Republic of the Philippines
Department of Finance
Securities and Exchange Commission

In the Matter of:
MY SCIENCE OF SUCCESS MARKETING, INC.,

SEC-CDO CASE NO. 09-16-036
FOR: Issuance of Cease and Desist Order (CDO)

ENFORCEMENT AND INVESTOR PROTECTION DEPARTMENT,
Movant.

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CEASE AND DESIST ORDER

Pending consideration for the Commission *En Banc* is the *Motion for Issuance of Cease and Desist Order* (Motion for CDO) filed on 13 September 2016[1] by movant Enforcement and Investor Protection Department (EIPD) of the Commission praying that the Commission issue a Cease and Desist Order (CDO) against, among others, MY SCIENCE OF SUCCESS MARKETING, INC. (SOS).

SOS incorporated with the Commission on 28 October 2015 with Company Registration No. CS201534709,[2] with principal office located at Unit 4, 3rd Floor AVP Building, Don Gil Garcia St., Capitol Site, Cebu City, Cebu.[3] The primary purpose of SOS is "[t]o engage in, operate, conduct and carry on the business of trading, buying, selling, distributing, and marketing of products such as moringa coffee, gluthalone with collagen soap and gluta juice at wholesale and retail basis; and to enter into all kinds of contracts for export, import purchase acquisition sale and other disposition for its own account of and act general/international trading." However, the Certificate of Incorporation issued by the Commission does not authorize SOS to act "**as broker or dealer in securities, government securities eligible dealer (GSED), investment adviser of an investment company, close-end or open end investment company, investment house, transfer agent, commodity/financial futures exchange/broker/merchant, financing company and time shares/club shares/membership certificate issuers or selling agents thereof not engaging in investment solicitation nor investment taking activity**".[4]

The incorporator[5] and president[6] of SOS is Alberto P. Camilotes, while its paid in capital of SOS is only Php 25,000.00.[7]

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[1] *Motion for CDO* dated 9 September 2016.
[2] *Id.*, par. 1 and Annex "A" (Certificate of Incorporation of SOS).
[3] *Id.*, par. 2, Annex "A" (Article II of the Articles of Incorporation).
[4] See Note 2.
[5] *Motion for CDO*, par. 3, Annex "A" (Article V of the Articles of Incorporation).
[6] *Id*, par. 13.
[7] *Id.*, par. 1, Annex "A" (Article VIII of the Articles of Incorporation).

FACTS

On 6 May 2016, the following persons, among others, appeared before the EIPD in order to express their concerns about SOS, to wit: Rosebella B. Jumeras, Regina B. Ramos, Cesario P. Maloma and Retchie M. Cabangon.[8]

On 18 May 2016, an investigation was conducted by the EIPD investigating team at the alleged business address in Calamba City, Laguna. During the investigation, the investigating team discovered that SOS conducted their operations at the 2nd Floor of Andeson Tower I, Brgy. Parian, Calamba City, Laguna, and at the 2nd Floor of Lydia Building, National Highway, Paciano Rizal, Calamba City, Laguna. However, the investigating team was informed that SOS had already left the premises and transferred to another location in Carmona, Cavite.[9]

On 2 June 2016, Rosebella B. Jumeras filed her affidavit alleging that, sometime in August 2015, she was invited by a certain Adrian Bondad to visit the office of SOS at Lydia Building, Brgy. Paciano Rizal, Calamba City, Laguna. Mr. Bondad explained that, if Ms. Jumeras invests Php 1,610.00, she will receive an interest of Php 550.00 within four (4) days. Such investment will be accompanied by gluthalone and a box of coffee. Thereafter, as the downline of Mr. Bondad, Ms. Jumeras made an initial investment in the amount of Php 16,100.00. On the 8th day after such investment, she received her profits from SOS in the amount of Php 5,500.00 and her initial investment in the amount of Php 16,100.00. On the belief that it was a good investment, Ms. Jumeras as well as her family members invested with SOS several times totaling amount of Php 161,000.00. However, they have not received the return of their investments.[10]

On 3 June 2016, Regina B. Ramos executed her affidavit which alleges that sometime in August 2015, she was informed by her friend of a "good income opportunity". The next day, she attended an orientation conducted by Albert P. Camilotes, who introduced himself as the President of SOS, and Jason Elders, who is the team leader of Team Dragon. According to them, if they invest Php 1,610.00, the amount will be Php 2,160.00 within four (4) days. Thereafter, Ms. Ramos invested the amount of Php 3,220.00, while her sisters invested the amount of Php 8,050.00, which were later returned to them including a "guaranteed income". Afterwards, Ms. Ramos and her friends invested with her. However, their investments were never returned and remain unpaid.[11]

