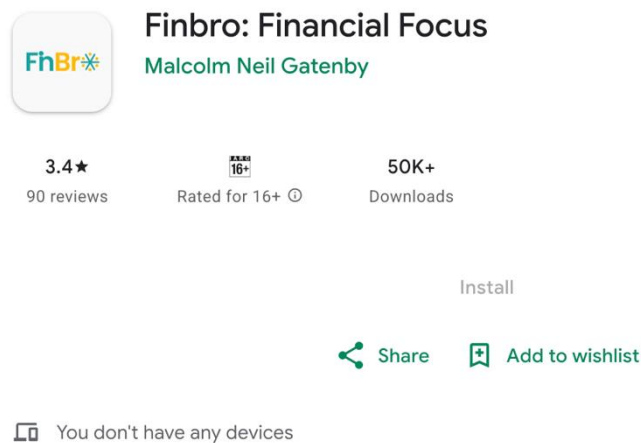


PUBLIC ADVISORY

ON THE REPORTED UNAUTHORIZED USE OF THE NAME AND REGULATORY CREDENTIALS OF SOFI FINANCING INC. OPERATING UNDER THE NAME OF FINBRO.PH IN CONNECTION WITH AN ONLINE LENDING PLATFORM

The Securities and Exchange Commission (“SEC” or “Commission”) hereby advises the public to exercise caution with respect to the online lending platforms (“OLPs”) operating under the following names:

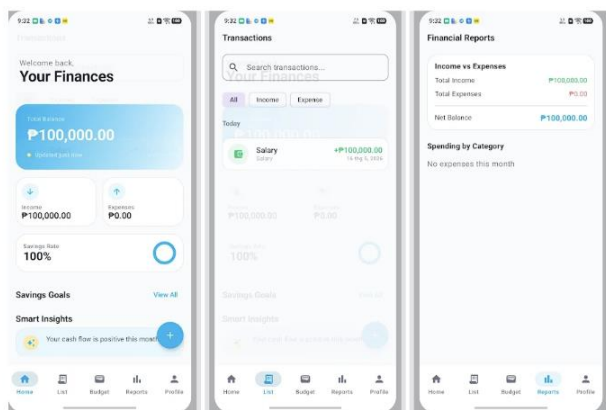
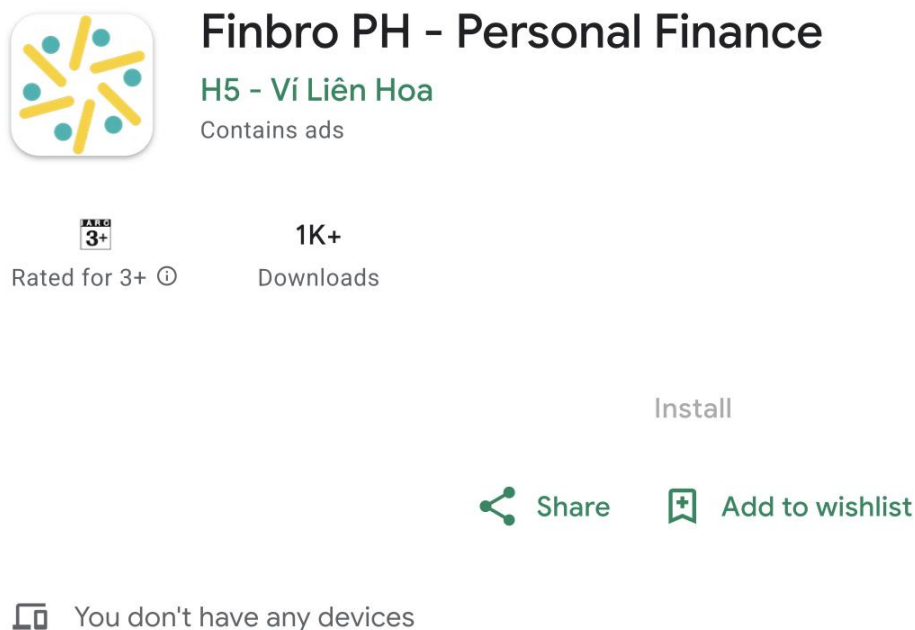
- ***“Finbro: Financial Focus,”*** accessible through the Google Play Store via the link: <https://play.google.com/store/apps/details?id=com.hangoutfun.priority>; and



About this app



- ***“Finbro PH - Personal Finance”***, accessible through Google Play Store via the link: <https://play.google.com/store/apps/details?id=com.hoantien.finbro>



The foregoing OLPs were reported to the Commission for allegedly using the name, branding, and/or regulatory

credentials associated with **SOFI FINANCING INC. operating under the name FINBRO.PH**, a financing company duly registered with the Commission.

Records of the Commission show that **FINBRO.PH** is the OLP reported to and recorded with the SEC as being operated by SOFI FINANCING INC. Pursuant to the Company's report submitted to the Commission, "**Finbro: Financial Focus**" and "**Finbro PH - Personal Finance**" are **not owned, operated, maintained, authorized, or affiliated** with SOFI FINANCING INC., and the Company has disclaimed any participation in or connection with the operation of the foregoing applications.

The public is reminded that only financing companies and lending companies duly registered with the Commission and operating through properly disclosed or recorded OLPs are authorized to engage in online lending activities through digital channels. Members of the public are therefore encouraged to verify the legitimacy of OLPs before submitting personal information, creating accounts, applying for loans, or entering into any financial transaction.

The unauthorized use of the name, logo, trade name, Certificate of Authority details, business identity, or other regulatory credentials of duly registered financing or lending companies may mislead financial consumers into believing that a digital platform is operated or endorsed by a legitimate SEC-regulated entity. Such activities may expose consumers to financial loss, unauthorized collection or processing of personal information, identity theft, harassment, or other forms of consumer harm.

Accordingly, the public is strongly advised to exercise due diligence before dealing with any online lending platform, website, mobile application, social media page, or person claiming to represent a financing or lending company. Consumers should independently verify the identity of the lending company and its authorized online lending platform through the Commission's official records before providing personal information, uploading documents, paying fees, or accepting loan offers.

Individuals who may have been contacted by, transacted with, or otherwise dealt with the above-mentioned OLPs are encouraged to immediately report the matter to the Commission and the appropriate law enforcement or cybercrime authorities, and to preserve all relevant evidence, including screenshots, application links, URLs, transaction records, receipts, communications, and other supporting information that may assist in any investigation.

For information regarding duly registered financing and lending companies and their recorded OLPs, the public may consult the SEC Check App, the SEC's official website, and the Commission's other official communication channels.

The Commission remains committed to safeguarding financial consumers and will continue to monitor online lending platforms and undertake appropriate regulatory and enforcement measures against entities or digital platforms that may mislead the public or otherwise violate the laws, rules, and regulations governing financing and lending companies.

For further information or assistance, the SEC may be contacted through:

- 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/share/1EHTuUrrGM/?mibextid=wwXIfr>)