



Republic of the Philippines
SECURITIES AND EXCHANGE COMMISSION
SEC Building, EDSA, Greenhills
Mandaluyong City

CORPORATION FINANCE DEPARTMENT

NOTICE TO THE PUBLIC

Notice is hereby given that the one (1) year period granted under R.A. No. 9474 (The Lending Company Regulation Act of 2007) for lending companies to secure a Certificate of Authority to Operate had already lapsed on June 12, 2008.

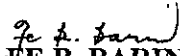
As defined under Sec. 3(a) of said law, "Lending Company shall refer to a corporation engaged in granting loans from its own capital funds or from funds sourced from not more than nineteen (19) persons. It shall not be deemed to include banking institutions, investment houses, savings and loan associations, financing companies, pawnshops, insurance companies, cooperatives and other credit institutions already regulated by law. The term shall be synonymous with lending investors."

Pursuant to Sec.4 of R.A. No. 9474 (The Lending Company Regulation Act of 2007), no lending company shall conduct business unless granted a Certificate of Authority to Operate as Lending Company by the Securities and Exchange Commission. For this reason, you are hereby advised not to transact business with any lending company that has no Certificate of Authority from the SEC.

Under Sec. 12 of the said Act and Rule 10 of its Implementing Rules and Regulations, a fine of not less than Ten Thousand (P10, 000.00) Pesos and not more than Fifty Thousand (P50, 000.00) Pesos or imprisonment of not less than six months but not more than ten (10) years or both, at the discretion of the court, shall be imposed upon any person who is engaging or shall engage in the business of a lending company without a valid authority to operate from the SEC.

Any and all persons in violation of the law shall be dealt with accordingly.

August 4, 2009.


FE B. BARIN
Chairperson