In the case of Cesario P. Maloma, he avers that he was invited by Elvie Datu, who he met at another network company (Klikmart), to invest in SOS. Ms. Datu explained that the compensation plan of SOS provides a guaranteed return of investment together with the

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[8] *Id.*, par. 4.
[9] *Id.*, par. 7.
[10] *Id.*, pars. 8 to 11; and Annex "C" (Sinumpaang Salaysay of Rosebella B. Jumeras, pars 2 to 13).
[11] *Id.*, par. 13 and 14; and Annex "D" (Sinumpaang Salaysay of Regina B. Ramos, pars. 1 to 9).

profit within seven (7) days. Further, Ms. Datu stated that, if Mr. Maloma has any person to invite, the latter will be entitled to Php 50.00 as a "direct referral fee".[12]

Thereafter, Cesario P. Maloma made his first investment at the office of SOS, on 14 August 2015, in the amount of Php 6,440.00. A few day after, he was informed that he may receive his "pay-out" for his investment at the office of SOS. Mr. Paloma continued to invest in SOS totaling the amount of Php 82,110.00, and continued to receive his pay-outs for the investment at the office SOS.[13]

Cesario P. Maloma made additional investments with SOS under the names of his relatives and his neighbor. Further, due to the promise of a "direct referral bonus" and as instructed by its officers, Cesario P. Maloma was able to invite various persons to the company who likewise placed their investments in the said company. However, such investments were not paid to them allegedly due to a problem with the computer system according to the officers of SOS. Afterwards, the office of SOS was closed and its officers could not be located.[14]

On 10 June 2016, Retchie Mazo Cabangon stated he was invited by Rodora Rivera to invest in SOS. As in the case of Cesario P. Maloma, Ms. Rivera explained that the compensation plan of SOS provides a guaranteed return of investment together with the profit within seven (7) days as well as a "direct referral fee". Because of such enticement, Ms. Cabangon made an initial investment in the amount of Php 8,050.00 which she paid at the SOS office. Afterwards, she received a pay-out for such investment, then continued to make investments and was able to receive additional pay-outs for the said investments.[15]

As in the case of the previous complainants, Ms. Cabangon made additional investments under the names of her relatives and neighbors. However, Ms. Cabangon and her recruits were not paid by SOS. Ms. Cabangon was likewise informed by SOS that there a problem with the computer system. Afterwards, the office of SOS was closed and its officers could not be located.[16]

Evidence in support of complainants' affidavits show that, for the placement of their investments, SOS issued "Product Purchase Forms" and "Provisional Receipts" to Rosebella B. Jumeras,[17] Regina Ramos[18] and Cesario P. Maloma,[19] Retchie M. Cabangon,[20] including

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[12] *Id.*, par. 15 and Annex "E" (Complaint Affidavit of Cesario P. Maloma, pars. 1 and 2).
[13] *Id.*, pars. 15 and 16; and Annex "E" (Complaint Affidavit of Cesario P. Maloma, pars. 3 and 4).
[14] *Id.*, pars. 16 to 18; and Annex "E" (Complaint Affidavit of Cesario P. Maloma, pars. 5 to 8).
[15] *Id.*, pars. 19 to 21; and Annex "F" (Complaint-Affidavit of Retchie M. Cabangon, pars. 2 to 4).
[16] *Id.*, pars. 22 to 23; and Annex "F" (Complaint-Affidavit of Retchie M. Cabangon, pars. 5 to 8).
[17] *Id.*, Annex "C" (Sinumpaang Salaysay of Rosebella B. Jumeras, Annex "A" [Provisional Receipt" issued by SOS] and Annex "A-1" ["Product Purchase Form" issued by SOS]).
[18] *Id.*, Annex "D" (Sinumpaang Salaysay of Regina B. Ramos, Annex "A" ["Product Purchase Form" issued by SOS] and Annex "A-1" [Provisional Receipt" issued by SOS]).
[19] *Id.*, Annex "E" (Complaint-Affidavit of Cesario P. Maloma, Annex "A" [Provisional Receipt" issued by SOS] and Annex "A-1" ["Product Purchase Form" issued by SOS]).

