

PUBLIC ADVISORY

ON THE UNAUTHORIZED USE OF THE REGISTRATION DETAILS AND REGULATORY CREDENTIALS OF YINSHAN LENDING INC. BY AN UNREGISTERED ONLINE LENDING PLATFORM OPERATING UNDER THE NAME “PESO PIGGY: SAVE DREAMS”

The Securities and Exchange Commission (“SEC” or “Commission”) hereby warns the public against the online lending platform (“OLP”) operating under the name “PESO PIGGY: SAVE DREAMS,” which is accessible through the Google Play Store and is allegedly using, without authority, the registration details and regulatory credentials of YINSHAN LENDING INC. (“YINSHAN” or “Company”) in connection with its online lending activities.

Based on the information submitted to, and initially verified by, the Commission, the subject OLP is NOT owned, operated, authorized, endorsed, or affiliated in any manner with YINSHAN LENDING INC. The Company has formally represented to the Commission that its only recorded and declared online lending platform is “HappyCash.”

The Commission emphasizes that only financing companies and lending companies duly registered with the SEC, and whose online lending platforms have been properly disclosed or recorded with the Commission, are authorized to engage in online lending activities in the Philippines.

Accordingly, the public is strongly advised to exercise extreme caution and to refrain from transacting with, providing personal or sensitive information to, downloading applications from, or making payments through the above-mentioned OLP or any related online pages, links, accounts, or platforms associated therewith.

The unauthorized use of the name, registration details, Certificate of Authority, or other regulatory credentials of a duly registered financing or lending company may constitute misrepresentation, deception, or other unlawful or fraudulent activity which may expose financial consumers to identity theft, unauthorized data processing, financial loss, harassment, or other forms of consumer harm.

Consumers who may have been contacted by, or who may have transacted with, the subject OLP are encouraged to immediately report the matter to the Commission and other appropriate law enforcement or cybersecurity authorities, and to preserve screenshots, messages, transaction records, URLs, and other relevant digital evidence.

For verification of duly registered financing and lending companies and their authorized online lending platforms, the public may visit the SEC official website and other official SEC platforms.

The Commission reiterates its firm commitment to protecting financial consumers and to addressing unauthorized, deceptive, and potentially fraudulent lending

activities conducted through digital platforms, mobile applications, 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>
- Official Facebook Page:
(<https://www.facebook.com/share/1EHTuUrrGM/?mibextid=wwXIfr>)