PUBLIC ADVISORY

WARNING AGAINST UNAUTHORIZED AND FRAUDULENT FACEBOOK PAGE IMPERSONATING TALA FINANCING

The Securities and Exchange Commission ("Commission" or "SEC") hereby warns the public against an unauthorized and fraudulent Facebook page that falsely uses the name, logo, and branding of Tala Financing Philippines, Inc. ("the Company") and purports to offer loan products to the public, as follows:

Based on the Company's confirmation, the subject Facebook page is NOT owned, operated, authorized, or affiliated with Tala Financing Philippines, Inc., a financing company duly registered with and regulated by the SEC. The legitimate company has categorically denied any connection with the said page.

The Commission categorically cautions the public that any loan offers, solicitations, payment instructions, or requests for personal or sensitive information coursed through the subject Facebook page are unauthorized, deceptive, and indicative of a fraudulent scheme. These acts are **not sanctioned** by the SEC and are **not part of Tala Financing Philippines, Inc.'s** legitimate operations.

Members of the public are strictly and unequivocally advised **NOT** to transact, remit any amount, submit documents, or share personal, financial, or identification details with any entity or individual operating through the said Facebook page. Any engagement with such a page exposes the consumer to a high risk of financial loss, identity theft, data misuse, and other forms of fraud, which may result in long-term harm beyond the immediate transaction.

This scheme bears the hallmarks of a well-documented online lending scam, deliberately designed to exploit borrowers by misrepresenting affiliation with a registered financing company and by creating a false sense of legitimacy. Among the clear and recurring red flags observed in this modus operandi are the following:

- The use of unverified, recently created, or unofficial social media pages that copy or closely resemble the name, logo, branding, or marketing materials of a legitimate SEC-registered financing company, without any proof of authorization;

- Unsolicited direct messages, comments, or posts offering loans with promises of fast, guaranteed, or hassle-free approval, often without conducting proper credit evaluation or requiring standard documentation;

- Demands for advance payments, processing fees, insurance fees, reservation fees, or similar charges prior to the release of any loan proceeds, which is a common tactic used to extract money without any intent to disburse a loan;

- Instructions to remit payments through personal bank accounts, individual e-wallets, prepaid cards, or other unofficial and untraceable channels, instead of clearly identified corporate accounts of a registered financing company; and

- Requests for sensitive personal or confidential information, including government-issued IDs, selfies holding identification cards, contact lists, one-time passwords (OTPs), or account credentials, are typically coursed through social media messaging platforms, which may be used for identity theft, harassment, or further fraudulent activity.

The Commission underscores that legitimate financing and lending companies do not solicit borrowers exclusively through social media pages, do not require advance fees prior to loan disbursement, and do not collect sensitive personal information through informal messaging platforms. Any transaction exhibiting the foregoing red flags should be treated as presumptively fraudulent.

Consumers who may have been contacted by or transacted with the subject Facebook page are strongly encouraged to immediately report the incident to the SEC and other appropriate authorities.

For verification of registered financing and lending companies and their authorized online lending platforms, the public may visit the SEC's official website at www.sec.gov.ph.

The Commission reiterates its firm commitment to protecting financial consumers and to actively combating fraudulent, deceptive, and unauthorized lending activities, particularly those conducted through online and social media platforms.

For the guidance of the public, the SEC may be contacted through the following:

- 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)