NOTICE

FOR : ALL FINANCING COMPANIES AND LENDING COMPANIES

SUBJECT : STREAMLINING OF REQUIREMENT ON THE SUBMISSION OF ANTI-MONEY LAUNDERING OPERATING MANUAL AND ANTI-MONEY LAUNDERING – COMPLIANCE FORM FOR FINANCING COMPANIES AND LENDING COMPANIES

DATE : 21 OCTOBER 2025

To streamline the monitoring processes for Financing Companies (FCs) and Lending Companies (LCs), and to promote efficient government services, notice is hereby given that the requirement for submitting the Anti-Money Laundering Operating Manual (AML Manual) and Anti-Money Laundering Compliance Form (AML-CF) is superseded.

Moving forward, for compliance monitoring purposes, the Financing and Lending Companies Department (FinLenD) will assess the compliance of FCs and LCs on their Anti-Money Laundering Council (AMLC) registration and submission of the Money Laundering and Terrorist Financing Prevention Program (MTPP), in lieu of the AML Manual and AML-CF.

FCs and LCs shall register or update their registration with the AMLC through the AMLC portal and present a copy of the Certificate of Registration issued by the AMLC during monitoring. Proof of MTPP submission, such as an email acknowledgment from the Anti-Money Laundering Division (AMLD) of the Commission's Enforcement and Investor Protection Department or an AMLD-stamped 'Received' copy of the MTPP, shall likewise be presented as part of the documentary requirements for monitoring.

Failure to comply with the AMLC registration and MTPP submission shall subject the FCs and LCs to the penalties outlined in the 2018 AML/CFT Guidelines[1] in relation to SEC Memorandum Circular No. 4, Series of 2021[2].

For any inquiries, FCs and LCs may contact FinLenD through email at finlend@sec.gov.ph or by telephone at 8818-5990.

This Notice shall take effect immediately.

For your information and guidance.

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[1] *SEC Memorandum Circular No. 16, Series of 2018 "2018 Guidelines on Anti-Money Laundering and Combating the Financing of Terrorism for SEC Covered Institutions."*

[2] *Amendment of Memorandum Circular No. 16, Series of 2018 and Memorandum Circular No. 29, Series of 2020.*