their respective relatives and friends they invited.[21] In the "Product Purchase Form", the sponsor's name was indicated there. For example, in the case of Ritchilda A. Che, who is the person Cesario P. Maloma invited to the scheme, Mr. Maloma is indicated as the sponsor in her "Product Purchase Form".[22]

On 10 June 2016, the EIPD investigating team conducted another investigation on SOS at Paseo De Carmona in Carmona, Cavite but the company already left the premises after conducting its operations only for a short period of time.[23]

On 28 June 2016, the EIPD issued a Notice of Conference directing the incorporators to appear before the Commission, but the said incorporators failed to appear on scheduled date of the conference.[24]

On 21 July 2016, the Markets and Securities Regulation Department (MSRD) issued a Certification stating that, per records, the incorporators of SOS have not been issued a license to act as a capital market professional such as associated person, compliance officer, salesman, and/or certified investment solicitor of a broker dealer in securities, investment house, underwriter of securities, investment company adviser and/or mutual fund distributor. The certification further provides that the said incorporators have not filed nor have any pending application for said certificates of registration or licenses. Accordingly, they not authorized to engage in activities and/or solicit investments.[25]

On 14 July 2016, the Corporate Governance and Finance Department (CGFD) issued a Certification stating that SOS is not a registered issuer of mutual funds, exchange traded funds, membership certificates, time shares and registered but unlisted equity securities.[26]

In another Certification of the MSRD issued on 25 October 2016, it provides that SOS is not authorized to sell, offer for sale or distribute securities to the public. It further provides that SOS has not been issued a license to act as a broker and/or dealer of securities.

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[20] *Id.*, Annex "F" (Complaint-Affidavit of Retchie M. Cabangon, Annex "A" ["Product Purchase Form" issued by SOS] and Annex "A-1" [Provisional Receipt" issued by SOS]).

[21] *Id.*, Annex "C" (Sinumpaang Salaysay of Rosebella B. Jumeras, Annexes "B-1" to "D-57" ["Product Purchase Forms" and "Provisional Receipts", issued by SOS to the family members of Ms. Jumeras]); Annex "D" [Sinumpaang Salaysay of Regina B. Ramos, Annexes "A-3" to "A-26" ["Product Purchase Forms" and "Provisional Receipts", issued by SOS to the friends of Ms. Ramos]]; Annex "E" (Complaint-Affidavit of Cesario P. Maloma, Annexes "B" to "D-9" ["Product Purchase Forms" and "Provisional Receipts"issued by SOS to the friends and relatives of Mr. Maloma]]; and Annex "F" (Complaint-Affidavit of Retchie M. Cabangon, Annexes "B" to "D-2" ["Product Purchase Forms" and "Provisional Receipts", issued by SOS to the family members and friends of Ms. Cabangon]].

[22] *Id.*, Annex "F" (Complaint-Affidavit of Retchie M. Cabangon, Annex "D3" ["Product Purchase Form" issued by SOS to Retchilda A. Che]).

[23] *Id.*, par. 24.

[24] *Id.*, par. 25.

[25] *Id.*, par. 26 and Annex "G" (Certification of the MSRD dated 21 July 2016).

[26] *Id.*, par. 26 and Annex "G-1" (Certification of the CGFD dated 14 July 2016).

Hence, the filing of this *Motion for CDO*.

ISSUE

Whether the issuance of a CDO is justified in this case considering the scheme employed by SOS.

RULING

Securities are "shares, participation or interests in a corporation or in a commercial enterprise or profit-making venture and evidenced by a certificate, contract, instrument, whether written or electronic in character".[27] It includes an investment contract,[28] which is defined as a "contract, transaction, or scheme whereby a person invests his money in a common enterprise and is led to expect profits primarily from the efforts of others."[29]

In *Power Homes Unlimited Corporation v. Securities and Exchange Commission*,[30] the Supreme Court stated that an investment contract in our jurisdiction, to be a security subject to regulation by the Commission, must be proved to be (1) an investment of money, (2) in a common enterprise, (3) with expectation of profits, (4) primarily from efforts of others.

