

UAE granting tariff breaks to up to 95% of PHL exports

THE Philippine-United Arab Emirates (UAE) Comprehensive Economic Partnership Agreement (CEPA) will grant preferential tariff treatment to 95% of Philippine exports, the Department of Trade and Industry said.

"(This will help) manufacturers expand exports, scale up production, and generate more jobs at home," the DTI said in a statement late Tuesday.

The deal, which marked the country's first free trade agreement (FTA) with a Middle Eastern country, is expected to benefit industries like personal care and cosmetics, food products, electronic equipment, automotive and aircraft parts, and textiles and apparel.

Philippine Exporters Confederation, Inc. President Sergio R. Ortiz-Luis, Jr. said the agreement is a major boost for exporters and the country as a whole.

"The UAE is not only one of our important export destinations but also a strategic hub for global trade," he said in a statement.

"This agreement will help Philippine exporters expand their presence in the Middle East and beyond, while creating new opportunities for investment, jobs, and inclusive growth at home," he added.

Ferdinand A. Ferrer, president of the Philippine Chamber of Commerce and Industry, also welcomed the agreement, citing its



PRESIDENTIAL COMMUNICATIONS OFFICE
PHILIPPINE President Ferdinand R. Marcos, Jr. with UAE President Sheikh Mohamed bin Zayed Al Nahyan.

role in giving exporters and small and medium enterprises (SMEs) greater access to a high-income and highly-connected market.

"The UAE serves not only as a major destination for Philippine exports but also as a global gateway linking Asia, the Middle East, Africa, and Europe," he said via Viber.

"With CEPA, exporters, investors, and SMEs now have a stronger platform to grow — not only in the UAE but across the wider Middle East and beyond," he added.

He said the agreement will help the Philippines reduce reliance on a limited number of export markets, making its "trade more resilient and better positioned for long-term growth."

The CEPA is also expected to create opportunities in digital and professional services, allowing providers in the information technology and business process management, healthcare, and tourism industries to compete under more predictable and non-discriminatory conditions.

The agreement also contains specific provision for micro, small and medium-sized enterprises (MSMEs).

"Finally, we have an agreement that will now allow our small businesses to export products, offer services, and partner with UAE companies more easily," Mr. Ferrer said.

"This CEPA aligns with our national export growth strategies by providing clearer rules, lower

tariffs, and greater predictability for exports," Mr. Ortiz-Luis said.

"It not only benefits established exporters but also creates pathways for MSMEs to scale up, compete internationally, and contribute to inclusive growth across Filipino communities," he added.

Foreign Buyers Association of the Philippines President Robert M. Young said the CEPA will serve as a booster to garments and textile exports to the UAE.

"Demand from the UAE is increasing, accounting for \$13 million in exports of both knitted and woven clothing articles in 2024," he said via Viber.

"CEPA is giving preferential (duty exemption to) up to 95% of Philippine-made apparel. This shows that the Middle East can be a lucrative market worth exploring," he added.

The IT and Business Process Association of the Philippines (IBPAP) said the CEPA with the UAE comes at a time when Middle Eastern economies are accelerating their digital transformation.

"For the IT-BPM sector, CEPA strengthens the Philippines' value

proposition as a trusted digital services hub by encouraging greater investment flows, supporting innovation, and expanding opportunities for job creation for digital Filipino workers," IBPAP President Jonathan R. Madrid said via Viber. — **Justine Irish D. Tabile**

100% foreign ownership rules seen easing Abu Dhabi oil company's PHL expansion

THE PHILIPPINES is "ready and open" for major foreign oil companies, including Abu Dhabi National Oil Co. (ADNOC), seeking to expand their presence in the country, Trade Secretary Ma. Cristina A. Roque said, citing deregulation rules that allow full foreign ownership in parts of the energy business.

In a statement on Wednesday, Ms. Roque noted that Republic Act 8479 or the Downstream Oil Industry Deregulation Act, allows 100% foreign ownership in refining and distribution.

ADNOC is a state-owned oil company of Abu Dhabi and one of the largest oil companies by production in the world.

"ADNOC shared plans to update a proposed PHL-UAE supply agreement and the establishment of a strategic petroleum depot in Subic or La Union, aimed at enhancing the Philippines' energy security and supply resilience," the DTI said in a separate social media post on Wednesday.

The Philippines signed a Comprehensive Economic Partnership Agreement with the UAE, which is expected to raise Philippine exports to the Gulf state by 9.13% and expand access for professionals and businesses.

Ms. Roque and Finance Secretary Frederick D. Go met UAE Minister of Industry and Advanced Technology Sultan Ahmed Al Jaber, who also chairs ADNOC.

