PUBLIC ADVISORY

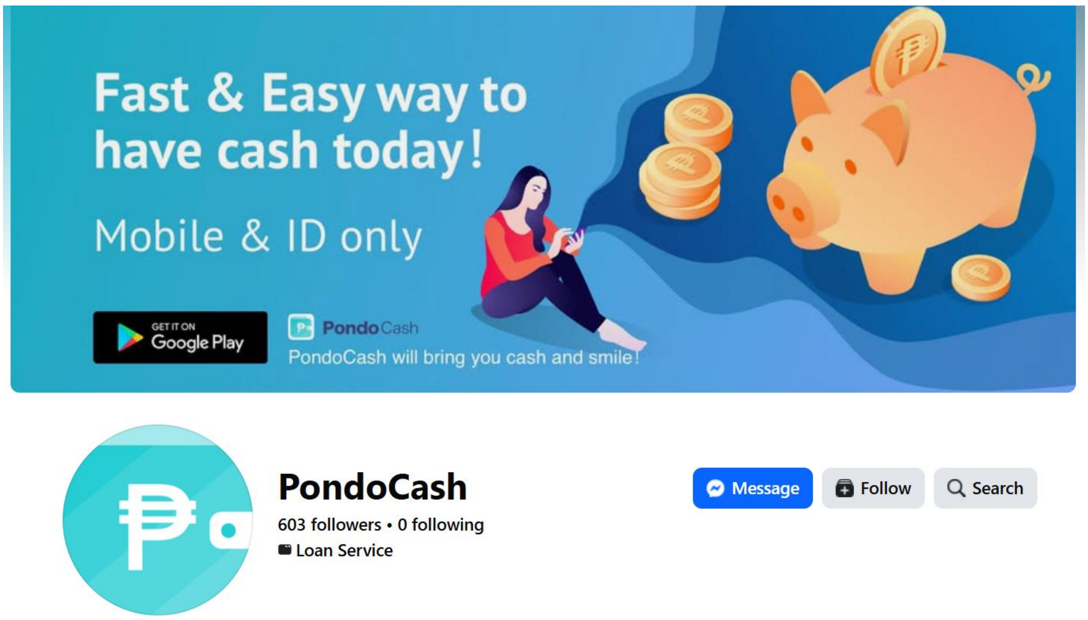
ON THE UNAUTHORIZED USE OF THE CORPORATE IDENTITY OF EMPIRE PEAK LENDING INVESTORS INC. BY A CERTAIN FACEBOOK PAGE

The **Securities and Exchange Commission ("SEC")** warns the public against a Facebook page operating under the name **"PondoCash"**, accessible through the following link: **https://www.facebook.com/PondoCash**.

The said Facebook page has been reported to the Commission for **allegedly using, without authority, the business identity and other identifying information of EMPIRE PEAK LENDING INVESTORS INC. (the "Company"), a Lending Company with recorded Online Lending Platforms, "Pondocash" and "Peranyo,"** to create the false impression that it is affiliated with, or operated by, the Company.

The Company has formally informed the Commission that it does not own, operate, manage, authorize, sponsor, endorse, or maintain any affiliation whatsoever with the foregoing Facebook page.

Example of the Reported Facebook Page:



The Commission emphasizes that, under existing SEC rules and regulations, only financing companies and lending companies duly registered with the SEC and with properly recorded Online Lending Platforms are authorized to engage in online lending activities and offer loan products through digital channels. Entities or persons operating through unregistered or unauthorized online platforms are not recognized by the SEC and may be engaged in fraudulent, deceptive, or unlawful activities prejudicial to the borrowing public.

The unauthorized use of a registered company's name, trade identity, or online presence in connection with lending or financial activities may expose the public to various risks, including fraudulent loan schemes, unauthorized collection of payments, identity theft, misuse of personal information, and other forms of financial or cyber-enabled fraud. Such acts may likewise violate applicable laws, rules, and regulations enforced by the Commission and other government agencies, including laws on financial consumer protection, electronic commerce, cybercrime prevention, and data privacy.

Accordingly, the public is strongly advised to exercise due diligence and caution before dealing with online lending platforms, websites, mobile applications, social media pages, or persons claiming to represent financing or lending companies. The public is likewise advised not to readily disclose personal, financial, or sensitive information, nor remit money or fees, without independently verifying the legitimacy and authority of the platform or entity involved.

Persons who may have been contacted by, transacted with, or provided information to the subject Facebook page are encouraged to immediately report the matter to the SEC and, where appropriate, to the Philippine National Police Anti-Cybercrime Group (PNP-ACG), National Bureau of Investigation Cybercrime Division (NBI-CCD), and National Privacy Commission (NPC).

For verification of duly registered financing and lending companies and their authorized online lending platforms, the public may visit the SEC's official website and other official SEC channels such as the **SEC Check App.**

The Commission reiterates its commitment to protecting financial consumers and to continuously monitoring and addressing unauthorized, deceptive, or potentially fraudulent lending activities conducted through digital platforms 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)