

Republic of the Philippines  
HOUSE OF REPRESENTATIVES  
Quezon City

20th CONGRESS  
First Regular Session

HOUSE BILL NO. 2934



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Introduced by. REP. JUAN CARLOS “ARJO” C. ATAYDE

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AN ACT  
PROHIBITING THE INTEGRATION OF MOBILE WALLET APPLICATIONS IN  
ONLINE GAMBLING PLATFORMS, LIMITING ACCESS THROUGH E-WALLETS  
AND SUPER APPS, IMPOSING ADVERTISING RESTRICTIONS, ESTABLISHING  
LOSS LIMITS, CREATING A PUBLIC HEALTH RESPONSE TO GAMBLING  
ADDICTION, AND FOR OTHER PURPOSES

EXPLANATORY NOTE

In recent years, electronic wallets and other fintech innovations have revolutionized everyday transactions for millions of Filipinos. What began as a powerful tool to streamline bill payments, remittances, and basic banking has, unfortunately, been exploited by online gambling operators, turning convenience into a channel for addiction.

Social media platforms have become saturated with posts expressing public frustration and disappointment over the growing normalization of online gambling within Filipino communities. These sentiments are often fueled by news stories and personal testimonies about parents tapping into their e-wallets in the hopes of securing easy winnings, students who wager their allowances, and the increasing accessibility of gambling platforms embedded in everyday digital tools; a community sharing frustration and concern over gambling's normalization.

A recent *Capstone-Intel* survey reveals that 64% of their respondents engage in online betting, with 66% of 18- to 40-year-olds admitting they've placed wagers via mobile apps<sup>1</sup>. These figures underscore how rapidly online gambling has become part of daily life; especially for our youth and low-income kababayans, who are most at risk of spiraling into debt.

As revealed through interviews, researchers emphasized that peer influence, promotional endorsements by social media figures, and the persuasive appeal of winning substantial amounts from minimal wagers all contribute significantly to the increasing normalization of online gambling in the Philippines. One bettor interviewed by *Rappler* disclosed how easily individuals can conceal their identities and access these platforms.<sup>2</sup> This persists despite the provisions of

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<sup>1</sup> <https://www.capstone-intel.com/survey-64-pinoys-aware-of-online-betting-are-actively-engaged>

<sup>2</sup> <https://www.rappler.com/philippines/online-betting-sites-push-youth-gambling-addiction>

Republic Act No. 9287, which sets the minimum legal gambling age at 21 for both casinos and licensed online gambling sites. This ease of access, particularly among underage users, makes the issue especially alarming. This concern is further supported by Ella Kristina Domingo-Coronel, Research and Publications Director of Capstone-Intel, who noted that “one major contributor to its growth is the increasing accessibility and convenience of online platforms for betting. With the widespread availability of internet access, bettors can easily place their bets from anywhere, at any time, using their desktop or mobile devices.”<sup>3</sup>

This bill therefore seeks to reclaim our financial tools from predatory gambling operators by banning the integration of mobile wallets and super-apps with online gaming platforms, prohibiting in-app gambling promotions, and imposing strict age and betting limits. It also establishes a public-health framework, dedicating tax-derived funds for rehabilitation, prevention campaigns, and regulatory enforcement. The objective is not to punish those who have fallen prey to addiction, but to dismantle the exploitative systems that profit from their losses.

In light of the foregoing, the immediate passage of this bill is earnestly sought.

  
**REP. JUAN CARLOS “ARJO” C. ATAYDE**

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<sup>3</sup> <https://www.capstone-intel.com/survey-64-pinoys-aware-of-online-betting-are-actively-engaged>

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**LOSS LIMITS, CREATING A PUBLIC HEALTH RESPONSE TO GAMBLING**  
**ADDICTION, AND FOR OTHER PURPOSES**

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

3           **SECTION 1. Short Title** — This Act shall be known as the “**E-Gambling Safeguard**  
4 **Act.**”

5           **SECTION 2. Declaration of Policy** — It is the policy of the State to protect its citizens,  
6 especially minors, youth, and the economically vulnerable, from the harmful effects of online  
7 gambling. The State shall ensure that digital platforms, financial technologies, and online content  
8 do not facilitate gambling addiction or undermine financial well-being. Online gambling shall be  
9 regulated within a framework that prioritizes, consumer protection, public health and social equity.

10           **SECTION 3. Definition of Terms** — For purposes of this Act:

- 11           a) **Mobile Wallet** – Any digital or app-based platform that allows users to store funds,  
12           make transactions, or transfer money electronically.
- 13           b) **Online Gambling Platform** – Any website, mobile application, or digital system  
14           offering games of chance, including betting, casinos, e-sabong, or similar activities  
15           involving monetary risk.
- 16           c) **Super App** – Any multifunction digital platform that integrates services such as  
17           messaging, shopping, payments, and content, including games.
- 18           d) **Integration** – The embedding, linking, or enabling of any gambling-related  
19           service, payment, or promotional content within a mobile wallet or super app.
- 20           e) **Betting Limit** – The maximum allowable monetary amount a user may wager over  
21           a defined period.

