SEC ADVISORY

This is to inform the public that "**DINERO**" and its affiliate, "**KAI INVESTMENT**", are **NOT AUTHORIZED TO SOLICIT INVESTMENTS FROM THE PUBLIC.**

The public is hereby warned about the investment-taking activities of **DINERO** and **KAI INVESTMENT**, entities that **are neither registered with nor authorized** by the Securities and Exchange Commission (SEC) to solicit investments from the public pursuant to Republic Act No. 8799, otherwise known as the Securities Regulation Code (SRC).

DINERO and **KAI INVESTMENT**, through their agents, enticed the public to invest money ranging from **one thousand pesos (Php 1,000.00) to as high as five hundred fifty thousand pesos (Php**

550,000.00), with the promise of **a guaranteed profit of thirty percent (30%) to fifty percent (50%) in just ten (10) days.** This scheme constitutes clear violations of Sections 8, 26 and 28 of the SRC and Section 11 in relation to Section 3(f) of Republic Act No. 11765, otherwise known as the Financial Products and Services Consumer Protection Act (FCPA).

DINERO and **KAI INVESTMENT** likewise offer a **commission equivalent to ten percent (10%) of the investment** received from the referals made by its agents or investors.

In this regard, the public is reminded that an investment contract, which is a form of security, exists when there is an investment or placement of money in a common enterprise with a reasonable expectation of profits to be derived primarily from the efforts of others. This characteristic is prominent in the schemes propagated by **DINERO** and **KAI INVESTMENT**.

Under the SRC, the offer and sale of securities must be registered with the SEC, and the issuing entity and its agents must posses the appropriate registration and license to offer and sell such securities to the public.

Based on the SEC's database, **DINERO and KAI INVESTMENT, are NOT REGISTERED as corporations or partnerships and are OPERATING WITHOUT THE NECESSARY LICENSE OR AUTHORITY** to solicit, accept, or take investments from the public, nor to issue investment contracts or any forms of securities as defined under Section 3 of the SRC.

Moreover, the schemes employed by **DINERO** and **KAI INVESTMENT** bear the characteristics of a ***Ponzi* scheme,** wherein money from new investors is used to pay "profits" to earlier investors. Such schemes are designed to benefit top recruiters and early participants, to the detriment of subsequent participants once new investors become scarce.

The SEC cautions the public that promises of high returns in a short period of time are characteristic of fraudulent investment activities, including *Ponzi* schemes, which derive payouts from incoming investments rather than legitimate business activities.

Accordingly, the public is strongly advised **NOT TO INVEST** or continue investing in any scheme being offered by individuals or groups representing or promoting of **DINERO** and **KAI INVESTMENT**.

HONEYLYN C. SARTE alias "AMARA", JOYLYN D. SEDO, GENEVIEVE L. ENRIQUEZ, ISIS A. JIMENEA, JOSEPHINE C. GOKOTANO, RYUCHI I. SASAKI, ALFATAH S. PIANG, and other iindividuals acting as **brokers, dealers, salesmen, agents, recruiters, influencers, and endorsers** of **DINERO** and **KAI INVESTMENT** in convincing people to invest in the offered scheme, and those involved in solicitations and recruitment, may be prosecuted and held criminally liable under Section 28 of the SRC. They may face **a maximum fine of five million pesos (Php5,000,000.00), imprisonment of up to twenty-one (21) years, or both**, pursuant to Section 73 of the SRC as well as penalties under the Revised Penal Code and other applicable laws.

Those who have been victimized or have information relating to the operations of **DINERO** or **KAI INVESTMENT** may report to the **SEC Enforcement and Investor Protection Department (EIPD) at epd@sec.gov.ph** or contact the nearest SEC Extension Office.

For guidance of the public.

Makati City, 20 November 2025.