"Our engagement with ADNOC is part of the Philippines' continuous efforts to secure a reliable, affordable, and competitive energy supply," Mr. Go said.

"Through the Philippines-UAE CEPA, we seek to build long-term partnerships with UAE companies that will strengthen energy security and expand opportunities for Filipino workers and businesses," he added.

ADNOC operates a Philippine logistics arm supporting the country's first LNG import terminal in Batangas.

ADNOC has participated in spot tenders with Philippine energy groups like First Gen and San Miguel, which the Philippine government is pushing to expand to longer-term and aggregated supply deals.

"In April 2022, ADNOC Logistics & Services and AG&P signed a long-term charter agreement for the Floating Storage Unit ISH, which supports the country's first LNG import terminal in Batangas Bay," it added. — **Aubrey Rose A. Inosante**

Polish pork from zones not affected by ASF to be allowed for import

THE PHILIPPINES entered into a bilateral regionalization agreement with Poland that will allow the resumption of pork imports from parts of that country not affected by African Swine Fever (ASF).

According to Department of Agriculture (DA) Memorandum Order (MO) No. 1, signed on Jan. 14, the Philippines adopted an ASF regionalization scheme for Poland in lieu of a blanket ban on products from the entire country regardless of the outbreak's location. The regionalization measure is authorized by DA Administrative Circular No. 12, series of 2025.

According to the MO, the Bureau of Animal Industry reviewed documentary submissions from Polish veterinary authorities and concluded that "Poland maintains sufficient veterinary oversight and has established necessary control and mitigating measures against ASF, ensuring that there is low risk of importing swine products, and by-products, including meat from identified proposed zones for recognition."

ASF is a highly contagious viral disease lethal to swine and wild boars. — **Vonn Andrei E. Villamuel**

Visayas power issues stem from dependence on other grids

THE Department of Energy (DoE) said it is expecting power issues in the Visayas due to its dependence on other grids for supply.

In the course of preparing its three-year power outlook, the DoE flagged the Visayas as a problem area also due to the termination of some renewable energy (RE) contracts.

"For Luzon, there should enough power. It's more in the Visayas area. Because of the problem in Visayas, then Mindanao will be affected because they export power to Visayas," Energy Secretary Sharon S. Garin told reporters on Tuesday.

Regarding the terminated RE contracts, Ms. Garin said the service contracts were canceled due to the developers' failure to deliver on their commitments.

Some of these projects were awarded through application and the previous green energy auction (GEA) rounds.

"Maybe had the projects come in for GEA-1 and GEA-2, then this would not even be an issue. So, projections for 2026, 2027, and 2028, basically show that we have to catch up because of the failure of the GEA winners to deliver," Ms. Garin said.

The final energy outlook is awaiting adjustment and recalculation of forecasts and assumptions "but we'll be ready within a month," she said.

Among the aspects being reviewed are the scheduling of planned outages in order that they do not take place during the high-demand dry season.

"We're rescheduling everything, coordinating also with the ERC (Energy Regulatory Commission) on that," she said.

Ms. Garin said programs are in place to minimize the possibility of power rationing in the Visayas that will require blackouts.

"We have the LP (Interruptible Load Program), energy conservation efforts, rooftop solar programs. We're

adding also to our bunker reserves," she said. "It's just extra work but the DoE is working on it and assessing what we will be doing come summer 2026," Ms. Garin said.

Last year, the DoE forecast a peak demand of 14,769 megawatts (MW) for Luzon, 3,111 MW for the Visayas, and 2,789 MW for Mindanao.

The National Grid Corp. of the Philippines (NGCP) said that the projected peaks are expected to continue increasing.

"It will always increase. And the drivers are the same. Population, economic activity, and development, etc.," NGCP Spokesperson Cynthia P. Alabanza said in a briefing on Wednesday.

Ms. Alabanza said the Grid Operating and Maintenance Program, which includes the proposed three-year maintenance outages of grid and system operations, has been approved by the DoE. — **Sheldeen Joy Talavera**



OPINION

My AI-powered bar review journey

On Jan. 7, the Office of the 2025 Bar Chairperson announced the results of the 2025 Bar Exams. Of the 11,420 examinees, 5,594 successfully hurdled the Bar Exam for a passing rate of 48.98%. In recent years, the passing rate has swung wildly: 72.28% in 2020-21, 43.47% in 2022, 36.77% in 2023, and 37.84% in 2024.

