

ADVISORY

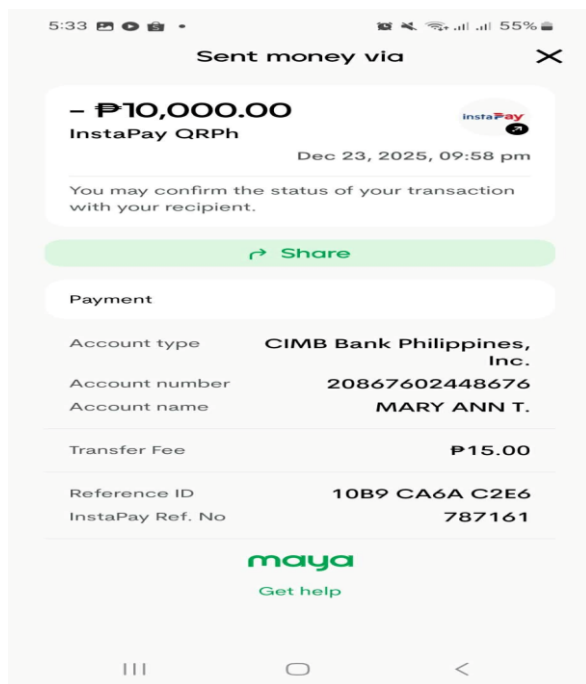
This is to inform the public that **MARY ANN TOQUIB ANDAYA**, a resident of Sitio Terucan, Barangay Sto. Niño, Talakag, Bukidnon, is **NOT REGISTERED** with the Securities and Exchange Commission (SEC) as a lending company and has **NOT BEEN GRANTED A CERTIFICATE OF AUTHORITY** to operate as such.



This advisory is based on information and evidence gathered by the Commission indicating that **MARY ANN TOQUIB ANDAYA** has been engaged in lending activities **without the requisite authority** from the SEC.

Investigation conducted by the Commission revealed that she facilitated loan transactions funded by various individuals purportedly acting as “**investors**” from Cagayan de Oro City, Cebu, and Claveria. Acting as a “**handler**,” she sourced borrowers or “**miners**” and implemented a lending scheme wherein interest rates of up to twenty percent (20%) were imposed on loaned amounts, with portions of the interest allocated between the investors and herself as profit.

Further findings disclosed that she extended loans to individuals within Talakag, Bukidnon and nearby areas, utilizing a structured system of collection and repayment. During the investigation, she admitted to having engaged in such lending activities.



Further, information gathered during the investigation indicates that borrowers were allegedly subjected to harassment and undue pressure in the course of debt collection, including persistent demands for payment and coercive conduct. Such acts may constitute unfair debt collection practices in violation of applicable laws and regulations.

While she claimed that she has already ceased operations due to financial losses, the evidence obtained, including her own admissions and supporting documentation, confirms that she had been engaged in the business of lending **without securing the necessary registration and authority** from the SEC.

In view thereof, the acts of **MARY ANN TOQUIB ANDAYA** constitute a violation of **Republic Act No. 9474**, otherwise known as the *Lending Company Regulation Act of 2007*, particularly Section 12(1) thereof, which prohibits any person or entity from engaging in the business of lending without prior registration and authority from the Commission.

Accordingly, the public is strongly advised **NOT TO TRANSACT** or continue transacting with Mary Ann Toquib Andaya, or with any individual or group representing or promoting her lending activities.

Persons who have been victimized or who possess information regarding the operations of **MARY ANN TOQUIB ANDAYA** may report to the SEC Enforcement and Investor Protection Department via email at epd@sec.gov.ph, or to the SEC Cagayan de Oro Extension Office at sec-cdoeo@sec.gov.ph.

For the information and guidance of the public.

Cagayan de Oro City, 08 April 2026.