In the case at bar, the investment scheme of SOS constitutes an investment contract considering all four (4) elements of an investment contract are present, to wit –

1. An investment of money

As to the first element, an investment of money occurs when an investor commits money to an enterprise or venture in a manner that subjects himself to financial loss.[31] In this case, there is an investment of money with SOS as evidenced by the "Product Purchase Form" and "Provisional Receipt" issued to Rosebella B. Jumeras, Regina Ramos, Cesario P. Maloma and Retchie M. Cabangon as well the respective persons they each invited. The "Product Purchase Form" indicates the amount invested by foregoing investors, which is paid directly at the office of SOS in Calamba. In fact, the investors subjected themselves to financial loss, considering they were not paid due to an alleged problem in the computer system of SOS and their officers can no longer be located. Thus, the first element is satisfied considering the investment of money of the investors of SOS.

2. Common enterprise

As to the second element, there is a common enterprise. A common enterprise is deemed created when two (2) or more investors "pool" their resources. Several tests have

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[27] Section 3.1, SRC.
[28] Section 3.1(b), *Id*.
[29] SRC Rule 3(1)(G), Amended Implementing Rules and Regulations of the SRC.
[30] G.R. No. 164182, 26 February 2008.
[31] *SEC v. International Mining Exchange, Inc.*, 515 F. Supp. 1062.

evolved to determine what constitutes "common enterprise".[32] One of these tests is the horizontal commonality approach. Under this test, the determination involves an inquiry into whether the transaction involves the joint participation of more than one investor in (i) the investment of funds or (ii) the sharing of profits.[33] Furthermore, joint participation by investors in the same investment enterprise, achieved by pooling the invested funds for a common purpose, is required in order to satisfy the common enterprise element.[34]

In the case at bar, a common enterprise exists since there is a joint participation of the investors of SOS, such as Rosebella B. Jumeras, Regina Ramos, Cesario P. Maloma and Retchie M. Cabangon and the respective persons they each invited. In other words, these investors pooled their monies when they recruited their relatives and their friends to invest in SOS. Further, the investors, such as Cesario P. Maloma, were promised a "direct referral fee" in the amount of Php 50.00 if they were able to invite others, and were likewise instructed to do so. Furthermore, the "Product Purchase Form" requires the complete name of the sponsor of the prospective investor as in case, for example with Ritchilda A. Che, who indicated Cesario P. Maloma as her sponsor in the purchase form.[35] Clearly, second element is present since there is common enterprise by the joint participation of the foregoing investors and the respective persons they each invited, which participation is achieved by the pooling of their funds.

3. Expectation of profits

As to the third element, there must be an expectation of profits. By profits, the court has meant either capital appreciation resulting from the development of the initial investment, or participation in earnings resulting from the use of investors' funds. In such cases, the said investors are "attracted primarily by the prospects of a return on his investment."[36]

In this case, there is an expectation of profits on the part of the investors of SOS considering that they were guaranteed such profits amounting to Php 550.00 by the company within seven (7) days from the placement of their respective investments. Further, as can be seen above, the foregoing investors flocked to SOS for the investment opportunities the company offered rather than the purchase of the latter's products, such as coffee and gluthalone. Clearly, the third element is present by the expectation of profits of the foregoing investors.

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[32] *In the Matter of Octopus Network, Inc.*, SEC-PED Case No. 98-2220, 22 May 1998.
[33] *Id.*, citing 69 Am Jur 2d citing Stenger v. R.H. Love Galleries, Inc. 741 F2d 144.
[34] *Id.*, citing Wasnowic v. Chicago Bd. of Trade 352 F Supp 1066.
[35] *Motion for CDO*, Annex "F" (Complaint-Affidavit of Retchie M. Cabangon, Annex "D3" ["Product Purchase Form" issued by SOS to Retchilda A. Che]).
[36] *Power Homes Unlimited Corporation v. Securities and Exchange Commission.*

4. **Primarily from the efforts of others**

Lastly, as to the fourth element, there must be the expectation of profits primarily from the efforts of others. In this case, the operations and management of the "supposed" trading business[37] rests upon SOS and the investors do not participate in such operations or management thereof.

Requirement of the registration of securities, or as a broker, dealer, salesman or associated person

Section 8.1 of the SRC provides that securities shall not be sold or offered for sale or distribution within the Philippines, without a registration statement duly filed with and approved by the Commission. In connection therewith, Section 12.1 of the SRC states that all securities required to be registered under Section 8.1 shall be registered through the filing by the issuer in the main office of the Commission, of a sworn registration statement with respect to such securities, in such form and containing such information and documents as the Commission shall prescribe.

