

THIRD DIVISION

[G.R. No. 187401, September 17, 2014]

**MA. ROSARIO P. CAMPOS, PETITIONER, VS. PEOPLE OF THE
PHILIPPINES AND FIRST WOMEN'S CREDIT CORPORATION,
RESPONDENTS.**

R E S O L U T I O N

REYES, J.:

This resolves the petition for review on *certiorari* filed by petitioner Ma. Rosario P. Campos (Campos) to assail the Decision^[1] dated July 21, 2008 and Resolution^[2] dated February 16, 2009 of the Court of Appeals (CA) in CA-G.R. CR No. 31468, which affirmed the conviction of Campos for fourteen (14) counts of violation of Batas Pambansa Bilang 22 (B.P. 22), otherwise known as The Bouncing Checks Law.

On March 17, 1995, Campos obtained a loan, payable on installments, from respondent First Women's Credit Corporation (FWCC) in the amount of P50,000.00. She issued several postdated checks in favor of FWCC to cover the agreed installment payments.^[3] Fourteen of these checks drawn against her Current Account No. 6005-05449-92 with BPI Family Bank-Head Office, however, were dishonored when presented for payment, particularly:

Check No.	Date	Amount
138609	August 15, 1995	P3,333.33
138610	August 30, 1995	P3,333.33
138611	September 15, 1995	P3,333.33
138612	September 30, 1995	P3,333.33
138613	October 15, 1995	P3,333.33
138614	October 30, 1995	P3,333.33
138615	November 15, 1995	P3,333.33
138616	November 30, 1995	P3,333.33
138617	December 15, 1995	P3,333.33
138618	December 31, 1995	P3,333.33
138619	January 15, 1996	P3,333.33
138620	January 31, 1996	P3,333.33
138621	February 15, 1996	P3,333.33
138622	February 28, 1996	<u>P3,333.33</u>
		P46,666.62

The checks were declared by the drawee bank to be drawn against a "closed account."^[4]

After Campos failed to satisfy her outstanding obligation with FWCC despite demand, she was charged before the Metropolitan Trial Court (MeTC) of Pasay City, Branch 48, with violations of B.P. 22. Campos was tried *in absentia*, as she failed to

attend court proceedings after being arraigned.^[5]

On December 7, 1999, the MeTC rendered its decision with dispositive portion that reads:

WHEREFORE, all the foregoing considered, the accused is hereby CONVICTED of fourteen (14) counts of violations of BATAS PAMBANSA BLG. 22. She is hereby sentenced to suffer the penalty of six (6) months imprisonment for each violation and to indemnify the complainant the sum of P46,666.62 representing the total value of the checks, plus legal interest from date of default until full payment.

With costs.

SO ORDERED.^[6]

Feeling aggrieved, Campos appealed to the Regional Trial Court (RTC). On July 30, 2007, the RTC of Pasay City, Branch 108 rendered its decision upholding Campos' conviction. A motion for reconsideration filed by Campos was denied for lack of merit.^[7]

Unyielding, Campos appealed the RTC decision to the CA, which rendered on July 21, 2008 its decision^[8] affirming the ruling of the RTC. Campos moved to reconsider, but her motion was denied via a Resolution^[9] dated February 16, 2009. Hence, this petition for review on certiorari which cites the following issues:

1. WHETHER OR NOT A DEMAND LETTER THAT WAS SENT THROUGH REGISTERED MAIL IS SUFFICIENT TO SATISFY THE REQUIREMENTS OF [B.P. 22] AS TO KNOWLEDGE OF THE FACT OF THE DISHONOR OF THE SUBJECT CHECKS.
2. WHETHER OR NOT [CAMPOS'] WANT OF INFORMATION OF THE FACT OF THE CHECKS' DISHONOR AND HER SUBSEQUENT ARRANGEMENTS FOR THEIR PAYMENT [ARE] TANTAMOUNT TO GOOD FAITH SO AS TO PERSUADE THIS HONORABLE SUPREME COURT TO EXERCISE ITS EQUITY POWERS AND TO LEND SUCCOR TO [CAMPOS'] CASE.^[10]

Campos argues that the crime's element requiring her knowledge at the time of the check's issuance that she did not have sufficient funds with the drawee bank for the payment of the check in full upon presentment was not established by the prosecution. She denies having received a notice of dishonor from FWCC. Insisting on an acquittal, Campos discredits the MeTC's reliance on a supposed notice of dishonor that was sent to her by FWCC through registered mail. She also invokes good faith as she allegedly made arrangements with FWCC for the payment of her obligation after the subject checks were dishonored.

The petition lacks merit.