

PAALALA SA PUBLIKO

Ipinapaalala ng **Securities and Exchange Commission (SEC)** sa publiko na ang mga Online Lending Platforms (OLPs), mobile applications, at websites na nakalista sa ibaba ay **HINDI awtorisado** at **HINDI pinahihintulutang** mag-alok, magproseso, o magpautang ng anumang loan products sa pamamagitan ng Google Play Store, Apple Store, Facebook page o mga website.

Ang mga nabanggit na OLPs ay lumalabag sa **SEC Memorandum Circular (MC) No. 10, Series of 2021**, na nagpatupad ng *moratorium* o pansamantalang pagtigil sa paglulunsad, paggamit, at pagpapatakbo ng mga bagong Online Lending Platforms simula noong **02 Nobyembre 2021**.

Ang patuloy na pagpapautang nang walang otorisasyon ay itinuturing na paglabag sa umiiral na mga batas at regulasyon ng SEC at maaaring magresulta sa pagpataw ng mga administratibong parusa, kabilang ang:

- Pag-isyu ng Cease and Desist Order (CDO)
- Permanenteng pagsasara ng OLP
- Pag-file ng kaukulang kaso alinsunod sa:
 - Lending Company Regulation Act
 - Financing Company Act
 - Financial Products and Services Consumer Protection Act
 - Data Privacy Act
 - at iba na mga kaukulang Implementing Rules and Regulations

MGA HINDI AWTORISADONG ONLINE LENDING PLATFORMS

1. Google Play Store

- **Cash Saya Mabilis Online Loan**
https://play.google.com/store/apps/details?id=loan.cashsaya.ph&pcampaignid=web_share
- **Cashai**
https://play.google.com/store/apps/details?id=com.online.cash.pesa.cashaya&pcampaignid=web_share

- **Cashai-Pro: Fast Cash Loan App**
https://play.google.com/store/apps/details?id=com.cashonline.cashai.pesapro.cashaipro&pcampaignid=web_share
- **CrediMint – Track Every Peso**
https://play.google.com/store/apps/details?id=com.diary.credit.note&pcampaignid=web_share
- **Finara Credit: Fast Cash Loan**
https://play.google.com/store/apps/details?id=com.finara.credit&pcampaignid=web_share
- **Peso Bridge**
https://play.google.com/store/apps/details?id=com.borrower.access.creditline&pcampaignid=web_share
- **Peso Mate - Online Cash Loan**
https://play.google.com/store/apps/details?id=org.peso.mate.app&pcampaignid=web_share
- **PLink Loan Peso Loan**
https://play.google.com/store/apps/details?id=com.loan.plinkfinance&pcampaignid=web_share
- **Smart EMI**
https://play.google.com/store/apps/details?id=com.smart.emi.thcc.tec&pcampaignid=web_share
- **Swift Money: Smart Loan App**
https://play.google.com/store/apps/details?id=com.swift.money.loan&pcampaignid=web_share
- **Velto**
https://play.google.com/store/apps/details?id=com.velto.app&pcampaignid=web_share

2. Apple Store

- **Adelpos Cash--lending app&loan**
<https://apps.apple.com/ph/app/adelpos-cash-lending-app-loan/id6760323964>
- **Pryme Credit-lending app&loans**
<https://apps.apple.com/ph/app/pryme-credit-lending-app-loans/id6758072813>
- **Capital Note-Expense Tracker**
<https://apps.apple.com/ph/app/capitalnote-expense-tracker/id6752889944>

3. Mga nangagaya o peke (copycat/fake) na OLPs

- **Tala Maya-Loan app Philippines (fake and impersonating Tala OLP of Tala Financing Philippines Inc)**
<https://apps.apple.com/ph/app/tala-maya-loan-app-philippines/id6760174264>
- **Tala Now-Lending App (fake and impersonating Tala OLP of Tala Financing Philippines Inc)**
<https://apps.apple.com/ph/app/tala-now-lending-app/id6761154107>
- **Tala Peso- cash app philippines (fake and impersonating Tala OLP of Tala Financing Philippines Inc)**
<https://apps.apple.com/ph/app/tala-peso-cash-app-philippines/id6759542131>
- **Moca Moca- fast peso loan app (fake and impersonating Moca Moca OLP of Copperstone Lending Inc)**
<https://apps.apple.com/ph/app/moca-moca-fast-peso-loan-app/id6759487066>
- **Moca Moca- Online Loan App (fake and impersonating Moca Moca OLP of Copperstone Lending Inc)**
<https://apps.apple.com/ph/app/moca-moca-online-loan-app/id6759156162>

