

ADVISORY

(NShop and M&N Online Shop)

This is to inform the public that an entity named **NShop and M&N Online Shop**, **IS NOT AUTHORIZED TO SOLICIT INVESTMENT FROM THE PUBLIC.**

The public is hereby warned that the investment-taking activities of **NShop and M&N Online Shop** is neither registered nor authorized by the Commission in accordance to Republic Act No.8799, otherwise known as the Securities Regulation Code (SRC).

Persons representing **NShop and M&N Online Shop** has been encouraging members of the public to invest in its investment scheme by offering the prospect of substantial returns in the form of interest on their investments.

Based on the Commission's record, **NSHOP and M&N Online Shop ARE NOT REGISTERED** as a CORPORATION, PARTNERSHIP or ONE PERSON CORPORATION and ARE OPERATING WITHOUT THE PROPER LICENSE OR AUTHORITY to solicit, offer, sell, or distribute any form of investment or securities to the public as required under the Securities Regulation Code (SRC). Accordingly, any investment-taking activity conducted under its name is unauthorized.

Records of the Commission further shows that those representing **NShop and M&N Online Shop** are not registered as a Lending Company and have not been granted a Certificate of Authority to operate as such. Consequently, the acts of Ms. Nathalie Jean Bersamina the operators of **NShop and M&N Online Shop** 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.

In view thereof, the public is strongly advised to exercise caution when approached or contacted by any individuals representing and promoting **NShop and M&N Online Shop** and **NOT TO INVEST OR STOP INVESTING** in **NShop and M&N Online Shop** and **NOT TO ENGAGE OR STOP ENGAGING** with individuals or groups promoting the same.

Further, the Commission sternly warns that any person who acts as a salesman, broker, dealer, agent, representative, promoter, recruiter, influencer, endorser or enabler of **NShop and M&N Online Shop** in soliciting or convincing people to invest in its investment scheme, including through online or digital means, may be held criminally liable under Section 28 of SRC and penalized with fine of up to Five Million Pesos (Php5,000,000.00) or imprisonment of up to twenty-one (21) years, or both, pursuant to Section 73 of SRC.

Anyone who has information about the operations of **NShop and M&N Shop** and its operators, salesman, broker, dealer, agent, representative, promoter, recruiter,

influencer, endorser, or enabler 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> or you may visit the Commission's Enforcement and Investor Protection Department (EIPD) located at the 9/F, The SEC Headquarters, 7907 Makati Avenue, Salcedo Village, Brgy. Bel-Air, Makati City.

For the information and guidance of the public.

11 June 2026, Makati City.