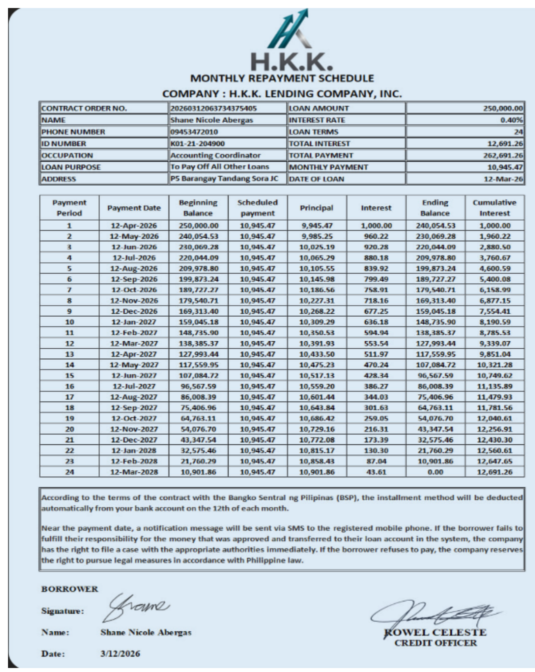
PUBLIC ADVISORY

WARNING AGAINST UNAUTHORIZED AND FRAUDULENT FACEBOOK PAGE IMPERSONATING H.K.K. LENDING COMPANY,INC.

The Securities and Exchange Commission ("Commission" or "SEC") hereby warns the public against an unauthorized and fraudulent FACEBOOK PAGE that falsely uses the name, logo, and branding of H.K.K. Lending Company, Inc. with SEC Registration Number CS201707456 and purports to offer loan products to the public, as follows:



H.K.K.

MONTHLY REPAYMENT SCHEDULE

COMPANY : H.K.K. LENDING COMPANY, INC.

CONTRACT ORDER NO.	20260312063734375405	LOAN AMOUNT	250,000.00
NAME	Shane Nicole Abergas	INTEREST RATE	0.40%
PHONE NUMBER	09453472010	LOAN TERMS	24
ID NUMBER	K01-21-204900	TOTAL INTEREST	12,691.26
OCCUPATION	Accounting Coordinator	TOTAL PAYMENT	262,691.26
LOAN PURPOSE	To Pay Off All Other Loans	MONTHLY PAYMENT	10,945.47
ADDRESS	P5 Barangay Tandang Sora JC	DATE OF LOAN	12-Mar-26

Payment Period	Payment Date	Beginning Balance	Scheduled payment	Principal	Interest	Ending Balance	Cumulative Interest
1	12-Apr-2026	250,000.00	10,945.47	9,945.47	1,000.00	240,054.53	1,000.00
2	12-May-2026	240,054.53	10,945.47	9,985.25	960.22	230,069.28	1,960.22
3	12-Jun-2026	230,069.28	10,945.47	10,025.19	920.28	220,044.09	2,880.50
4	12-Jul-2026	220,044.09	10,945.47	10,065.29	880.18	209,978.80	3,760.67
5	12-Aug-2026	209,978.80	10,945.47	10,105.55	839.92	199,873.24	4,600.59
6	12-Sep-2026	199,873.24	10,945.47	10,145.98	799.49	189,727.27	5,400.08
7	12-Oct-2026	189,727.27	10,945.47	10,186.56	758.91	179,540.71	6,158.99
8	12-Nov-2026	179,540.71	10,945.47	10,227.31	718.16	169,313.40	6,877.15
9	12-Dec-2026	169,313.40	10,945.47	10,268.22	677.25	159,045.18	7,554.41
10	12-Jan-2027	159,045.18	10,945.47	10,309.29	636.18	148,735.90	8,190.59
11	12-Feb-2027	148,735.90	10,945.47	10,350.53	594.94	138,385.37	8,785.53
12	12-Mar-2027	138,385.37	10,945.47	10,391.93	553.54	127,993.44	9,339.07
13	12-Apr-2027	127,993.44	10,945.47	10,433.50	511.97	117,559.95	9,851.04
14	12-May-2027	117,559.95	10,945.47	10,475.23	470.24	107,084.72	10,321.28
15	12-Jun-2027	107,084.72	10,945.47	10,517.13	428.34	96,567.59	10,749.62
16	12-Jul-2027	96,567.59	10,945.47	10,559.20	386.27	86,008.39	11,135.89
17	12-Aug-2027	86,008.39	10,945.47	10,601.44	344.03	75,406.96	11,479.93
18	12-Sep-2027	75,406.96	10,945.47	10,643.84	301.63	64,763.11	11,781.56
19	12-Oct-2027	64,763.11	10,945.47	10,686.42	259.05	54,076.70	12,040.61
20	12-Nov-2027	54,076.70	10,945.47	10,729.16	216.31	43,347.54	12,256.91
21	12-Dec-2027	43,347.54	10,945.47	10,772.08	173.39	32,575.46	12,430.30
22	12-Jan-2028	32,575.46	10,945.47	10,815.17	130.30	21,760.29	12,560.61
23	12-Feb-2028	21,760.29	10,945.47	10,858.43	87.04	10,901.86	12,647.65
24	12-Mar-2028	10,901.86	10,945.47	10,901.86	43.61	0.00	12,691.26

