



## Cebu Extension Office

### SEC ADVISORY

The SEC-Cebu Extension Office hereby informs the public that **JA's Credit Collection Service**, an entity owned and operated by **Jo Ann Ebite Arsuento** in Compostela, Cebu is **NOT REGISTERED** with the Securities and Exchange Commission (SEC) as a lending company.



**Ebite L. Jo Ann** ✓

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00101100  
📍 Danao City

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📍 Lives in Danao City  
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**Ebite L. Jo Ann** ✓

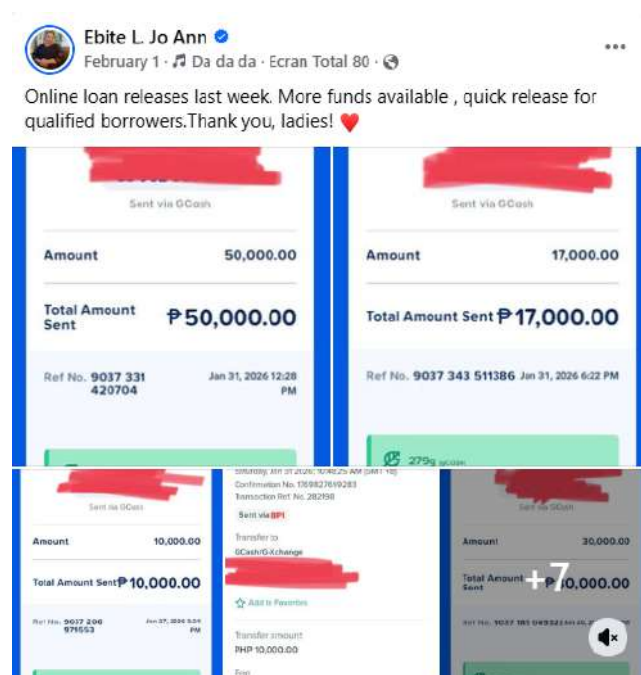
March 21 at 12:12 PM · 🎵 I'm so Proud of You · Julie Anne Vargas · 🌐

Congratulations to my Baby Sister for ending the school year...

This advisory is issued based on information gathered by the Commission revealing that **JA's Credit Collection Service**, through its owner **Jo Ann Ebite Arsuento**, is offering loan credit services to the public via its Facebook page without the requisite registration and authority to operate as a lending company.



Further investigation conducted by the Commission revealed that **Jo Ann Ebite Arsuento** offers online loans of up to Php 50,000, with an interest rate of 20% for a 15-day loan term.



In view foregoing, **JA's Credit Collection Service**, its owner **Jo Ann Ebite Arsuento**, and its operators are in clear violation of Republic Act No. 9474, otherwise known as the Lending Company Regulation Act of 2007, for engaging in lending activities without the necessary registration and authority from the Commission.

In view thereof, the public is strongly advised **NOT TO TRANSACT** or continue transacting with **JA's Credit Collection Service**, or with any individuals or group representing or promoting its lending activities.

The public is likewise encouraged to report any information regarding persons engaged in unauthorized lending operations through the **SEC iMessage Portal** (<https://imessage.sec.gov.ph/>).

Cebu City, 05 June 2026.