

## PAALALA SA PUBLIKO

Ipinapaalala ng **Securities and Exchange Commission (SEC)** sa publiko na ang mga Online Lending Platforms (OLPs), mobile applications, at websites na nakalista sa ibaba ay **HINDI awtorisado** at **HINDI pinahihintulutang** mag-alok, magproseso, o magpautang ng anumang loan products sa pamamagitan ng Google Play Store, Apple Store, Facebook page o mga website.

Ang mga nabanggit na OLPs ay lumalabag sa **SEC Memorandum Circular (MC) No. 10, Series of 2021**, na nagpatupad ng *moratorium* o pansamantalang pagtigil sa paglulunsad, paggamit, at pagpapatakbo ng mga bagong Online Lending Platforms simula noong **02 Nobyembre 2021**.

Ang patuloy na pagpapautang nang walang otorisasyon ay itinuturing na paglabag sa umiiral na mga batas at regulasyon ng SEC at maaaring magresulta sa pagpataw ng mga administratibong parusa, kabilang ang:

- Pag-isyu ng Cease and Desist Order (CDO)
- Permanenteng pagsasara ng OLP
- Pag-file ng kaukulang kaso alinsunod sa:
  - Lending Company Regulation Act
  - Financing Company Act
  - Financial Products and Services Consumer Protection Act
  - Data Privacy Act
  - at iba na mga kaukulang Implementing Rules and Regulations

### MGA HINDI AWTORISADONG ONLINE LENDING PLATFORMS

#### 1. Google Play Store

- **CashUp PH\_ Simple Online Loans**  
[https://play.google.com/store/apps/details?id=cash.up.ph.co&pcampaignid=web\\_share](https://play.google.com/store/apps/details?id=cash.up.ph.co&pcampaignid=web_share)
- **Finara Credit: Fast Cash Loan**  
[https://play.google.com/store/apps/details?id=com.finara.credit&pcampaignid=web\\_share](https://play.google.com/store/apps/details?id=com.finara.credit&pcampaignid=web_share)

- **PeraMax - Trusted Loan App**  
[https://play.google.com/store/apps/details?id=com.nueva.peramax&pcampaignid=web\\_share](https://play.google.com/store/apps/details?id=com.nueva.peramax&pcampaignid=web_share)
- **Sunny Peso**  
[https://play.google.com/store/apps/details?id=com.sunny.services.peso.app.solution&pcampaignid=web\\_share](https://play.google.com/store/apps/details?id=com.sunny.services.peso.app.solution&pcampaignid=web_share)
- **Sky Peso – Online Quick Loan**  
[https://play.google.com/store/apps/details?id=ph.skypeso.mabilis.loan&pcampaignid=web\\_share](https://play.google.com/store/apps/details?id=ph.skypeso.mabilis.loan&pcampaignid=web_share)

## 2. Apple Store

- **ArqueeScore-Loan Advice App**  
<https://apps.apple.com/ph/app/arqueescore-loan-advice-app/id6751563874>
- **Cash Moo-Mabilis cash loan**  
<https://apps.apple.com/ph/app/cash-moo-mabilis-cash-loan/id6755224582>
- **CashmeCredit-Money Loans**  
<https://apps.apple.com/ph/app/cashmecredit-money-loans/id6751486996>
- **MadaCredit-Pesocash&Fastloan**  
<https://apps.apple.com/ph/app/madacredit-pesocash-fastloan/id6748979644>
- **NorthPeso-loan app Philippine**  
<https://apps.apple.com/ph/app/northpeso-loan-app-philippine/id6753786957>
- **Prompt Cash-online loan app**  
<https://apps.apple.com/ph/app/prompt-cash-online-loan-app/id6752298867>
- **Sikap Loan**  
<https://apps.apple.com/ph/app/sikap-loan/id6751885171>

### 3. Mga Website

- **Pesomaxy** - <https://www.pesomaxy.com/>

### 4. Mga nangagaya o peke (copycat/fake) na OLPs

- **Tala Finance-Online Loan App (fake and impersonating Tala Financing Philippines Inc)**  
<https://apps.apple.com/ph/app/tala-finance-online-loan-app/id6758699495>
- **TALA: Fast Cash Online Loan (fake and impersonating Tala Financing Philippines Inc)**  
<https://apps.apple.com/ph/app/tala-fast-cash-online-loan/id6759816688>
- **Digit Peso (Mimic Application Using the Tradename Digid Finance Corp)** <https://apps.apple.com/app/id6759489488>
- **Infiniti Technologies Distributions Inc (fake website impersonating the real Digid Finance Corp)-** <https://infinititech-ph.com/>
- **Mr. Cash: loan app Philippines- (fake and impersonating “Mr. Cash”, an OLP being operated by E-Generation Lending Corporation)** <https://apps.apple.com/ph/app/mr-cash-loan-app-philippines/id6752927348>
- <https://www.carmencredit888corp.com/> (fake website impersonating the real Carmen Credit 888 Corporation); Note: The official website of Carmen Credit 888 Corporation, a legitimate corporation, is <https://www.carmencredit888.ph>)
- **Paragon Credit Alliance 604 Corporation (fake Facebook page impersonating the real Paragon Credit Alliance 604 Corporation).** Note: For the guidance of the public, please be informed that the official contact details of Paragon Credit Alliance 604 Corporation are as follows:  
**Website:** <https://www.paragoncredit.ph>; and  
**Email:** [inquiries@paragoncredit.ph](mailto:inquiries@paragoncredit.ph)

Ang SEC lamang ang may awtoridad na maglathala ng opisyal na listahan ng mga **recorded at pinahihintulatang Online Lending Platforms**. Ang tanging legal at awtorisadong OLPs ay makikita sa:

 **SEC Website – List of Recorded Online Lending Platforms**  
<https://www.sec.gov.ph/lending-companies-and-financing-companies-2/list-of-recorded-online-lending-platforms/>

Ang sinumang mahuhuling nagpapautang o nagpapatakbo ng OLP nang walang kaukulang awtorisasyon ay maaaring papanagutin sa ilalim ng mga nasabing batas.

## **PARA SA MGA REKLAMO AT REPORT**

Kung may katanungan, reklamo, o nais mag-report ng ilegal na online lending activities, makipag-ugnayan sa:

 **14732 (1-4SEC)**

 SEC iMessage Portal: <https://imessage.sec.gov.ph/>

 SEC Official Website: <https://www.sec.gov.ph>