- 1           **f) Loss Limit** – The maximum allowable monetary amount a user may lose before  
2 platform restrictions are triggered.
- 3           **g) Self-Exclusion** – A voluntary user-initiated process to ban oneself from gambling  
4 platforms and services.

5           **SECTION 4. Prohibited Acts** — The following are strictly prohibited:

- 6           a) Integration of online gambling platforms into mobile wallets or super apps;
- 7           b) Use of e-wallets to directly fund gambling accounts or receive gambling winnings;
- 8           c) Embedding of links, QR codes, push notifications, pop-ups, or advertisements for  
9 gambling services within mobile wallets or super apps;
- 10          d) Gambling advertisements in public spaces, broadcast media, digital platforms, and  
11 influencer content targeting Filipino audiences;
- 12          e) Access to online gambling platforms by individuals under twenty-one (21) years  
13 old.

14          **SECTION 5. Consumer Protection Mechanisms** — All licensed gambling platforms shall:

- 15          a) Implement a **self-exclusion registry** allowing users to ban themselves from  
16 gambling services across platforms;
- 17          b) Enforce **daily, weekly, and monthly betting and loss limits** as determined by the  
18 appropriate regulatory agency;
- 19          c) Automatically suspend user accounts for a minimum of thirty (30) days once  
20 betting or loss limits are exceeded;
- 21          d) Ensure **identity verification and KYC (Know-Your-Customer)** protocols,  
22 including age verification before allowing user access.

23          **SECTION 6. Advertising and Promotional Ban** —

- 24          a) Gambling advertisements shall be prohibited in public transportation systems,  
25 billboards, radio, television, social media platforms, and in-app promotions;
- 26          b) Platforms that allow sponsored content (including influencers and streamers) must  
27 reject gambling promotions targeting Filipino users;
- 28          c) Mobile wallet providers and super apps shall develop internal systems to detect and  
29 block gambling-related promotions within their interfaces.

30          **SECTION 7. Public Health Response and Use of Funds** — A ten percent (10%) tax  
31 shall be imposed on the **gross revenues** of licensed online gambling operators. All revenues from  
32 this tax shall be allocated as follows:

- 33          a. 40% – Establishment and operation of gambling addiction rehabilitation programs  
34 nationwide;
- 35          b. 25% – Nationwide awareness campaigns in schools, communities, and digital  
36 media;
- 37          c. 20% – Monitoring, research, and data collection on gambling prevalence and harm  
38 reduction;

1 d. 15% – Capacity-building for regulatory and enforcement agencies.

2 **SECTION 8. Implementing Agencies** — The following agencies shall be responsible for  
3 the enforcement of this Act:

- 4 a) **Bangko Sentral ng Pilipinas (BSP)** – for regulating e-wallets and financial  
5 technology compliance;
- 6 b) **Department of Information and Communications Technology (DICT)** – for  
7 monitoring digital platforms;
- 8 c) **Department of Health (DOH)** – for managing rehabilitation programs and public  
9 health response;
- 10 d) **Philippine Amusement and Gaming Corporation (PAGCOR)** – for licensing  
11 and compliance of gambling platforms;
- 12 e) **Department of Trade and Industry (DTI)** – for overseeing ad restrictions and  
13 consumer protection.

14 These agencies shall issue the necessary **Implementing Rules and Regulations (IRR)**  
15 within **ninety (90) days** from the effectivity of this Act.

16 **SECTION 9. Penalties** —

- 17 a. Any mobile wallet provider, super app, or gambling operator that violates this Act  
18 shall face the following:
- 19 i. **First offense:** Fine of **₱500,000 to ₱1,000,000** and warning;
- 20 ii. **Second offense:** Fine of **₱5,000,000** and **suspension of license for 6**  
21 **months;**
- 22 iii. **Third offense:** **Revocation of license and permanent disqualification**  
23 **from operating in the Philippines.**
- 24 b. Officers or employees found to have **knowingly enabled** violations may be held  
25 **civily, administratively, or criminally liable** under applicable laws.

26 **SECTION 10. Separability Clause** — If any provision of this Act is declared  
27 unconstitutional or invalid, the remaining provisions shall remain in full force and effect.

28 **SECTION 11. Repealing Clause** — All laws, executive orders, administrative orders,  
29 rules, and regulations inconsistent with this Act are hereby repealed or amended accordingly.

30 **SECTION 12. Effectivity** — This Act shall take effect fifteen (15) days after its complete  
31 publication in the **Official Gazette** or in a newspaper of general circulation.

32 Approved,