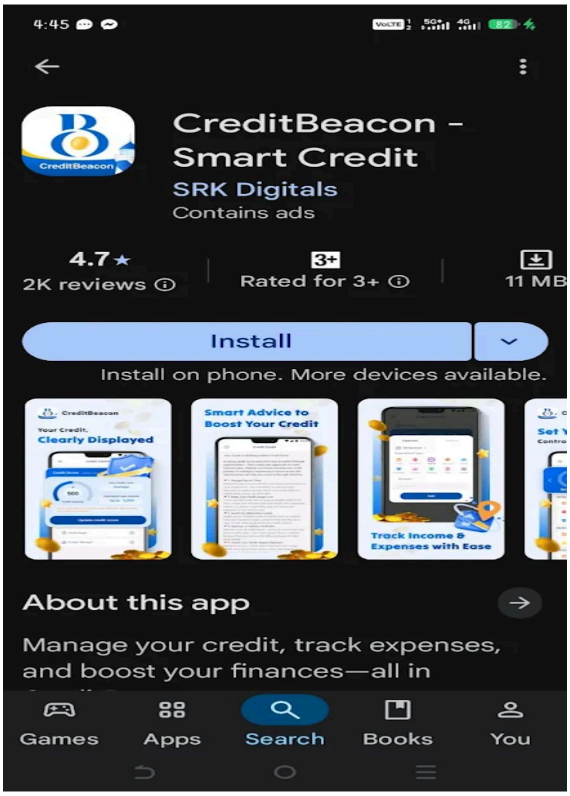
ADVISORY

CREDITBEACON
CREDITBEACON – SMART CREDIT

The Securities and Exchange Commission (SEC) hereby warns the public against the Online Lending Platform (OLP) operating under the name "**CREDITBEACON / CREDITBEACON – SMART CREDIT**".



The reports and complaints allege, among others, the imposition of excessive interest rate, deceptive practices and other unlawful acts, including the sending of threatening and abusive messages to borrowers, unauthorized access to borrowers' contact lists, dissemination of harassing messages to third parties, and threats to publicly disclose borrowers' personal information through social media platforms. These acts were allegedly committed even in instances where the loan obligations had not yet matured or become due and demandable.

The SEC has verified that the said OLP is **not registered with, and has not been authorized by**, the SEC to operate as an online lending platform.

In view thereof, the public is strongly advised to **exercise extreme caution and NOT to**:

- Transact with the said website or platform;
- Provide personal, financial, and/or other sensitive information;
- Upload identification documents or banking credentials; and/or
- Remit any payment, processing fee, advance fee, or loan-related charge through the subject OLP.

The public is likewise **reminded to**:

- Verify with the SEC whether a financing or lending company is duly registered and authorized to operate by checking the SEC's List of Recorded Online Lending Platforms at ***https://www.sec.gov.ph/lending-companies-and-financing-companies-2/list-of-recorded-online-lending-platforms***;
- Be cautious of applications or individuals demanding advance fees, deposits, penalties, taxes, or other payments in connection with loan transactions;
- Exercise utmost caution when dealing with persons, groups, or entities offering loans through online messaging applications or social media platforms; and
- Immediately report suspicious activities, abusive collection practices, fake lending applications, and possible phishing schemes to the proper authorities.

Members of the public who may have been contacted by, or have transacted with, the subject OLP are encouraged to immediately report the matter to the SEC and other appropriate law enforcement and cybersecurity authorities.

To verify duly registered financing and lending companies and their authorized OLPs, the public may visit the SEC official website at ***https://www.sec.gov.ph/*** and the SEC Check App at ***https://checkwithsec.sec.gov.ph/***.

The SEC reiterates its commitment to protecting the public and aggressively pursuing unauthorized, fraudulent, and deceptive lending activities conducted through online platforms, websites, mobile applications, and social media channels.

For inquiries, complaints, or requests for assistance, the public may contact the SEC through ***https://imessage.sec.gov.ph/***.

For the information and guidance of the public.

Issued on 22 June 2026 in Makati City, Philippines.