

ADVISORY

The public is warned by the Securities and Exchange Commission (SEC) about an unregistered Online Lending Platform (OLP) that operates under the name "FINPINE" and engages in unauthorized lending and financing activities.

According to the information gathered by the Commission, "FINPINE" is enticing people to borrow money through an unregistered Online Lending Platform (OLP). According to reports, FINPINE employs greedy and extremely dishonest tactics, such as auto-disbursal of loan and harsh collection tactics. Additionally, the aforementioned OLP uses the SEC and BANGKO SENTRAL NG PILIPINAS (PSB) logos to appear as certified and controlled by the SEC and PSB.

THE COMMISSION EMPHASIZES THAT ONLY FINANCING COMPANIES (FCs) AND LENDING COMPANIES (LCs) WITH PROPERLY RECORDED OLPs AND CERTIFICATES OF AUTHORITY (CA) AND DULY REGISTERED WITH THE SEC ARE AUTHORIZED TO OFFER LOANS THROUGH ONLINE PLATFORMS. Any individual or organization operating or facilitating lending activities through unregistered or unrecorded OLPs is acting without SEC authorization and is breaking the laws, rules, and regulations that the Commission imposes.

Thus, it is strongly advised that the public exercise extreme caution and refrain from doing business with "FINPINE" or any individual or organization that conducts or enables loan activities through its unregistered or unrecorded OLPs. Furthermore, the public is reminded to transact only with financing and lending companies duly registered with the SEC and to ensure that the online lending platform being used is properly recorded with the Commission, in accordance with existing rules and regulations.

The Commission reiterates its commitment to protecting financial consumers and to continuously monitor and address unauthorized, deceptive, or potentially fraudulent lending activities conducted through digital platforms and online channels.

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>

Anyone who has information about the operations of “FINPINE” or other persons or entities that operate or facilitates lending activities through unregistered or unrecorded OLPs, or is a victim of its activities is encouraged to report the matter to the SEC through SEC eComplaint at <https://imessage.sec.gov.ph>.

For the information and guidance of the public.

01 June 2026, Makati City.