ADVISORY

"MISUSE OF BANKO SENTRAL NG PILIPINAS (BSP) AND UNA FINANCING CORPORATIONNAMES IN CONNECTION WITH ADVANCE FEE SCAMS"

In view of the Bangko Sentral ng Pilipinas (BSP) Public Advisory dated 29 October 2025 regarding reports that certain individuals have been invoking the BSP logo, name, and personnel, as well as the name of UNA Financing Corporation, to lend an appearance of legitimacy to their activities, the Securities and Exchange Commission (SEC) joins the BSP in reminding the public to exercise vigilance when dealing with individuals or entities claiming any connection with legitimate financing companies or government regulators.

The BSP has clarified that it has no connection with these activities, and that the misuse of its logo and the name of UNA Financing Corporation was unauthorized. Following the BSP's referral, the matter was endorsed to the SEC Enforcement and Investor Protection Department (EIPD) for appropriate action.

<u>SEC Action and Findings</u>

The SEC–EIPD conducted a conference with UNA Financing Corporation, which categorically denied involvement in the alleged fraudulent activities. The company executed an Affidavit of Denial and issued a public statement asserting that its lending procedures do not resemble the methods described in the complaints.

While the SEC continues to monitor any related reports, no verified violations under the Securities Regulation Code or the Lending Company Regulation Act have been established against the company based on the information available to date.

Accordingly, the SEC emphasizes that the name of UNA Financing Corporation appears to have been used without authorization, consistent with BSP's findings. The SEC encourages the public to exercise independent verification before engaging in any financial transaction.

<u>General Reminder on Advance Fee Scams</u>

The SEC reiterates its warning against Advance Fee Scams, wherein victims are promised loans, investments, or prizes in exchange for the payment of an advance or processing fee. These fraudulent solicitations are commonly conducted through text messages, emails, or social media by persons misrepresenting legitimate institutions.

The public is advised not to remit money or share personal information with unverified parties and to ensure that entities offering loans or investments are duly registered and licensed by the appropriate regulatory authorities.

Individuals who may have encountered similar schemes are encouraged to report these to the SEC Enforcement and Investor Protection Department (EIPD) at epd@sec.gov.ph.

Misrepresentation of government agencies or legitimate companies constitutes a serious violation of law and may be subject to criminal, civil, or administrative action.The SEC enjoins the public to stay vigilant, verify before transacting, and immediately report suspicious activities to proper authorities.

For the information and guidance of the public.

Issued on 04 November 2025 in Makati City, Philippines.