NOTICE

TO : ALL STAKEHOLDERS CONCERNED

SUBJECT : Disclosure and Recording of New or Additional Branches, Agencies, Extension Offices, Units, Satellite Offices, Service Centers, and Other Operational Locations Through the SEC iMessage Portal (2026 Branch Guidelines)

DATE : 28 July 2026

Pursuant to Sections 5.1 and 5.2 of SEC Memorandum Circular No. 20, Series of 2026, otherwise known as the *Guidelines Prescribing Prudential, Disclosure, and Market Conduct Requirements for Financing and Lending Companies and Lifting the Moratorium on Online Lending Platforms* ("MC No. 20"), the Financing and Lending Companies Department (FinLenD) hereby prescribes the procedures governing the online disclosure and recording of new or additional Branches, Agencies, Extension Offices, Units, Satellite Offices, Service Centers, and other operational locations through the SEC iMessage Portal.

Section 1. Purpose. The 2026 Branch Guidelines prescribe the procedures governing the online disclosure and recording of new and additional Branches, Agencies, Extension Offices, Units, Satellite Offices, Service Centers, and other operational locations pursuant to MC No. 20.

The Branch Registry shall serve as the Commission's official electronic registry of the physical operational locations of financing companies and lending companies and shall support the implementation of the One Certificate of Authority Policy under MC No. 20.

Section 2. Eligibility. Pursuant to Section 7 of MC No. 20, financing companies (FCs) and lending companies (LCs) shall comply with the applicable minimum paid-up capital requirements prescribed therein, without prejudice to any higher capitalization requirement under Sections 8 and 8.1 of MC No. 20.

Accordingly, only FCs with a paid-up capital of at least **Fifteen Million Pesos (₱15,000,000.00)** and LCs with a paid-up capital of at least **Five Million Pesos (₱5,000,000.00)**, regardless of the location of their principal office, shall be permitted to disclose and record Branches, Agencies, Extension Offices, Units, Satellite Offices, Service Centers, and other operational locations through the SEC iMessage Portal in accordance with this Notice.

FCs and LCs existing before the effectivity of MC No. 20 are required to increase their paid-up capital to at least **Fifteen Million Pesos (₱15,000,000.00) and Five Million Pesos (₱5,000,000.00),** respectively, before any new or additional branches shall be recorded.

Section 3. Exclusive Online Filing. Applications for the disclosure and recording of Branches, Agencies, Extension Offices, Units, Satellite Offices, Service Centers, and other operational locations shall be filed **exclusively** through the SEC iMessage Portal at **https://imessage.sec.gov.ph**.

Section 4. Disclosure of Branches and Other Operational Locations. An FC or LC intending to establish a Branch, Agency, Extension Office, Unit, Satellite Office, Service Center, or other operational location shall access the **Branch Registry Disclosure** module of the SEC iMessage Portal and submit the required information before commencing operations.

The applicant shall accurately and completely provide, at a minimum, the following information:

a. The classification of the location;
b. The complete business address, including the region, province, city or municipality, and barangay;
c. The contact number and email address, if any;
d. The date of commencement of operations;
e. The current operational status;
f. The function or functions performed at the location, which shall correspond to at least one (1) of the following operational functions:
   i. Credit evaluation or underwriting;
   ii. Loan approval or decision-making;

iii. Pricing determination;
iv. Execution of loan agreements;
v. Loan release or disbursement assistance;
vi. Loan servicing;
vii. Collection activities;
viii. Customer assistance only;
ix. Marketing or product introduction only; or
x. Referral or facilitation only.

The Commission shall determine the appropriate classification of the location based on the actual functions performed and not solely on the classification or designation declared by the applicant.

Section 5. Recording and Confirmation. Upon evaluation of the information submitted, FinLenD shall electronically notify the applicant through the SEC iMessage Portal whether the disclosure has been duly recorded or whether additional information or documents are required.

The recording of a Branch or other operational location in the Branch Registry shall constitute the Commission's official record of such location under the Corporation's existing Certificate of Authority.

Section 6. One Certificate of Authority Policy. Consistent with MC No. 20, the Commission shall not issue a separate Certificate of Authority for each Branch or operational location disclosed through the Branch Registry.

All Branches and other operational locations duly recorded in the Branch Registry shall operate under the Corporation's existing Certificate of Authority, subject to continued compliance with MC No. 20 and other applicable laws, rules, and regulations.

Nothing in this Notice shall be construed as authorizing the operation of an Online Lending Platform. The disclosure and recording of Online Lending Platforms shall remain subject to the applicable provisions of MC No. 20 and other pertinent issuances of the Commission.

Section 7. Closure of Branch Office and Modification of Branch Data. Prior to the closure of a branch office or transfer to a new address, FCs and LCs shall submit a notarized Notice of Closure **(Annex Notif BR-01)** or Modification of Branch Data **(Annex Notif BR-02)** through the SEC iMessage Portal.