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Item No.: 08
Date: MAY 16 2023

Republic of the Philippines
PROVINCE OF LEYTE

PROVINCIAL LEGAL OFFICE

05 May 2023
PROVINCE OF LEYTE

2nd INDORSEMENT
May 3, 2023

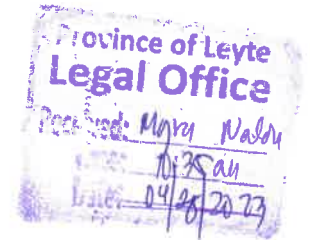
Province of Leyte
Legal Office
Date: 5-5-23

Respectfully returned to the Sangguniang Panlalawigan of Leyte, through the SP Secretary the attached Ordinance No. 152 of the SB of Matag-ob, Leyte, recommending for the declaration of validity pursuant to its power under Section 56 (c) of R.A 7160, the same being to the opinion of the Provincial Legal Office (PLO), an exercise of the power essential to the promotion of the General welfare, authorized under Section 16 of the Code.

Atty. JOSE RAYMUND A. ACOL
Asst Provincial Legal Officer

(Handwritten signature and blue circular stamp)

Republic of the Philippines
PROVINCE OF LEYTE
Tacloban City



OFFICE OF THE SANGGUNIANG PANLALAWIGAN

1ST INDORSEMENT
27 April 2023

The Provincial Legal Office is respectfully requested to review and submit recommendations, on the herein enclosed **MUNICIPAL ORDINANCE NO. 152 OF MATAG-OB, LEYTE**, short title : **“Anti-cash card collateralization Ordinance.”**


FLORINDA JILL S. UYVICO
Secretary to the Sanggunian

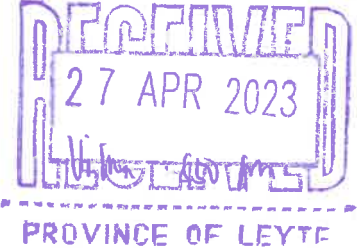


Republic of the Philippines
Province of Leyte
MUNICIPALITY OF MATAG-OB
OFFICE OF THE SANGGUNIANG BAYAN

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INDORSEMENT

April 17, 2023

SANGGUNIANG PANLALAWIGAN



HONORABLE LEONARDO "SANDY" JAVIER
Vice-Governor
Presiding Officer
Sangguniang Panlalawigan of Leyte

Sir:

Respectfully forwarding to your good office the herein attached Municipal Ordinance No. 152 s. 2023 of the Sangguniang Bayan of Matag-ob, Leyte, entitled: "AN ORDINANCE PROHIBITING LENDING INSTITUTIONS FROM ACCEPTING CASH CARDS, AUTOMATED TELLER MACHINE (ATM) CARDS, UCT AS COLLATERAL FROM BENEFICIARIES OF 4PS, SENIOR CITIZENS SOCIAL PENSION AND ALL OTHER SOCIAL PENSION PROGRAMS OF THE GOVERNMENT.", subject to review by the Sangguniang Panlalawigan.

Respectfully yours,


ANA MARIA SANORIA-ECIJA
Secretary to the Sanggunian





Republic of the Philippines
Province of Leyte
MUNICIPALITY OF MATAG-OB
OFFICE OF THE SANGGUNIANG BAYAN
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CERTIFICATION OF POSTING

THIS IS TO CERTIFY that copy of Municipal Ordinance No. 152 s. 2023 of the Sangguniang Bayan of Matag-ob, Leyte, entitled: "AN ORDINANCE PROHIBITING LENDING INSTITUTIONS FROM ACCEPTING CASH CARDS, AUTOMATED TELLER MACHINE (ATM) CARDS, UCT AS COLLATERAL FROM BENEFICIARIES OF 4PS, SENIOR CITIZENS SOCIAL PENSION AND ALL OTHER SOCIAL PENSION PROGRAMS OF THE GOVERNMENT.", have been posted in three (3) conspicuous places within the municipality of Matag-ob, Leyte starting from April 5, 2023. It shall continue to be posted therein until the required three consecutive weeks shall have been complied with.

This certification is issued in compliance with Section 59 of R.A. 7160, otherwise known as the Local Government Code of 1991.

Issued this 17th. Day of April, 2023.


ANA MARIA SANORIA-ECIJA
Secretary to the Sanggunian



SANGGUNIANG PANLALAWIGAN

Republic of the Philippines
Province of Leyte
MUNICIPALITY OF MATAG-OB
OFFICE OF THE SANGGUNIANG BAYAN

RECEIVED
27 APR 2023
PROVINCE OF LEYTE

HON. MARTIN LUTHER P. VELARDE
S. Federation President

HON. ROMEO N. DENOY
Ligang mga Barangay President

HON. RICARDO L. GIVA
SB Member

HON. PAOLO ANTONIO C. LAURENTE
SB Member

HON. EDUARDO E. TOLEDO
SB Member

HON. ROMEO N. ALBARIDA
SB Member

HON. ARTEMIO T. ALMOROTO
SB Member

HON. JOSE N. DENOY
SB Member

HON. EVANGELINE C. CARNO
SB Member

HON. ORLANDO G. VIACRUSIS
SB Member

MUNICIPAL ORDINANCE NO. 152
(Proposed Municipal Ordinance No. 161)

AN ORDINANCE PROHIBITING LENDING INSTITUTIONS FROM ACCEPTING CASH CARDS, AUTOMATED TELLER MACHINE (ATM) CARDS, UCT AS COLLATERAL FROM BENEFICIARIES OF 4PS, SENIOR CITIZENS SOCIAL PENSION AND ALL OTHER SOCIAL PENSION PROGRAMS OF THE GOVERNMENT.

