A D V I S O R Y

" JAJ'S-INVESTMENT CREDIT COLLECTION SERVICES"

The Securities and Exchange Commission (**SEC**) Philippines hereby advises the public that **JAJ'S-INVESTMENT CREDIT COLLECTION SERVICES** ("**JAJ'S INVESTMENT**", for brevity), owned by **JENIST PACUMIO BACOLOD,** including the individuals and groups promoting and operating the same, are **NOT AUTHORIZED TO SOLICIT INVESTMENTS FROM THE PUBLIC** in the Philippines.

Based on information gathered by the Commission, **JAJ'S INVESTMENT** presents itself as an investment and financing operation allegedly engaged in lending activities, installment financing, e-loan operations, travel-related ventures, and other purported income-generating businesses. The entity and its representatives actively solicit investments from the public through social media platforms, messaging applications, group chats, and personal networks.

JAJ'S INVESTMENT and its promoters allegedly entice the public to invest by promising fixed, excessive, and guaranteed returns within short periods, including:

- **Twenty-five percent (25%) returns every fifteen (15) days;**
- **Fifty percent (50%) returns within one (1) month up to five (5) months; and**
- **Sixty-five percent (65%) returns for investments with eight (8) months to one (1) year lock-in periods.**

The promoters of **JAJ'S INVESTMENT** allegedly utilize social media posts, online group chats, investment agreements, payout screenshots, photographs of cash, and representations of "*successful investors*" to create a false appearance of legitimacy, profitability, and financial success in order to entice the public to invest.

Information obtained by the Commission reveals that the offering and solicitation of investments are conducted by certain individuals acting as owners, administrators, agents, handlers, recruiters, coordinators, facilitators, or representatives, who utilize *Facebook, Messenger*, and other online communication platforms to engage with prospective investors and collect funds from the public.

Records of the Commission show that while **JAJ'S INVESTMENT** is registered with the Department of Trade and Industry (DTI), such registration merely authorizes the use of a business name and **DOES NOT GRANT AUTHORITY TO SOLICIT, OFFER, SELL, OR DISTRIBUTE INVESTMENTS OR SECURITIES TO THE PUBLIC.**

Further records of the Commission show that **JAJ'S INVESTMENT** as a corporation, partnership, or issuer of securities with the Commission and **DOES NOT HAVE THE NECESSARY LICENSE AND/OR AUTHORITY** to solicit, offer, sell, or distribute any form of investment or securities to the public as required under the Securities Regulation Code (SRC). Likewise, the individuals promoting and facilitating the scheme are not registered as brokers, dealers, salesmen, associated persons, investment solicitors, or capital market professionals authorized by the Commission.

Under Section 3.1 of the SRC, investment contracts constitute securities subject to regulation by the Commission. An investment contract exists when there is an investment of money in a common enterprise with an expectation of profits primarily derived from the efforts of others.

Under Section 8 of the SRC, securities shall not be sold or offered for sale or distribution within the Philippines without a registration statement duly filed with and approved by the Commission. Likewise, pursuant to Section 28 of the SRC, persons engaged in the business of selling or offering securities as brokers, dealers, salesmen, agents, promoters, recruiters, coordinators, facilitators, influencers, endorsers, or representatives must first secure the appropriate registration and authority from the Commission.

The investment scheme employed by **JAJ'S INVESTMENT** likewise exhibits characteristics commonly associated with a possible ***Ponzi scheme***, where funds from new investors are allegedly used to pay purported returns to earlier investors in order to create an illusion of profitability and legitimacy.

In view thereof, the public is strongly advised to exercise caution when approached or contacted by any individuals representing and promoting **JAJ'S INVESTMENT** and **NOT TO INVEST** or **STOP INVESTING** in the same and **NOT TO ENGAGE** or **STOP ENGAGING** with individuals or groups promoting such unauthorized investment activities.

Further, the Commission sternly warns that any person who acts as a salesman, broker, dealer, agent, handler, representative, promoter, recruiter, coordinator, facilitator, influencer, endorser, or enabler of **JAJ'S INVESTMENT CREDIT COLLECTION SERVICES**, owned by **JENIST PACUMIO BACOLOD,** in soliciting or convincing people to invest in this scheme within the Philippines, including through online or digital means, may be held criminally liable under Sections 8, 26, and 28 of the SRC and penalized with a fine of up to Five Million Pesos (Php5,000,000.00) or imprisonment of up to Twenty-One (21) years, or both, pursuant to Section 73 of the SRC.

For the information and guidance of the public.

Issued on 28 May 2026 in Makati City, Philippines.