

PAALALA

Ipinapaalala sa publiko na ang mga sumusunod na Online Lending Platforms (“OLPs”) ay **hindi awtorisado** at **hindi pinapahintulutan** ng Securities and Exchange Commission (“SEC”) na **mag-alok, magproseso, o magpa-utang** sa publiko, sa pamamagitan ng mga platforms tulad ng **Google Play Store**, dahil **sila ay lumalabag** sa itinakdang **moratorium** sa ilalim ng **SEC Memorandum Circular No. 10, Series of 2021**, na epektibo mula noong **02 Nobyembre 2021**, na nagbabawal sa paglulunsad, pagpaparehistro, pagtanggap ng bagong users, at pagpapatakbo ng mga bagong OLPs.

Ang pagpapatuloy ng mga nabanggit na OLPs na magpautang **nang walang otorisasyon** ay itinuturing na **paglabag** sa umiiral na mga regulasyon ng SEC at maaaring magresulta sa **pagpataw ng administrative sanctions**, kabilang ang **cease and desist orders**, **permanent closure**, **blacklisting**, at **pag-file ng kaso** alinsunod sa **Lending Company Regulation Act**, **Financing Company Act**, **Financial Products and Services Consumer Protection Act**, **Data Privacy Act** at **kaukulang Implementing Rules and Regulations**.

1. **PesoMate - Flexible Loan**
<https://play.google.com/store/apps/details?id=com.factors.pesomate>
2. **ULend - Fast Cash Loan**
<https://play.google.com/store/apps/details?id=com.gul.ulendapp>
3. **Magaling Peso-Fast Online Loan**
<https://play.google.com/store/apps/details?id=magalingpeso.cash.loan>
4. **VIP CASH-Finance Assistant PH**
<https://play.google.com/store/apps/details?id=com.vip.cash.online.loan>
5. **Cashpedia-online cash loan**
<https://play.google.com/store/apps/details?id=com.loan.cashpedialending>
6. **PERA NOW: Secure Loans**
<https://play.google.com/store/apps/details?id=com.pro.pe.now>
7. **Finledger**
<https://play.google.com/store/apps/details?id=com.ledgers.fin.stable&hl=en>
8. **MadaPera-online cash loan**
<https://play.google.com/store/apps/details?id=com.arep.illom&hl=en>
9. **ZRT Loan: Fast Cash Loan**
<https://play.google.com/store/apps/details?id=com.zrtcredit.loan&hl=en>
10. **PesoOne-Fast Loans PH**
<https://play.google.com/store/apps/details?id=com.peso.one.link.inc.loan&hl=en>
11. **Kwago Peso - Cash Loan App**
<https://play.google.com/store/apps/details?id=kawago.peso.loan.philippine>
12. **SL Cash-Fast Cash Loan**
<https://play.google.com/store/apps/details?id=com.slcash.loan>
13. **Peso Easy: Philippine Loan App**
<https://play.google.com/store/apps/details?id=add.peso.easy.loan.quick>

14. PesoOne-Fast Loans PH

<https://play.google.com/store/apps/details?id=com.peso.cash.online.loan>

15. Sure Money:Smart Loan App

<https://play.google.com/store/apps/details?id=inc.lenging.loan.sure.money>

16. VIP Funds–Finance Assistant PH

<https://play.google.com/store/apps/details?id=vip.cash.funds.loan>

17. Cashflux: Peso Loan

<https://play.google.com/store/apps/details?id=com.loan.cashfluxloan>

18. MeeBrar Loan

<https://play.google.com/store/apps/details?id=com.merawl.meebrar>

19. Agad Loan-Quick and Fast Loan

<https://play.google.com/store/apps/details?id=com.taal.agad>

20. MorePautang–Loan Hub

<https://play.google.com/store/apps/details?id=com.trusty.safety.morepautang>

21. CashTwig: Financial Growth

<https://play.google.com/store/apps/details?id=com.cashtwig.finance.track>

22. Suki Peso

<https://play.google.com/store/apps/details?id=org.andromeda.speso>

Ang SEC lamang ang **may awtoridad** na mag paskil ng kopya ng **recorded at pinahihintulatang OLPs**. Ang **tanging legal at awtorisadong OLPs** ay makikita sa opisyal na listahan sa:

- **SEC Website – List of Recorded Online Lending Platforms**
<https://www.sec.gov.ph/lending-companies-and-financing-companies-2/list-of-recorded-online-lending-platforms/>

Ang sinumang mahuhuling nagpapautang o nagpapatakbo ng OLP **nang walang otorisasyon** ay maaaring papanagutin sa ilalim ng:

- **Financing Company Act;**
- **Lending Company Regulation Act;**
- **Financial Products and Services Consumer Protection Act; at**
- **Data Privacy Act (kung may data abuse).**

Para sa katanungan, reklamo, o pag-report sa mga ilegal na nagpapautang, mangyaring makipag-ugnayan sa:

- **(02) 8818-5990**
- **SEC iMessage Portal:** <https://imessage.sec.gov.ph/>
- **SEC Official Website:** <https://www.sec.gov.ph>