

PAALALA SA PUBLIKO

Ipinapaalala ng **Securities and Exchange Commission (SEC)** sa publiko na ang mga Online Lending Platforms (OLPs), mobile applications, at websites na nakalista sa ibaba ay **HINDI awtorisado** at **HINDI pinahihintulutang** mag-alok, magproseso, o magpautang ng anumang loan products sa pamamagitan ng Google Play Store, Apple Store, Facebook page o mga website.

Ang mga nabanggit na OLPs ay lumalabag sa **SEC Memorandum Circular (MC) No. 10, Series of 2021**, na nagpatupad ng *moratorium* o pansamantalang pagtigil sa paglulunsad, paggamit, at pagpapatakbo ng mga bagong Online Lending Platforms simula noong **02 Nobyembre 2021**.

Ang patuloy na pagpapautang nang walang otorisasyon ay itinuturing na paglabag sa umiiral na mga batas at regulasyon ng SEC at maaaring magresulta sa pagpataw ng mga administratibong parusa, kabilang ang:

- Pag-isyu ng Cease and Desist Order (CDO)
- Permanenteng pagsasara ng OLP
- Pag-file ng kaukulang kaso alinsunod sa:
 - Lending Company Regulation Act
 - Financing Company Act
 - Financial Products and Services Consumer Protection Act
 - Data Privacy Act
 - at iba na mga kaukulang Implementing Rules and Regulations

MGA HINDI AWTORISADONG ONLINE LENDING PLATFORMS

1. Google Play Store

- **Fundra**
https://play.google.com/store/apps/details?id=com.fundra.tool&pcampaignid=web_share
- **Ginhawa**
https://play.google.com/store/apps/details?id=com.kt.ac.ginhawa.lt&pcampaignid=web_share
- **PeraBridge- Loan Services PH**
https://play.google.com/store/apps/details?id=pera.bridge.org.ph.online&pcampaignid=web_share
- **Peso Buddy - Online lending PH**
https://play.google.com/store/apps/details?id=peso.buddy.credit.lending&pcampaignid=web_share
- **SigiLoan: Simple Online Loans**
https://play.google.com/store/apps/details?id=sigi.loan.com&pcampaignid=web_share
- **Peso Bridge**
https://play.google.com/store/apps/details?id=com.borrower.access.creditline&pcampaignid=web_share

- **Peso Mate - Online Cash Loan**
https://play.google.com/store/apps/details?id=org.peso.mate.app&pcampaignid=web_share
- **PesoSalon**
https://play.google.com/store/apps/details?id=com.wLushBazar_10990730&pcampaignid=web_share
- **PesoUp- Safe Online Cash Loan**
https://play.google.com/store/apps/details?id=com.fivestar.peasoup&pcampaignid=web_share
- **UtangBuddy: Financial Planner**
https://play.google.com/store/apps/details?id=com.credit.utang.buddy&pcampaignid=web_share
- **Velto: Smart Tracker**
https://play.google.com/store/apps/details?id=com.vt.csh.mobile.app&pcampaignid=web_share

2. Apple Store

- **CashBus.ph-online lending app**
<https://apps.apple.com/ph/app/cashbus-ph-online-lending-app/id6788637756>
- **CreditProbe - Personal funds**
<https://apps.apple.com/ph/app/creditprobe-personal-funds/id6752691836>
- **Madacash Compare**
<https://apps.apple.com/ph/app/madacash-compare/id6763976352>
- **Square Lend**
<https://apps.apple.com/ph/app/square-lend/id6781196598>

3. Websites

- **Catchkash**
<https://www.catchkash.com/>
- **Global Credit Pros Corp**
<https://globalcreditproscorp.online/sign-in>
- **Peso Pal**
<https://www.pesopalph.com/>
- **PeraMigo**
<https://www.peramigo.top/>
- **RPAX Loan**
<https://rpaxfund.com/>
- **SigiLoan**
<https://www.peraloan7.com/index.htm>

4. Mga nangagaya o peke (copycat/fake) na OLPs

- **LoadCash (fake and impersonating “Loadcash” OLP of Copperstone Lending Inc)**
https://play.google.com/store/apps/details?id=com.take.cash&pcaampaignid=web_share
- **Mabilis Cash: Fast Peso Loan (fake and impersonating Mabilis cash OLP of Mabilis Cash Financing Corp)**
<https://apps.apple.com/ph/app/mabilis-cash-fast-peso-loan/id6779530040>

Ang SEC lamang ang may awtoridad na maglathala ng opisyal na listahan ng mga **recorded at pinahihintulutang Online Lending Platforms**. Ang tanging legal at awtorisadong OLPs ay makikita sa:

 **SEC Website – List of Recorded Online Lending Platforms**
<https://www.sec.gov.ph/lending-companies-and-financing-companies-2/list-of-recorded-online-lending-platforms/>

Ang sinumang mahuhuling nagpapautang o nagpapatakbo ng OLP nang walang kaukulang awtorisasyon ay maaaring papanagutin sa ilalim ng mga nasabing batas.

PARA SA MGA REKLAMO AT REPORT

Kung may katanungan, reklamo, o nais mag-report ng ilegal na online lending activities, makipag-ugnayan sa:

 SEC Hotline: 14732 (14-SEC)

 SEC iMessage Portal: <https://imessage.sec.gov.ph>

 Official SEC Website: <https://www.sec.gov.ph>