Author: Honorable Evangeline C. Carno

Be it ordained by the Sangguniang Bayan of Matag-ob, Leyte in regular session assembled, that:

Section 1. Short Title. This ordinance shall be known as the anti-Cash Card collateralization ordinance of Matag-ob, Leyte.

Section 2. Objective. This ordinance is intended to provide security to our social pensioners and 4Ps beneficiaries from the clutches of loan sharks and other lending institutions that usually charge exorbitant interest rates.

Section 3. Definition of Terms. The following terms, when used in the implementation of this ordinance shall mean as follows:

- a. Lending Institutions – any bank, savings and loan association, insurance company or other organization or person regularly engaged in the business of lending money, guaranteeing loans for profit.
- b. Loan Sharks – a money lender who charges extremely high rates of interest, typically under illegal conditions
- c. ATM Card/Cash Card – Automated Teller Machine Card
- d. UCT Card – Unconditional Cash Transfer Card
- e. 4Ps – Pantawid Pamilyang Pilipino Program

Section 4. Prohibition. Taking of ATM Card, Cash Card, UCT and the likes of social pensioners, 4Ps beneficiaries and the likes as collateral for loan payment is prohibited.

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MUNICIPAL ORDINANCE NO. 152
(Proposed Municipal Ordinance No. 161)
Author: Honorable Evangeline C. Carno
April 11, 2023





HON. JOEL N. DENOY
SB Member

HON. EVANGELINE C. CARNO
SB Member

HON. ORLANDO G. VIACRUSIS
SB Member

HON. EDUARDO E. TOLEDO
SB Member

The usual practice of lending institutions and other individuals who extends loan to social pensioners and 4Ps beneficiaries is to take the ATM Cards/Cash Cards of borrowers so that they seemingly become the owner of these cash cards is highly unacceptable, not to mention that it is violative of the provisions of RA 9994 (Social Pension) and RA 11310 (4Ps).

No person including but not limited to the pensioner himself to use his/her cash card for any social pension program as collateral for loans.

Section 5. Penalty Clause. Any person natural or juridical, found violating any provision of this ordinance shall be penalized as follows:

First offense – fine of 1,000.00

Second offense – fine of 1,500.00

Third offense – fine of 2,500 or imprisonment of Ten (10) days or both such fine and imprisonment at the discretion of the court.

Section 6. Repealing Clause. Any ordinances inconsistent herewith is hereby deemed or modified accordingly.

Section 7. Separability Clause. If any portion or provision of this Ordinance is declared invalid, unlawful, or unconstitutional, the remaining portions or provisions thereof, which are not affected thereby, shall remain in full force and effect.

Section 8. Effectivity. This Ordinance shall take effect fifteen (15) days after its posting and publication at any conspicuous places in the Local Government of Matag-ob, Leyte.

ENACTED this 11th. Day of April 2023.

Carried Unanimously.

I HEREBY to the correctness of the foregoing Municipal Ordinance No. 152 series 2023, duly enacted by the Sangguniang Bayan of Matag-ob, Leyte.

ANA MARIA SANORIA-ECIJA
Secretary to the Sanggunian

ATTESTED:

HONORABLE ROMEO N. ALBARIDA
SB Member

HONORABLE ARTEMIO T. ALMOROTO
SB Member

HON. MARTIN LUTHER P. VELARDE
SK Federation President

HON. RODOLFO N. SUMIN
Liga ng mga Barangay President

HON. RICARDO L. GIVA
SB Member

HON. PAOLO ANTONIO C. LAURENTE
SB Member





HONORABLE JOEL N. DENOY ^{10/02/10} HONORABLE EVANGELINE C. CARNO
SB Member SB Member

HONORABLE ORLANDO G. VIACRUSIS HONORABLE EDUARDO E. TOLEDO
SB Member SB Member

HONORABLE PAOLO ANTONIO C. LAURENTE HONORABLE RICARDO L. GIVA
SB Member SB Member

RODOLFO N. SUNIR HONORABLE MARTIN LUTHER P. VELARDE
Ex-Officio Member, LnB President Ex-Officio Member, SK Federation President

HONORABLE VINCENT LYNBERN P. TACOY
Municipal Vice-Mayor
Presiding Officer

APPROVED:

HONORABLE BERNANDINO G. TACOY
Municipal Mayor

24 APR 2023

Date Signed

HON. ROMEO N. ALBARIDA
SB Member

HON. ABELMIO T. ALMOROTO
SB Member