- **MocaMoca-Quick Cash Loan App (fake and impersonating Moca Moca OLP of Copperstone Lending Inc)**
<https://apps.apple.com/ph/app/mocamoca-quick-cash-loan-app/id6755473190>
- **MocaMoca-Loan app philippines (fake and impersonating Moca Moca OLP of Copperstone Lending Inc)**
<https://apps.apple.com/ph/app/mocamoca-loan-app-philippines/id6754730216>
- **PesoBuffet:Quick Peso Loan (fake and impersonating Peso Buffet OLP of Copperstone Lending Inc)**
<https://apps.apple.com/ph/app/pesobuffet-quick-peso-loan/id6753137116>
- **Atom Loan-Online Peso Loan (fake and impersonating Atome PH OLP of Neuroncredit Financing Company Inc.)**
<https://apps.apple.com/ph/app/atom-loan-online-peso-loan/id6760394635>
- **Digido-online lending app (fake and impersonating Digido OLP of Digido Finance Corp.)**
<https://apps.apple.com/ph/app/digido-online-lending-app/id6759489488>
- **MayPera: loan app philippines (fake and impersonating Maypera OLP of Lucky Shell Fintech Lending, Inc.)**
<https://apps.apple.com/ph/app/maypera-loan-app-philippines/id6758368612>
- **loanECO-loan app philippines (fake and impersonating Etomo OLP of Etomo Financing Corporation.)**
<https://apps.apple.com/ph/app/loaneco-loan-app-philippines/id6759994686>

- <https://www.clifinanceincorporation.com/cli-finance-incorporations> (fake website impersonating the real CLI Finance Inc)
- PinoyPondo (fake Facebook Page and impersonating SunLoan Lending Investors Corporation.)
<https://www.facebook.com/Kabayanofw2026official>
- MLhullier Lending Professionals Inc (fake Facebook Page and impersonating TRADITION FINANCIAL SERVICES PHILIPPINES, INC.)
- OFW Pera Ngayon (fake Facebook Page and impersonating MULTIPLIES CHANGE FINANCE CORPORATION.)
- <https://www.bridgelinklendingcorporation.com/> (fake website and impersonating D10S Lending Corporation formerly Bridgelink Lending Corporation).
- <https://pesolending.com/about-us/> (fake website and impersonating KWIKLOAN LENDING CORP)
- <https://apps.apple.com/ph/app/whg-loan-loan-app-peso-loan/id6761351272> (WHG Loan) and <https://www.whgcustomer.com/#/> (fake OLP on apple store and website impersonating WHG Customer Services Philippines Inc)
- <https://www.facebook.com/profile.php?id=61586021562889> (Fake Facebook page impersonating Summit Lending Corporation)

Ang SEC lamang ang may awtoridad na maglathala ng opisyal na listahan ng mga **recorded at pinahihintulutang Online Lending Platforms**. Ang tanging legal at awtorisadong OLPs ay makikita sa:

 **SEC Website – List of Recorded Online Lending Platforms**
<https://www.sec.gov.ph/lending-companies-and-financing-companies-2/list-of-recorded-online-lending-platforms/>

Ang sinumang mahuhuling nagpapautang o nagpapatakbo ng OLP nang walang kaukulang awtorisasyon ay maaaring papanagutin sa ilalim ng mga nasabing batas.

PARA SA MGA REKLAMO AT REPORT

Kung may katanungan, reklamo, o nais mag-report ng ilegal na online lending activities, makipag-ugnayan sa:

 **14732 (1-4SEC)**

 SEC iMessage Portal: <https://imessage.sec.gov.ph/>

 SEC Official Website: <https://www.sec.gov.ph>