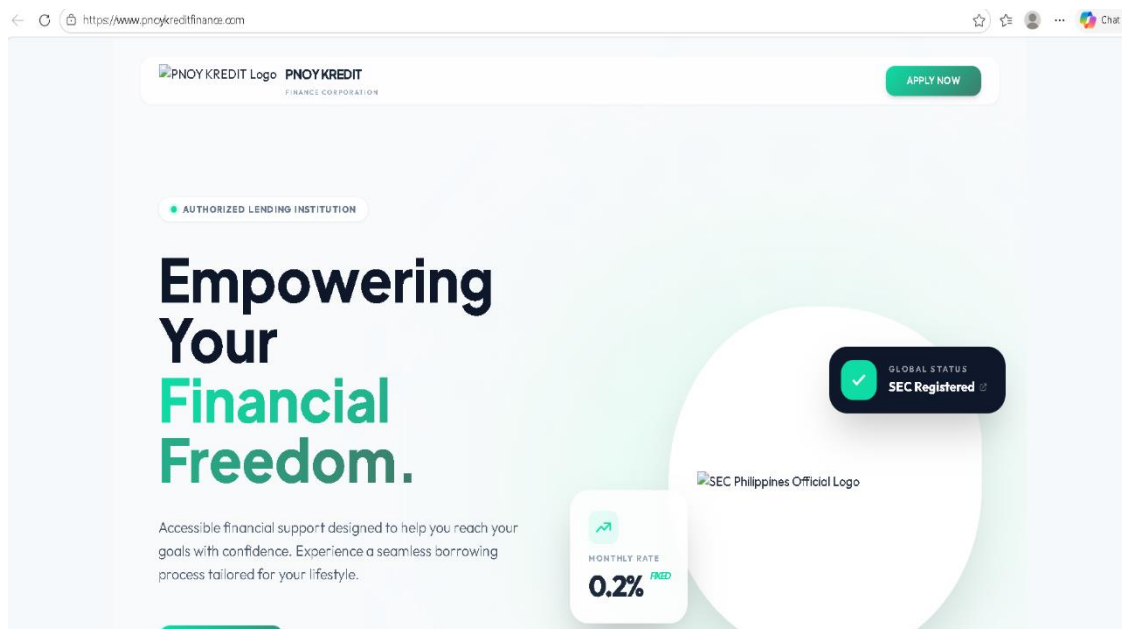


PUBLIC ADVISORY

The Securities and Exchange Commission (SEC) warns the public against individuals or groups falsely representing themselves as connected with PNOY KREDIT FINANCE CORPORATION and using the Company's name, SEC registration details, corporate identity, website, and other corporate information in connection with an unauthorized online lending operation.

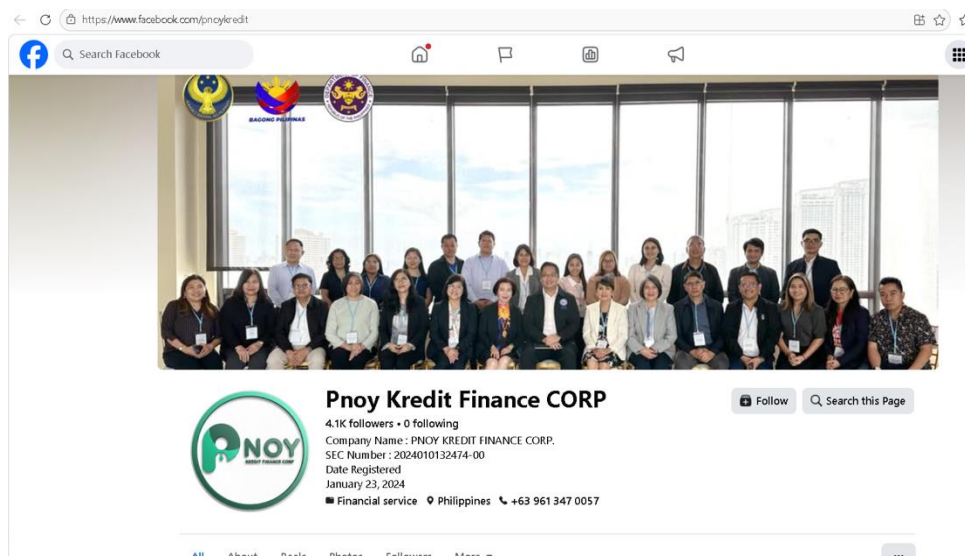
PNOY KREDIT FINANCE CORPORATION has informed the Commission that it neither owns, operates, controls, nor authorizes the website, Facebook page, social media accounts, advertisements, and other online platforms shown below, and that these platforms are not affiliated with the Company in any manner.

