

JULY 2025

CREATIVE ANALYSIS

# BITPINAS DOF ISSUE

PREPARED BY NEZ URBINA

# WHAT'S INTERESTING

Visual layout  
choices and  
audience biases  
shaped a wave of  
*misinterpretation.*

- How a visual layout can affect audience perception and understanding of certain topics
- How a biased audience interpret the headlines of an article

# THE SITUATION

BitPinas posted a news on Facebook with the headline, ***“May Tax Na Rin! Interest on Long-Term Savings Now Taxed 20%”***, and on the Facebook image post, the phrase ***“Savings Now Taxed 20%”*** is highlighted in uppercase and in bright yellow color.



## THE SITUATION

Based on the article, this 20% is the new rate being imposed on interests earnings from both peso and foreign currency accounts, regardless of term or currency, and it replaces the previous tiered preferential tax system, and this will take effect beginning July 1, 2025. This simply means that there had been tax imposed on deposit accounts even before.

Now, this post was **misinterpreted** by the audience with the following:

- *"Max Tax Na Rin!"*
- *"Savings Now Taxed 20%"* being highlighted all caps and in yellow



# THE SITUATION

The **headline seemed to imply** that (1) *this is a new tax policy on deposit accounts* and (2) *people's money deposited in bank accounts will be deducted some peso due to the 20% final withholding tax*. The post became viral and reposted by people with their own opinions:



## THE SITUATION

The Department of Finance commented on BitPinas's post, calling them out about posting fake news.

Though the article was accurate, the visual supporting it had **unintentionally** distorted its message.



Department of Finance

Dear BitPinas,

We are concerned by the inaccurate manner in which CMEPA was presented in your recent coverage.

The claim that interest income on long-term deposits is “now” also being taxed [“May tax na rin!”] is misleading. They’ve long been subject to tax, although at preferential-lower-rates.

CMEPA did not introduce a new tax, it merely standardized the rate across all interest income to simplify compliance, eliminate confusion, and correct a system that disproportionately benefited the wealthy.

More than 99.6% of total bank deposits have been subject to the 20% rate since 1998. CMEPA simply ensured that the remaining 0.4% is now treated equally under the law.

We also wish to clarify that CMEPA is not taxing the actual bank deposits. The way the phrase “savings now taxed 20%” was highlighted in your post may have unintentionally given that impression to your audience.

We hope this helps bring greater clarity to your readers. You can read our full statement here: <https://www.dof.gov.ph/dof-calls-out-fake-news-cmepa.../>

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# HOW DID BITPINAS ADDRESS THE SITUATION

BitPinas responded to the DOF's comment and replaced the Facebook post with a **new headline, simplified and straightforward.**



Author

BitPinas

Hi **Department of Finance!** We acknowledge your concern regarding the phrasing of our previous social media caption. We would like to explain:

The full headline:

[In White] May Tax Na Rin! Interest on Long-Term

[In Yellow] Savings Now Taxed 20%

^ Our intention was to refer specifically to new long-term deposits (5 years and above beginning July 1) that were previously exempt from tax and are now covered by the standardized 20% rate.

We'd also like to emphasize that our full articles on BitPinas clearly explain that CMEPA does not impose a new tax, but rather standardizes existing tax treatment and is not retroactive. Please refer to the following articles:

CMEPA: How the New Capital Markets Law Will Lower Taxes and Boost Investments: <https://bitpinas.com/regulation/capital-markets-law/>

SEC's New Chair Expresses Support on DOF Chief Recto's Investor-Friendly Policies: <https://bitpinas.com/regulation/new-sec-leadership/>

New CMEPA Law Ends Tax Breaks on Long-term Savings, Imposes 20% Flat Rate: <https://bitpinas.com/fintech/banks-20-pct-tax/>

DOF Clarifies: CMEPA Is Not a New Tax, But a Move Toward Fairness: <https://bitpinas.com/fintech/dof-clarifies-cmeпа/>

That said, we understand how the graphic design and emphasis may have unintentionally caused confusion, and we apologize for this. We are currently reviewing our visual templates and headline phrasing to prevent future misinterpretation. The specific graphic in question has also been updated to better reflect our intended message.

We appreciate your guidance and remain committed to ensuring that our reporting is both accurate and accessible to our readers.

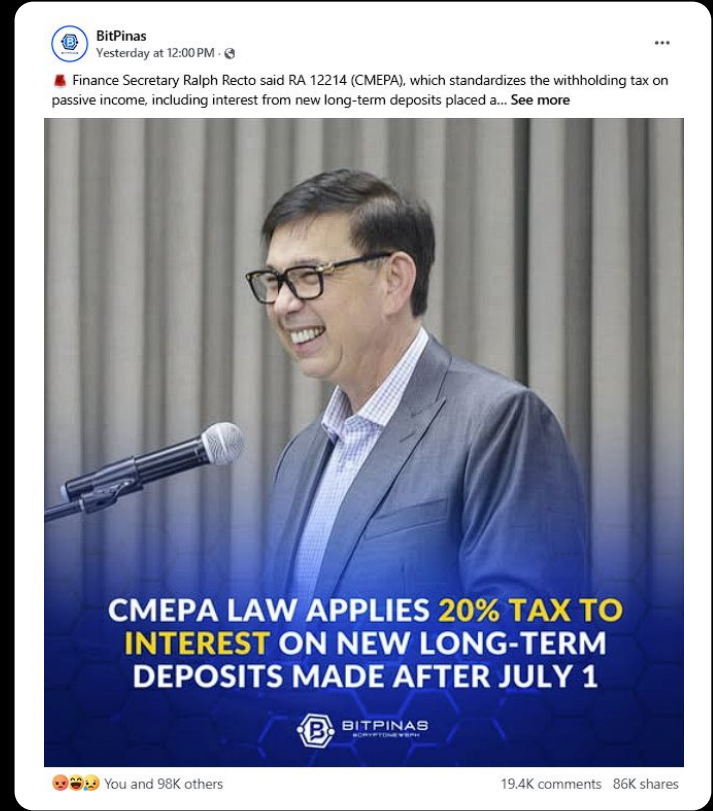
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# WHAT CAN WE LEARN FROM THIS SITUATION

- **Intent vs. Impact**

text hierarchy and text  
layout for headlines

- what is our goal in laying out the headline in certain styles?
- are we doing this style of text for the sake of looking trendy or artsy?
- will our audience understand the emphasis the way we intended?

# WHAT CAN WE LEARN FROM THIS SITUATION

- **Headlines as Emotional Triggers**

writing catchy headlines

- what is our goal in writing this headline? do we want to catch attention?
- how can we write an inviting headline without compromising the value of the article?
- can the headlines be provocative without being misleading?

# WHAT CAN WE LEARN FROM THIS SITUATION

- Audience Bias\* and Interpretation

a biased audience affects how they perceive news headlines

- what are the biases or assumptions does our audience carry?
- how will they react to this particular headline?
- will this certain headline amplify public anxiety or emotions?

Reference: [Cued up: How audience demographics influence reliance on news cues, confirmation bias and confidence in identifying misinformation. Amber Hinsley \(2021\)](#)

# CONCLUSION

- ✓ We have the responsibility behind how we present information visually
- ✓ Intent must guide execution (clarity first, creativity second)

If we're going viral, we want to go **viral for the right reasons**

# Thank you

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