

ADVISORY

PRACTICAL REMINDERS TO PROTECT YOUR FINANCIAL INVESTMENTS

1. Know the financial product that you plan to invest in, particularly the terms and conditions in fine print. Do not invest if you do not understand the product or any of its terms and conditions.
2. Do not be enticed by the promise of extremely high returns. Understand that the higher the return on investments, the greater the risk.
Avoid pyramiding investment schemes, including internet-based, that induce investors to recruit others in exchange for more income.
3. Make sure that the actual investment product/instrument, if sold in the Philippines, is registered with the Securities and Exchange Commission (SEC), or has the prior approval of the Insurance Commission in the case of insurance products.
A Certificate of Incorporation from the SEC does not automatically mean that its investment products/instruments are authorized by the SEC.
4. Check the background of the issuing entity and the people behind it. Investment products issued by banks should be authorized by the Bangko Sentral ng Pilipinas (BSP).
5. Deal only with solicitors, agents and brokers licensed by the SEC, or with employees authorized by banks if the product is bank-issued.
6. Investment products/instruments are not insured by the Philippine Deposit Insurance Corporation.
7. Keep proof of investments such as official receipts, investment contracts, certificates of participation, and the like, in a secure place.

For additional information, please access the websites of BSP (www.bsp.gov.ph), SEC (www.sec.gov.ph) and IC (www.insurance.gov.ph).

For further inquiries, you may contact the following:

Bangko Sentral ng Pilipinas (BSP) BSP Online Buddy (BOB) Chatbot

Webchat: <https://www.bsp.gov.ph> • Facebook: @BangkoSentralngPilipinas

SMS: 21582277 (for Globe subscribers only. Regular rates may apply.)

Consumer Protection and Market Conduct Office (CPMCO)

Email: consumeraffairs@bsp.gov.ph • Direct line: (02) 5306-2584 | (02) 8708-7087

Trunkline: (02) 8811-1277 loc. 2584 • Facsimile: (02) 8708-7088

Insurance Commission (IC)

Public Assistance and Mediation Division (PAMD)

Email: publicassistance@insurance.gov.ph • Direct line: (02) 8523-8461 local 103 or 127

Globe: (0917) 116-0007 | Smart: (0999) 993-0637

Securities and Exchange Commission (SEC)

Complaints Desk

Email: seccomplaints@sec.gov.ph • Direct line: (02) 8818-0921