

SEC ADVISORY

This Advisory is prompted by inquiries, reports and information received by the Commission that certain entities named **AMARI LUXE AESTHETIC AND WELLNESS CLINIC (AMARI LUXE CLINIC) / CRF BEAUTY WITHIN SALON AND SPA (COSMOLASH)**, is enticing the public to invest their money in the said entities for a promise of high monetary rewards or profits.

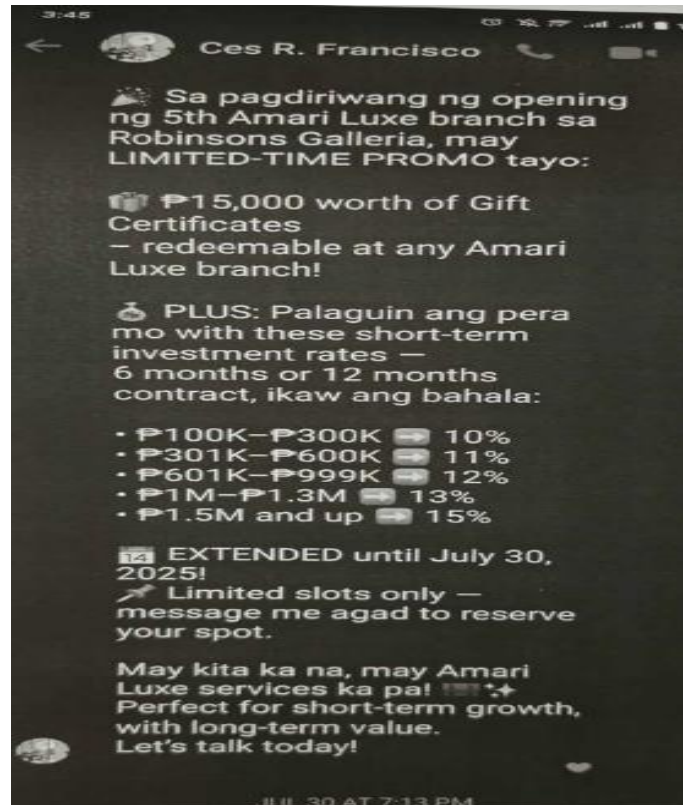
Based on the reports, Cecil Religion Francisco, also known as “Ces Francisco”, the owner of **AMARI LUXE AESTHETIC AND WELLNESS CLINIC (AMARI LUXE CLINIC) / CRF BEAUTY WITHIN SALON AND SPA (COSMOLASH)**, is soliciting investment from the public through her social media platform, specifically via her facebook page.

It was further reported that Ces Francisco is inviting the public to invest in her business for a promise of receiving a guaranteed monthly return ranging from 10%-12%.

In its social media page, **AMARI LUXE AESTHETIC AND WELLNESS CLINIC**, is inviting the public to join the Amari Luxe Co-Ownership Program. Below is a screenshot copy of the said social media post which was presented to the Commission:



Further, in its social media post, Ces R. Francisco advertised the short-term investment rates being offered by Amari Luxe. Below is a screenshot copy of the said social media post which was presented to the Commission:



Moreover, in its facebook page, **CRF Beauty within Salon and Spa at SM City Manila** is inviting the public to be one of their partners for a capital of Php 50,000 and for a promise of receiving a monthly income amounting to Php 5,000 or a guaranteed 10% monthly profits for a contract term of 12 months. Below are screenshot copies of the said fb posts:





CRF
BEAUTY WITHIN
salon and spa

BUSINESS PARTNERSHIP *Still open!*

BE ONE OF SUCCESSFUL PARTNERS

- CAPITAL FUND: PHP 50,000
- GUARANTEED INCOME: 10%
- MONTHLY PROFIT: PHP 5,000
- CONTRACT TERM: 12 MONTHS
- POST DATED CHECK: 13 PDC'S
- ANNUAL INCOME: PHP 60,000
- 50% OFF IN ALL SERVICES

13 YEARS IN THE BUSINESS
SM CITY MANILA, 5TH LEVEL

HIGH TRAFFIC MALL BASED LOCATION

CRF Beauty Within Salon and Spa at SM City Manila

April 2

Have extra this month and don't know where to put and grow?

