILE PAYMENT
APPLICATIONS, AND PROVIDING PENALTIES FOR VIOLATIONS THEREOF**

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION 1. **Short Title.** – This Act shall be known as the "Anti-Online Gambling Promotion in E-Wallets Act."

SEC. 2. **Declaration of Policy.** – The State recognizes the vital role of electronic wallet (e-wallet) platforms in promoting financial inclusion and supporting an efficient digital financial system. At the same time, the State acknowledges the growing risks posed by online gambling entities, particularly their targeting of vulnerable sectors through the possibility of instant monetary gain.

It shall therefore be the policy of the State to regulate digital financial service providers to prevent the promotion, dissemination, and facilitation of online gambling-related content and activities.

SEC. 3. **Definition of Terms.** – The following terms, as used herein, shall mean:

(a) “*Bet*” or “*Wager*” refers to the act by any person of risking money, credit, or items of value on the outcome of a contest of others, a sporting event, or a game subject to chance, upon an agreement or understanding that the person or another person will stand to gain or lose something of value based on a certain outcome;

(b) “*Online Gambling*” refers to the placing, receiving, or otherwise knowingly transmitting a bet or wager by any means which involves the use, at least in part, of the internet;

(c) “*Gambling Platform*” refers to any online application, website, or program that facilitates or hosts the betting or wagering of money, credit, or items of value upon the outcome of a contest of others, a sporting event, or a game subject to chance; and

(d) “*Electronic Wallet*” or “*E-wallet*” refers to the digital value stored in a wallet, as defined by regulations of the Bangko Sentral ng Pilipinas (BSP).

SEC. 4. ***Prohibited Contents.*** – It shall be unlawful for operators of e-wallet mobile applications:

- (a) To redirect users to any online gambling platform, website, or application through links, QR codes, or similar digital means;
- (b) To distribute information online on the placing, receiving, or transmitting of a bet or wager through any online gambling website, platform, or application;
- (c) To display, publish, or host online gambling advertisements within their applications or user interfaces; and
- (d) To promote gambling activities online to the general public.

SEC. 5. ***Duties of Operators of E-wallet Applications.*** – Under this Act, all operators of e-wallet platforms and similar digital payment applications shall:

- (a) remove and block any online gambling advertisements and promotional content from their platforms;
- (b) implement internal policies to prevent the promotion of online gambling activities in e-wallet platforms; and
- (c) submit a compliance report to the BSP within sixty (60) days from the effectivity of this Act, and annually thereafter, affirming their compliance and detailing the measures undertaken to prevent the promotion of online gambling on their platforms.

SEC. 6. ***Monitoring and Reporting.*** – The BSP, in coordination with the Department of Information and Communications Technology (DICT) and other appropriate government agencies, shall monitor compliance, investigate complaints involving violations of Section 4 of this Act, and impose penalties for non-compliance or the submission of false declarations in the annual compliance reports.

SEC. 7. ***Penalties.*** – Any operator, natural or juridical, of an e-wallet platform or similar digital payment application found to have violated any prohibited act provided under Section 4 of this Act shall be penalized as follows:

- (a) First Offense: A fine of not less than One hundred thousand pesos (P100,000.00) but not more than Five hundred thousand pesos (P500,000.00), and a written warning;
- (b) Second Offense: Five hundred thousand pesos (P500,000.00) but not more than One million pesos (P1,000,000.00), and suspension of operations for a period not exceeding thirty (30) days;
- (c) Third and Subsequent Offenses: A fine of not less than One million pesos (P1,000,000.00) but not more than five million pesos (P5,000,000.00), and permanent revocation of business license.

If the offender is an alien, the guilty alien shall be deported immediately after payment of fines without further proceedings by the Bureau of Immigration.

SEC. 8. – ***Implementing Rules and Regulations (IRR).*** – Within ninety (90) days from the effectivity of this Act, the BSP, in coordination with the DICT, the Philippine Amusement and Gaming Corporation (PAGCOR), appropriate government agencies, and other stakeholders, shall jointly promulgate the rules and regulations for the effective implementation of this Act.

SEC. 9. ***Separability Clause.*** – If any provision of this Act shall be held unconstitutional or invalid, the other provisions not otherwise affected shall remain in full force and effect.

SEC. 10. ***Repealing Clause.*** – All laws, decrees, orders, issuances, and rules and regulations or parts thereof inconsistent with the provisions of this Act are hereby repealed or modified accordingly.

SEC. 14. ***Effectivity Clause.*** – This Act shall take effect fifteen (15) days after its publication in the Official Gazette or in at least two (2) newspapers of general circulation.

Approved,