These numbers underscore a reality every bar taker understands: the Philippine Bar is among the toughest exams in the world. Aside from being the only professional licensure examination administered by the Supreme Court, it is purely essay based, spans an entire week with three full testing days in September, and demands mastery of political law, civil law, criminal law, labor law, commercial and taxation law, remedial law, and legal and judicial ethics.

BUILDING A TECH-ASSISTED STUDY ROUTINE

As an examinee preparing for the 2025 bar exam, I crafted a study plan that treated the Bar syllabus as my bible, following it methodically until I was confident that no principle, concept, or doctrine had been left untouched. What kept me up at night, however, was not whether I would put in the hours, but whether I would be able to retain and retrieve what I was studying when it mattered.

That was where artificial intelligence (AI) stepped in. Alongside the mental

TAXWISE OR OTHERWISE JOSE LUIS M. YUPANGCO

and emotional discipline that bar review demands, I decided to adopt a study plan built around a digital and tech-driven framework. AI became my constant, quiet study partner and personal coach that helped turn the overwhelming volume of readings into manageable, organized, and test-ready knowledge.

FROM SELF-MADE NOTES TO AI-GENERATED BAR DRILLS

I entered the review period with one major asset: my own personal notes from law school. These were my own distilled summaries of readings, lectures, and cases culled from my classes, organized in a way that matched the Bar syllabus, and reflected how I understood the law. Instead of experimenting with new reviewers, I turned my notes into the backbone of an AI-enhanced study system.

My process was simple but powerful. I fed portions of my notes into AI and ask it to transform them into bar-type review materials. A typical prompt looked like this:

Here are my notes for the topic "Refund of Erroneously or Excessively Paid Taxes under Section 229 of the

Tax Code." Please create bar exam style questions to test all relevant principles, rules, doctrines, as well as the amendments introduced by the Ease of Paying Taxes (EoPT) law in relation to this topic, which I will answer, and you will grade my answer afterwards as if you were a bar examiner. Give feedback on where I can improve.

The AI responded by generating essay questions, drills, question and answer sets, mnemonics, and memory techniques tailored specifically to my own summaries. It then evaluated my answers and pointed out gaps, weak reasoning, or missing legal bases. Instead of passive reading, my notes were transformed into an active testing engine with immediate, targeted feedback on how to improve.

Whenever a doctrine or provision felt unclear, I asked the AI to restate the rule in simpler terms and provide practical examples. Once the concept clicked, I then used AI to transform those same principles drawn from codal provisions and jurisprudential perspectives, into potential bar exam problems. Over time, topics that once felt intimidating became more familiar, understandable, and relatable.

All that work paid off when I finally took the exam in September. By then, I had answered so many AI-generated questions that very few issues felt completely new. The difficult questions I

encountered in the exam all echoed patterns I had already seen in the AI-generated drills. The real advantage was not that the questions were identical, but that my mind had been trained to recognize the legal issues quickly and respond with clear, structured, and confident answers because of the timely feedback the AI provided after every practice response to the questions it generated. Because AI had forced me to apply the law repeatedly, I could respond calmly and methodically when faced with similar issues during the actual exam.

THE RESULT AND THE ROAD AHEAD

On the day that results were released, I deliberately stepped away from my devices and spent the day trying not to think about whether my name would appear on the list of successful examinees. My parents and siblings were the ones who called with the good news. What I felt most was contentment and relief that the months of intense preparation had done their work and that I would not have to repeat the bar review cycle.

One piece of advice I can give to the 2026 Bar candidates is to make use of technology in preparing for the bar. While AI is not a magic solution and cannot replace the discipline of reading codals or understanding doctrine, it is a powerful amplifier. It can convert personal notes into dynamic, adaptive

reviewers; simulate the bar examination environment; and sharpen both retention and analysis. For me, repeatedly encountering codal principles and doctrines in question and answer format trained my mind to think and answer like a lawyer, to anticipate how examiners might frame issues, to structure answers properly, and to give responsive, legally grounded conclusions. Embracing both tradition and innovation allowed me to walk into the exam room not only well-read, but also well-trained to think, write, and respond like a lawyer.

Congratulations to all successful examinees of the 2025 Bar. I look forward to signing the Roll of Attorneys and reciting the Lawyer's Oath with you, as we soon — and officially — become *panoyeros* and *panoyeras* in the profession we have all diligently prepared to join.

The views or opinions expressed in this article are solely those of the author and do not necessarily represent those of Isla Lipana & Co. The content is for general information purposes only, and should not be used as a substitute for specific advice.



JOSE LUIS M. YUPANGCO is a manager in the Tax Services department of Isla Lipana & Co., the Philippine member firm of the PwC network.