"Ride the Wave of Success: Join us for Wave and Elevate Your Potential Income!"

We are having our 2nd Wave for expansion. Legit.

Complete Business Documents
... See more

341 likes · 248 comments

Most relevant

Author
CRF Beauty Within Salon and Spa at SM City Manila
Hello Business Partners, please legit check pls.. Thank you. 🙏🙏

12w Like Reply 28

AvYanna Xia Kho replied · 7 Repl

Write a comment...

 **CRF Beauty Within Salon and Spa at SM City Manila**
December 4, 2023 · 🌐

"Ride the Wave of Success: Join us for Wave 2 and Elevate Your Potential Income!"
Have extra this month and don't know where to put and grow?
We are having our 2nd Wave for expansion. ... [See more](#)



PARTNER *with us!*
EXISTING SALON
INSIDE SM MANILA **HURRY FEW SLOTS REMAINING**

BE ONE OF OUR PARTNERS
FOR ONLY **P50K!**

- Capital Fund : P50,000
- Guaranteed Income : 10%
- Monthly Income Amount : P5,000
- Contact Term : 12 months
- Post Dated Checks : 12 PDC's
- Annual Income : P60,000
- Capital Fund : PDC issued upon contract signing
- Gift Certificates : P12k worth of Vouchers

SALON EXISTING SINCE 2011
HIGH TRAFFIC MALL BASED LOCATION
Level 5 SM City Manila N Almeda Lopez St. Manila



Notably, the above described scheme involves the offering and sale of securities to the public in the form of an "*Investment Contract*". Hence, the Securities Regulation Code (SRC) requires that these securities must be duly registered and that the person and/or agents selling or offering it for sale must have the appropriate registration and/or license to sell such securities to the public pursuant to Section 8 and 28 of the SRC.

Briefly, an Investment Contract exist when there is an investment or placement of money in a common enterprise with a reasonable expectation of profits to be derived from the efforts of others which is prominent in the scheme being employed by **AMARI LUXE AESTHETIC AND WELLNESS CLINIC (AMARI LUXE CLINIC) / CRF BEAUTY WITHIN SALON AND SPA (COSMOLASH)**.

The public is hereby informed that **AMARI LUXE AESTHETIC AND WELLNESS CLINIC (AMARI LUXE CLINIC) / CRF BEAUTY WITHIN SALON AND SPA (COSMOLASH)**, are **not authorized to solicit investments** from the public, not having secured prior registration and/or license to sell securities or solicit investments as prescribed under Section 8 of the Securities Regulation Code (SRC).

Likewise, **Cecil Religion Francisco / Cecil Francisco** have not been issued Certificate of Registration as registered Associated Person, Compliance Officer, Salesman and/or Certified Investment Solicitor of a Broker Dealer in Securities Investment, Investment House, Underwriter of Securities, Investment Company Adviser, and/or Mutual Fund Distributor.

Further, those who act as salesmen, brokers, dealers or agents, representatives, promoters, recruiters, uplines, influencers, endorsers, abettors and enablers of **AMARI LUXE AESTHETIC AND WELLNESS CLINIC (AMARI LUXE CLINIC) / CRF BEAUTY WITHIN SALON AND SPA (COSMOLASH)**, in soliciting or convincing people to invest in



the investment scheme being offered by **AMARI LUXE AESTHETIC AND WELLNESS CLINIC (AMARI LUXE CLINIC) / CRF BEAUTY WITHIN SALON AND SPA (COSMOLASH)**, including soliciting investments or recruiting investors through the internet may be held criminally liable under Section 11 of the FCPA and Section 28 of the SRC which are both penalized separately with a **maximum fine of Five Million Pesos (Php5,000,000.00) or imprisonment of Twenty One (21) years or both pursuant to Section 73 of the SRC** (*SEC vs. Oudine Santos, G.R. No. 195542, 19 March 2014*).

Should you have any information regarding the operation of the subject entity, please send your reports to the Enforcement and Investor Protection Department (EIPD) through imessage.sec.gov.ph or you may visit the Commission's Enforcement and Investor Protection Department (EIPD) located at the 9/F, The SEC Headquarters, 7907 Makati Avenue, Salcedo Village, Brgy. Bel-Air, Makati City.

For the information and guidance of the public.

Makati City, 25 March 2026.