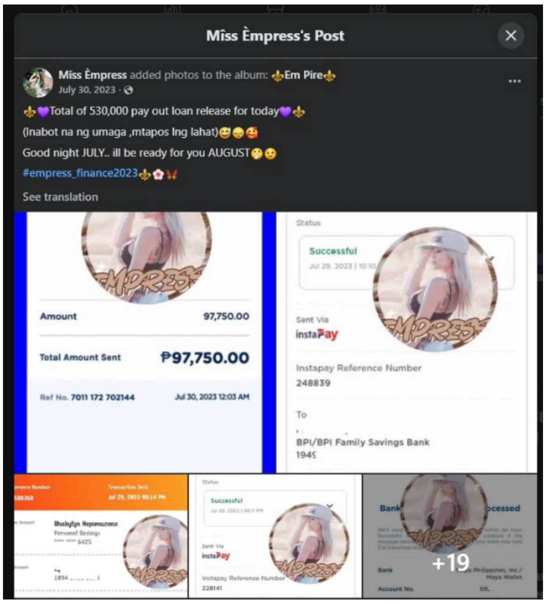
SEC ADVISORY

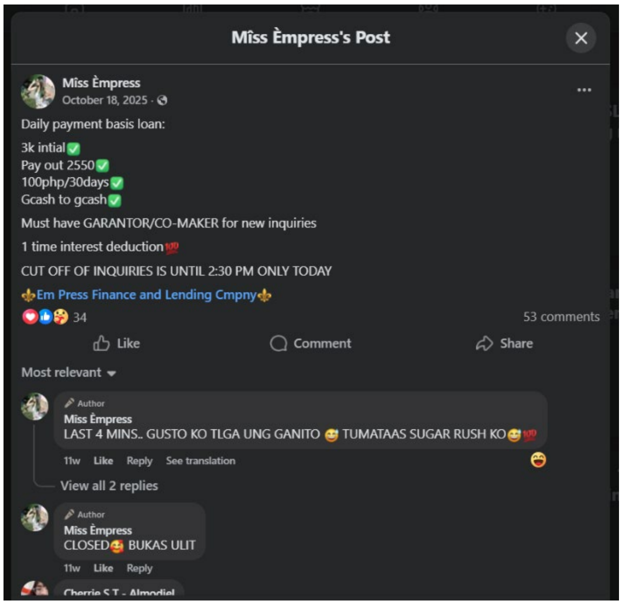
This is to inform the public that "**EM PRESS FINANCE AND LENDING COMPANY"** (also known as *Empress Finance Company*, *BMN Finance and Lending Corporation*, *BMN Investment, Lending and Finance Corporation*, and *10 BMN Lending and Finance GC*) is **NOT REGISTERED AS AN ENTITY FOR FINANCING AND LENDING.**

This advisory is issued following information gathered by the Commission that **EM PRESS FINANCE AND LENDING COMPANY** and its related aliases have been conducting unauthorized lending and financing activities, primarily through social media, particularly Facebook.

The entity, operated by **OBENIA MAGBANUA NEPOMUCENO**, uses the Facebook profile **"MÎSS ÈMPRESS (BOSS MADAM)"** (previously named *Èmpress (@QuenEmz)*, *Empress Fnance Cmpny*, *Émpress Zoa*, and *Em Press*) and a private Facebook group **"EM PRESS FINANCE AND LENDING CMPNY"** to promote and facilitate its schemes.

The records of the Securities and Exchange Commission confirm that **EM PRESS FINANCE AND LENDING COMPANY** and its predecessor names are **NOT REGISTERED** as a corporation, partnership, or any other legal entity authorized by the SEC to engage in financing and lending.





The entity has publicly advertised a **short-term loan** product with the terms. A stated loan amount of **three thousand pesos (Php 3,000.00),** a **net disbursement** to the borrower **of two thousand five hundred fifty pesos (Php 2,550.00)**, and a **fee** of **one hundred pesos (Php 100.00)** for a thirty (30)-day term; and a requirement for a guarantor or co-maker for new applicants.

Furthermore, the entity has been documented engaging in a significant scale of lending, having **disbursed** a total **of five hundred thirty thousand pesos (Php 530,000.00)** across **twenty-four (24) individual borrowers** within a single month, with **loan amounts** ranging from t**hirty thousand pesos (Php 30,000.00) to fifty thousand pesos (Php 50,000.00)** per borrower. These loans were processed and promoted through a social media post with compiled screenshots of fund transfers across July 2023.

Applying the foregoing, the acts of the respondent constitute a clear violation of **Republic Act No. 9474 (The Lending Company Regulation Act of 2007)** for engaging in, advertising, and operating the business of a lending company without the requisite Certificate of Authority from the Commission, as well as a violation of **Republic Act No. 8556 (The Financing Company Act of 1998)** for holding out to the public, advertising, and engaging in the business of a financing company without the necessary license issued by the Securities and Exchange Commission.

In view thereof, the public is advised **NOT TO TRANSACT** or continue in finance and lending schemes being offered by **EM PRESS FINANCE AND**

LENDING COMPANY, or any individual or group representing or promoting its unauthorized finance and lending activities.

Those who have been victimized or have information relating to the operations of **EM PRESS FINANCE AND LENDING COMPANY** may report to the **SEC Enforcement and Investor Protection Department (EIPD) at epd@sec.gov.ph** or contact the nearest SEC Extension Office.

The public may access the List of Recorded Online Lending Platforms and the Partial List of Lending Companies with Certificates of Authority at the following link: https://www.sec.gov.ph/lending-companies-and-financing-companies-2/list-of-recorded-online-lending-platforms/.

For the guidance of the public.

Makati City, January 2026.

/jzrr/laoeo