



SEC ADVISORY

The Commission has received information that **EMMRJ LENDING INVESTORS CORPORATION / EMMRJ LOAN CONSULTANCY CORPORATION** are engaging in lending company activity and investment solicitation via social media. The public is hereby warned concerning the lending and investment taking activities of the above-mentioned entities.

EMMRJ LENDING INVESTORS CORPORATION is **not an SEC-registered entity** as a corporation or as a partnership and was not issued a secondary license or a Certificate of Authority to operate as a lending company required under Republic Act No. 9474, "The Lending Company Regulation Act of 2007".

EMMRJ LOAN CONSULTANCY CORPORATION despite having been registered with the Commission as a corporation **is not authorized to solicit investment from the public** as said entity has not secured the necessary secondary license or permit from the Commission as required under Sections 8 and 12 of the Securities Regulation Code (SRC) or Republic Act No. 8799. It is also engaged in *ultra vires* act for doing business not in accordance with its purpose of incorporation, which constitute serious misrepresentation as contemplated under Presidential Decree 902-A.

Consequently, those who act as salesman, brokers, dealers or agents of **EMMRJ LENDING INVESTORS CORPORATION / EMMRJ LOAN CONSULTANCY CORPORATION** in selling or convincing people to invest in the investment scheme being offered by the above-mentioned entities including solicitations or recruitment through the social media/internet – Facebook may likewise be prosecuted and held criminally liable under Section 28 of the Securities Regulation Code and penalized with a maximum fine of Five Million Pesos (P5,000,000.00) or penalty of twenty-one (21) years of imprisonment or both pursuant to Section 73 of the SRC.

In view thereof, the public is hereby advised to exercise self-restraint and caution or more prudently to stop investing their money into such investment activity and to take the necessary precautions in dealing with **EMMRJ LENDING INVESTORS CORPORATION / EMMRJ LOAN CONSULTANCY CORPORATION** and/or its representatives.

Should you have any information regarding the operation of the subject entities, please call the **Enforcement and Investor Protection Department** at telephone numbers **818-6337** or **818-1898** or email address: epd@sec.gov.ph

For the guidance of the public.

8 August 2018