According to the terms of the contract with the Bangko Sentral ng Pilipinas (BSP), the installment method will be deducted automatically from your bank account on the 12th of each month.

Near the payment date, a notification message will be sent via SMS to the registered mobile phone. If the borrower fails to fulfill their responsibility for the money that was approved and transferred to their loan account in the system, the company has the right to file a case with the appropriate authorities immediately. If the borrower refuses to pay, the company reserves the right to pursue legal measures in accordance with Philippine law.

BORROWER

Signature:

Name: Shane Nicole Abergas

Date: 3/12/2026

ROWEL CELESTE
CREDIT OFFICER

Based on the Company's confirmation, the Corporation does not transact and deal with clients through the use of online modalities/platforms/messaging applications. Legitimate transactions of the corporation are always done in person and on site with official principal address at Udarbe Apartment, S. Curato St., Cabadbaran City ONLY. Any Online platform page is NOT owned, operated, authorized, or affiliated with H.K.K. Lending Company Inc., a financing company duly registered with and regulated by the SEC. The legitimate company has categorically denied any connection with the said page.

The Commission categorically cautions the public that any loan offers, solicitations, payment instructions, or requests for personal or sensitive information coursed through the subject Facebook page and re-directed to Telegram platform are unauthorized, deceptive, and indicative of a fraudulent scheme. These acts are **not sanctioned** by the SEC and are **not part of H.K.K. Lending Company, Inc. 's** legitimate operations.

Members of the public are strictly and unequivocally advised **NOT** to transact, remit any amount, submit documents, or share personal, financial, or identification details with any entity or individual operating through the said Facebook page. Any engagement with such a page exposes the consumer to a high risk of financial loss, identity theft, data misuse, and other forms of fraud, which may result in long-term harm beyond the immediate transaction.

This scheme bears the hallmarks of a well-documented online lending scam, deliberately designed to exploit borrowers by misrepresenting affiliation with a registered financing company and by creating a false sense of legitimacy. Among the clear and recurring red flags observed in this modus operandi are the following:

- The use of unverified, recently created, or unofficial social media pages that copy or closely resemble the name, logo, branding, or marketing materials of a legitimate SEC-registered financing company, without any proof of authorization;

- Unsolicited direct messages, comments, or posts offering loans with promises of fast, guaranteed, or hassle-free approval, often without conducting proper credit evaluation or requiring standard documentation;

- Demands for advance payments, processing fees, insurance fees, reservation fees, or similar charges prior to the release of any loan proceeds, which is a common tactic used to extract money without any intent to disburse a loan;

- Instructions to remit payments through personal bank accounts, individual e-wallets, prepaid cards, or other unofficial and untraceable channels, instead of clearly identified corporate accounts of a registered financing company; and

- Requests for sensitive personal or confidential information, including government-issued IDs, selfies holding identification cards, contact lists, one-time passwords (OTPs), or account credentials, are typically coursed through social media messaging platforms, which may be used for identity theft, harassment, or further fraudulent activity.

The Commission underscores that legitimate financing and lending companies do not solicit borrowers exclusively through social media pages, do not require advance fees prior to loan disbursement, and do not collect sensitive personal information through informal messaging platforms. Any transaction exhibiting the foregoing red flags should be treated as presumptively fraudulent.

Consumers who may have been contacted by or transacted with the subject Facebook page are strongly encouraged to immediately report the incident to the SEC and other appropriate authorities.

For verification of registered financing and lending companies and their authorized online lending platforms, the public may visit the SEC's official website at www.sec.gov.ph.

The Commission reiterates its firm commitment to protecting financial consumers and to actively combating fraudulent, deceptive, and unauthorized lending activities, particularly those conducted through online and social media platforms.

For the guidance of the public, the SEC may be contacted through the following:

- Telephone: 14732 (1-4SEC)
- iMessage Portal: https://imessage.sec.gov.ph/
- Official Website: https://www.sec.gov.ph
- Official Facebook Page: https://www.facebook.com/PhilippineSEC

Butuan City, 14 April 2026