



ENFORCEMENT AND INVESTOR PROTECTION DEPARTMENT

SEC ADVISORY

Based on the reports and information gathered by the Commission, **BETTER EXPERIENCE (be.)** as advertised by **Rhemuel Lunio (a.k.a. DJ LOONYO)**, is soliciting investments from the public.

BETTER EXPERIENCE (be.) advertises itself as a top technology company based in Dubai that provides digital application and products that help consumers in the financial markets such as Foreign Exchange (Forex), Cryptocurrency, Binary Options, and stocks.

The collage features several key elements:

- Started at 2018**: 5 continents, 60+ countries, 100+ staff across 10 countries.
- Legal Presence**: USA, Italy, Belize, Brazil, Colombia & Costa Rica.
- Established Track Record**: Technology Company specializing in Customer Acquisition. First Digital service-based company to be approved by the DSA UAE.
- Awards**: SBID International Design Awards 2021, 1st place winner.
- Head Office**: OUR HOME, Platinum Tower, Cluster I, Jumeirah Lakes Tower, Dubai UAE.
- Office Photos**: Multiple images showing a modern office interior with yellow chairs and large windows.

As posted online, **BETTER EXPERIENCE (be.)** claims to have developed different online applications with different services and products. The first application is the World of Wisdom (WOW!) where online courses and live webinars about Forex, Cryptocurrency, Binary Options, and stocks are available.

Second, “Copy Paste Applications” namely: SHIFT, RELIC, WS TITAN, NFX where trading ideas patterned from professional traders are sent to the consumer and the consumer would have the choice to copy said trade and paste such in the trading platform used. This scheme boasts a 70%-80% win ratio.

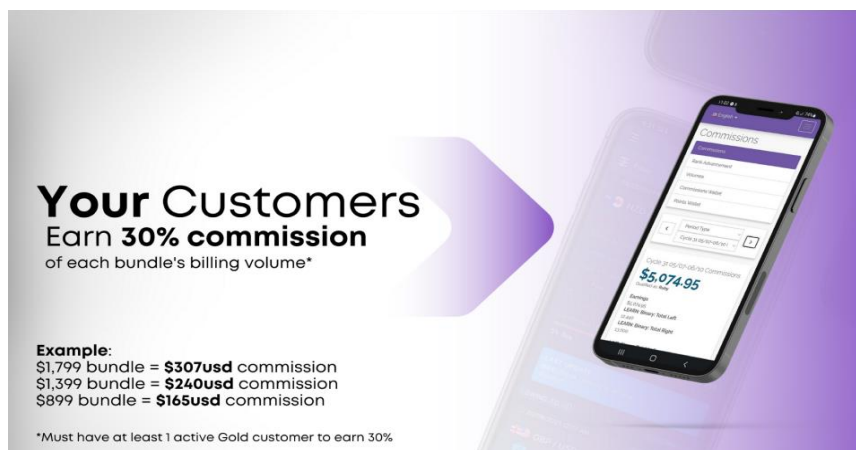
Third, a travel platform named QUEST that offers up to 75% discount in 1.2 million hotels, resorts, flights, and VIP lounges. Furthermore, other persons may use the platform through the consumer who avails of the different packages in the QUEST applications where the consumer would earn commissions.

Fourth, the SageMaster application which boasts of Artificial Intelligence (AI) Trading in which, said application would connect to the platform of choice and the trades are automated. As advertised, all the consumer must do is deposit and withdraw money. Furthermore, just by simply referring two active customers one time, the monthly subscription is waived.



BETTER EXPERIENCE (be.) offers 5 bundles ranging from \$199 up to \$1799. The bigger the bundle available, the more applications and features.

An Affiliate Business is also offered by **BETTER EXPERIENCE (be.)**. In said scheme, a consumer would refer another person to avail of any of the 5 bundles offered by **BETTER EXPERIENCE (be.)**. If the consumer is able to recruit others to use the platforms, a commission of up to 30% and residual income are earned.



The public is being made aware that 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 **BETTER EXPERIENCE (be.)**.

As such, the Securities Regulation Code (SRC) requires that said offer and 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, **BETTER EXPERIENCE (be.)** is NOT REGISTERED as a Corporation or a Partnership with the Commission. Likewise, **BETTER EXPERIENCE (be.)** has not secured prior registration and/or license to solicit investments from the Commission prescribed under Section 8 and 28 of the Securities Regulation Code (SRC).

Further, the scheme employed by **BETTER EXPERIENCE (be.)**, shows indication of a possible "**Ponzi Scheme**" where monies 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.

Moreover, **R.A. No. 11765** or the **Financial Products and Services Consumer Protection Act** (FCPA) prohibits the commission of "Investment fraud", defined as any form of deceptive solicitation of investments from the public which includes Ponzi schemes and such other schemes involving the promise or offer of profits or returns sourced from the investments or contributions made by the investors themselves and the offering or selling of investment schemes to the public without a license or permit from the SEC.

In view thereof, the public is hereby advised **NOT TO INVEST** or **STOP INVESTING** in the investment scheme being offered by **BETTER EXPERIENCE (be.)**, and its **representatives**.

Those who act as salesmen, brokers, dealers, agents, representatives, promoters, recruiters, uplines, influencers, endorsers, abettors, and enablers of **BETTER EXPERIENCE (be.)**, 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 11 of the RCPA and Section 28 of the SRC which are both penalized separately 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 **BETTER EXPERIENCE (be.)**, and its representatives, please send your report through email at epd@sec.gov.ph.

For the information and guidance of the public.

Makati City, 31 October 2023.