



## ENFORCEMENT AND INVESTOR PROTECTION DEPARTMENT

### A D V I S O R Y

This is to inform the public that OYALA is NOT AUTHORIZED TO SOLICIT INVESTMENT FROM THE PUBLIC.

Based on reports and information gathered by the Commission, individuals or group of persons claiming to represent **OYALA**, is enticing the public, through social media to invest in said entity.



Based on their website, **OYALA** claims that it is one of the largest conglomerates in the country. The firm has a diversified portfolio of business interest, including investments in retail, education, real estates, banking, telecommunications, water infrastructure, renewable energy, electronics, information technology, automotive, healthcare, management and business process outsourcing.

As posted on their website, you can invest by registering first in <https://m.ayala-vip.xyz/index.html?ip=home>, then you can choose from any of the **three (3)** investment plan (**Stable Products, Welfare Products, and Activity Products**).

#### STABLE PRODUCT'S

Stable Product 1 worth Php370.00	Income after 55 day's Php6,105.00
Stable Product 2 worth Php3,077.00	Income after 55 day's Php52,462.85
Stable Product 3 worth Php5,157.00	Income after 55 day's Php90,763.20
Stable Product 4 worth Php11,000.00	Income after 55 day's Php199,650.00
Stable Product 5 worth Php21,777.00	Income after 55 day's Php407,229.90
Stable Product 6 worth Php50,000.00	Income after 55 day's Php962,500.00

<b>Stable Product 7 worth Php73,577.00</b>	<b>Income after 55 day's Php1,456,824.60</b>
<b>Stable Product 8 worth Php100,000.00</b>	<b>Income after 55 day's Php2,035,000.00</b>

#### **WELFARE PRODUCT'S**

<b>Stable Product 1 worth Php200.00</b>	<b>Income after 1 day Php300</b>
<b>Stable Product 2 worth Php2,177.00</b>	<b>Income after 3 day's Php3,918.60</b>
<b>Stable Product 3 worth Php4,777.00</b>	<b>Income after 3 day's Php8,598.60</b>
<b>Stable Product 4 worth Php9,777.00</b>	<b>Income after 3 day's Php20,531.70</b>
<b>Stable Product 5 worth Php20,777.00</b>	<b>Income after 3 day's Php43,631.70</b>
<b>Stable Product 6 worth Php47,777.00</b>	<b>Income after 3 day's Php114,664.80</b>
<b>Stable Product 7 worth Php77,777.00</b>	<b>Income after 3 day's Php186,664.80</b>
<b>Stable Product 8 worth Php777,777.00</b>	<b>Income after 3 day's Php2,333,331.00</b>

#### **ACTIVITY PRODUCT'S**

<b>Silver Fund 1 worth Php317.00</b>	<b>Income after 55 day's Php475.50</b>
<b>Silver Fund 2 worth Php1,407.00</b>	<b>Income after 55 day's Php2,194.92</b>
<b>Silver Fund 3 worth Php6,207.00</b>	<b>Income after 55 day's Php9,869.13</b>
<b>Silver Fund 4 worth Php13,987.00</b>	<b>Income after 55 day's Php23,978.55</b>
<b>Silver Fund 5 worth Php25,987.00</b>	<b>Income after 55 day's Php44,437.77</b>
<b>Silver Fund 6 worth Php62,987.00</b>	<b>Income after 55 day's Php113,376.60</b>
<b>Silver Fund 7 worth Php157,987.00</b>	<b>Income after 55 day's Php308,074.65</b>
<b>Silver Fund 8 worth Php287,977.00</b>	<b>Income after 55 day's Php694,751.70</b>

The investor can also earn from **direct referral bunos (direct recommendation)**, **30% in stable products**, **5% in welfare product** and **5% in activity product**, and **2% (indirect recommendaion)** respectively.

Briefly, an "*investment contract*" exists when there is an investment or placement of money in a common enterprise with a reasonable expectation of profits to be derived from the efforts of others which is prominent in the scheme of **OYALA**.

As such, the Securities Regulation Code (SRC) requires that said offer and/or sale of securities must be duly registered with the Commission and that the concerned entity and/or its agents should have the appropriate registration and/or license to sell such securities to the public.

Based on the Commission's database, **OYALA**, is **NOT REGISTERED** as a corporation or partnership and **OPERATES WITHOUT THE NECESSARY LICENSE AND/OR AUTHORITY** to solicit, accept or take investments/placements from the public nor to issue investment contracts and other forms of securities defined under Section 3 of the Securities Regulation Code (SRC).

Further, the scheme employed by **OYALA** has the characteristics of a "**Ponzi Scheme**" where money from new investors are used in paying "fake profits" to prior

investors and is designed mainly to favor its top recruiters and prior risk takers and is detrimental to subsequent members in case of scarcity of new investors.

The offering and selling of securities in the form of investment contracts using the “**Ponzi Scheme**” which is fraudulent and unsustainable, is **NOT** a registrable security. The Commission will not issue a License to Sell Securities to the Public to persons or entities that are engaged in this business or scheme.

In view thereof, the public is hereby advised **NOT TO INVEST** or to **STOP INVESTING** in the investment scheme being offered by **OYALA**, and its **representatives**.

Those who act as salesmen, brokers, dealers or agents of **OYALA**, in selling or convincing people to invest in the investment scheme being offered by the said entity including soliciting investments or recruiting investors through the internet may be held criminally liable under Section 28 of the SRC and penalized with a **maximum fine of Five Million Pesos (Php5,000,000.00) or imprisonment of Twenty One (21) years or both pursuant to Section 73 of the SRC** (*SEC vs. Oudine Santos, G.R. No. 195542, 19 March 2014*).

Furthermore, the names of all those involved will be reported to the Bureau of Internal Revenue (BIR) so that the appropriate penalties and/or taxes be correspondingly assessed.

Should you have any information regarding the operation of **OYALA**, and its representatives, please send your report through email at [epd@sec.gov.ph](mailto:epd@sec.gov.ph).

For the information and guidance of the public.

Makati City, 30 January 2023