

## PREFERENTIAL TREATMENT

In all public and private offices providers of public services, there must be a special window. However, in case it is missing, the beneficiary will have priority.

ACODECO will supervise that any establishment that must grant a discount keeps a poster with this information in a visible place.

### ACODECO CENTRAL OFFICE:

Panamá, Vía Fernández de Córdoba, Plaza Córdoba

**TELEPHONE:**  
510-1300



## ACODECO REGIONAL OFFICES LOCATIONS:

CITIES	TELEPHONE
Bocas del Toro	Telefax: 758-5395
Coclé	Telefax: 997-9423
Chiriquí	Tel: 775-2536
Herrera	Tel: 996-5623 Telefax: 996-4004
Los Santos	Telefax: 994-1791
Veraguas	Telefax: 998-4302
Panamá Oeste	Tel: 253-1295
Panamá Este	Telefax: 295-6913
Darién	Telefax: 299-5190

### PERMANENT ATTENTION MODULES

Albrook Mall, Metromall, Westland Mall  
11am - 7pm

Information adapted from:  
[www.acodeco.gob.pa](http://www.acodeco.gob.pa)



**KRAEMER & KRAEMER**  
*Business, Tax, Real Estate & Immigration Law*

## RETIREES, PENSIONERS, AND SENIOR CITIZENS

**LAW 6 OF JUNE 16,  
1987**



# K

## WHO ARE THE BENEFICIARIES?

Senior citizens:

a)



Women from the age of 55



Men from the age of 60

b) Retirees or pensioners



The beneficiaries of this law will prove their status in one of these ways:

1. Personal identity card
2. Retired or pensioner's card



Foreigners resident in the national territory who wish to avail themselves of the rights granted by Act 6 of 1987 must submit one of these two:

1. Resident's card
2. Migration card showing status as retired or pensioned

## BENEFITS



### Recreation and Entertainment

-Movies, theaters, sports and more public shows (doesn't apply to non-profit activities).

50%



### Public Transport

-Intercity buses, trains, boats and ships.  
-Airline tickets of domestic and foreign companies.

30%

25%



### Hotels, Motels and Pensions

-Monday to Thursday.  
-Friday, Saturday and Sunday.

50%

30%



### Restaurants

-Individual food consumption.  
-Fast food show with franchises (excluding fondas).

25%

15%



### Hospitals and Private Clinics

-Total service account.

15%



### Pharmacies

-Of the value of the medicines.

20%



### Medical Services

-Fees for medical and surgical consultations.  
-Dental and optometric services.

20%

15%



### Technical and Professional Services

-Fee for technical and professional services.  
-Prosthesis, apparatus and accessories of help.

20%

20%

## BENEFITS



### Personal and Business Loans

-Expenses or closing commission on transactions.

50%



### Interest Rate

-Banks, finance companies, cooperatives and credit institutions.

15%



### Mortgage Loan Interest Rate

-Housing for own use.

1%



### Passports

50%



### Airport Taxes

50%



### Electricity Rates

-Up to 600 kilowatts.  
-Residential account.

25%



### Telephone Service

-Residential account in the name of the beneficiary, one line.

25%



### Water Consumption

-Residential account in the name of the beneficiary, one line.

25%



### Hiring of Funeral Services

-Buying a coffin and urn.

20%