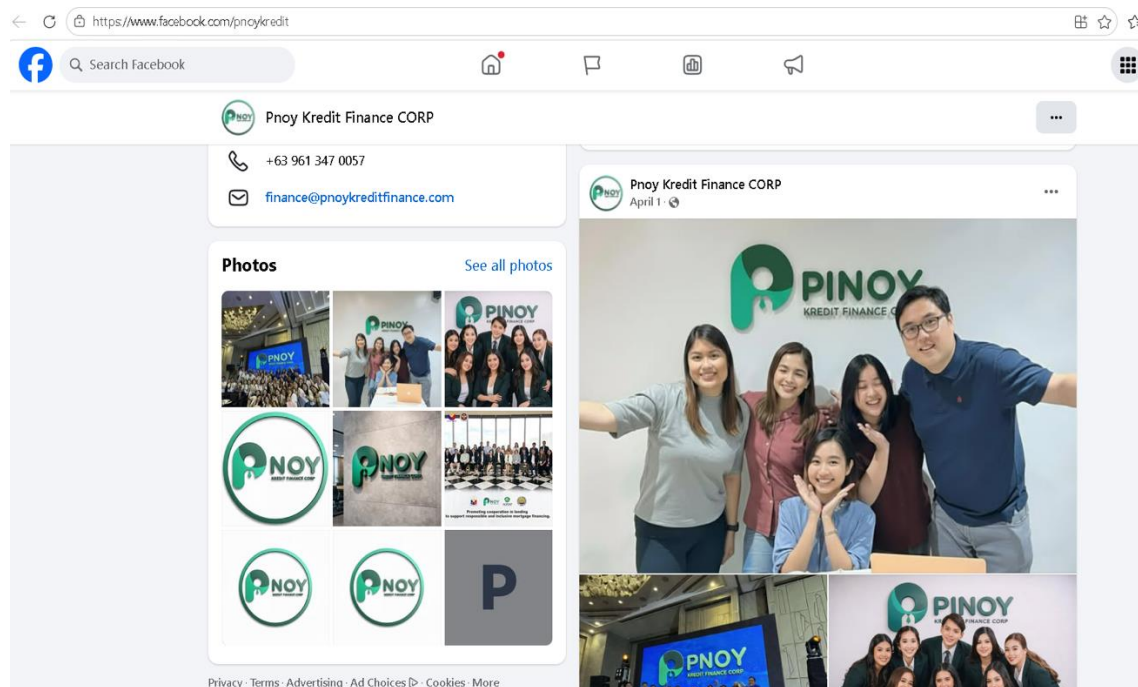


The foregoing website, Facebook page, and other online platforms have been reported to the Securities and Exchange Commission as unauthorized online channels falsely using the name, SEC registration details, and other corporate information of PNOY KREDIT FINANCE CORPORATION in connection with an online lending operation.

Members of the public are advised to exercise extreme caution when dealing with online lending advertisements promising guaranteed approval, immediate loan releases, unusually favorable loan terms, or requiring the payment of processing fees, insurance fees, verification fees, membership fees, deposit requirements, unlock fees, or similar charges prior to the release of loan proceeds.

The SEC reminds the public that requests for insurance payments, verification fees, processing fees, deposit requirements, unlock fees, membership fees, or similar charges prior to the release of loan proceeds may be indicators of fraudulent activity.





The Commission likewise reminds the public that the existence of a website, Facebook page, social media account, or online advertisement bearing the name, logo, or corporate information of a registered financing or lending company does not necessarily mean that such online platform is authorized by the company or duly disclosed to the SEC. Members of the public are encouraged to independently verify the legitimacy of online lending platforms before entering into any transaction.

The public is strongly advised to:

- Verify whether a financing or lending company possesses a valid Certificate of Authority issued by the SEC;
- Verify whether the online lending platform being used has been properly disclosed to the SEC;

- Independently verify websites, social media pages, contact numbers, and representatives claiming to be connected with financing or lending companies;
- Never send processing fees, insurance fees, verification fees, membership fees, or similar charges before the release of the loan proceeds; and
- Avoid sharing personal information, government-issued identification cards, banking credentials, one-time passwords, or other sensitive personal information through unofficial or unverified online channels.

Members of the public who may have transacted with the unauthorized platform or who possess information regarding the individuals behind the scheme are encouraged to immediately report the matter to the National Bureau of Investigation (NBI), Philippine National Police Anti-Cybercrime Group (PNP-ACG), Cybercrime Investigation and Coordinating Center (CICC), or other appropriate law enforcement authorities.

The SEC reminds the public that the unauthorized use of a corporation's name, SEC registration details, trademarks, logos, and other corporate identity, as well as the operation of fraudulent online lending activities, may subject the responsible persons to administrative, civil, and criminal liability under applicable laws, including the Financing Company Act, the Cybercrime Prevention Act of 2012, the Electronic Commerce Act, and other applicable laws, rules, and regulations.

- ⊗ STAY ALERT.
- ⊗ VERIFY BEFORE YOU BORROW.
- ⊗ REPORT SUSPICIOUS ONLINE LENDING ACTIVITIES.

For information, complaints, or assistance, the public may contact the SEC through:

- ☎ SEC Hotline: 14732 (14-SEC)
- ☐ SEC iMessage Portal: <https://imessage.sec.gov.ph>
- ☐ Official SEC Website: <https://www.sec.gov.ph>