As securities, the investment scheme of SOS must be registered, pursuant to Sections 8.1 and 12.1 of the SRC, since they are offering and selling securities to the general public in the form investment contracts. However, the Certification of the MSRD provides that SOS is not authorized to sell, offer for sale or distribute securities to the public. In fact, in another Certification of the MSRD, it provides that the incorporators of the SOS have not been issued a license to act as a capital market professional such as an associated person, salesman and/or broker dealer in securities.

Despite non-registration of securities, SOS is engaged in the selling securities, in the form of investment contracts to the public, as evidenced by the "Product Purchase Forms" and "Provisional Receipts".

Justification for the Issuance of the CDO

In view of the foregoing, the issuance of a CDO is warranted pursuant to Section 64.1 of the SRC[38] since the scheme offered by SOS operates as a fraud on investors or causes grave or irreparable injury considering it failed to pay its investors the subsequent guaranteed return which can be considered as a Ponzi scheme. In a recent Supreme Court case, the court described a Ponzi scheme as a type of investment fraud that involves the payment of purported returns to existing investors from funds contributed by new investors. Its

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[37] *Motion for CDO*, Annex "A" (Article II of the Articles of Incorporation).

[38] Section 64.1. of the SRC provides that the Commission, after proper investigation or verification, *motu propio*, or upon verified complaint by any aggrieved party, may issue a cease and desist order without the necessity of a prior hearing if in its judgment the act or practice, unless restrained, will operate as a fraud on investors or is otherwise likely to cause grave or irreparable injury or prejudice to the investing public.

organizers often solicit new investors by promising to invest funds in opportunities claimed to generate high returns with little or no risk. In many Ponzi schemes, the perpetrators focus on attracting new money to make promised payments to earlier-stage investors to create the false appearance that investors are profiting from a legitimate business. It is not an investment strategy but a gullibility scheme, which works only as long as there is an ever increasing number of new investors joining the scheme. It is difficult to sustain the scheme over a long period of time because the operator needs an ever larger pool of later investors to continue paying the promised profits to early investors. The idea behind this type of swindle is that the "con-man" collects his money from his second or third round of investors and then absconds before anyone else shows up to collect. Necessarily, Ponzi schemes only last weeks, or months at the most.[39] Furthermore, with little or no legitimate earnings, Ponzi schemes require a consistent flow of money from new investors to continue. Ponzi schemes tend to collapse when it becomes difficult to recruit new investors or when a large number of investors ask to cash out.[40]

In this case, SOS' business is considered as a Ponzi scheme which justifies the issuance of this CDO. As can be seen, the fraudulent scheme employed by SOS is a gullibility scheme which involves the payment to its investors of funds contributed or invested by its new members. Further, SOS gives a "false impression" on its investors that they are earning a profit by issuing a "pay-out" after its initial investment. Furthermore, its scheme is bound to collapse in due time considering that the company needs new investors to continue and its paid in capital is ONLY Php 25,000.00. Clearly, the CDO is justified in this case pursuant to Section 64 of the SRC.

WHEREFORE, premises considered, MY SCIENCE OF SUCCESS MARKETING, INC., Alberto P. Camilotes, President, its partners, officers, directors, agents, representatives, conduits, assigns, AND ANY AND ALL PERSONS CLAIMING AND ACTING FOR AND IN THEIR BEHALF are hereby ordered to **IMMEDIATELY CEASE AND DESIST**[41], **UNDER PAIN OF CONTEMPT**, from engaging in activities of selling and/or offering for sale securities in the form of investment contracts or any others of the same nature, as discussed in this *Cease and Desist Order*, until the requisite registration statement is duly filed with and approved by the Commission and the corresponding to offer/sell is issued.

Furthermore, the Commission will institute the appropriate administrative and criminal action against any persons or entities found to act as solicitors, information providers, salesmen, agents, brokers, dealers or the like for and in behalf of the subject corporation.

The **Enforcement and Investor Protection Department** of the Commission is hereby **DIRECTED** to: 1) serve this *Order* to MY SCIENCE OF SUCCESS MARKETING, INC.,

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[39] People of the Philippines v. Tibayan, et al., G.R. No. 209655-60, 14 January 2015.
[40] United States Securities and Exchange Commission, Ponzi Schemes. www.sec.gov/answers/ponzi.htm (visited 27 September 2016).
[41] Pursuant to Section 64.1 of the SRC as stated in Note 38.

Alberto P. Camilotes, President, its General Manager, Corporate Secretary, Treasurer, In-House Counsel or partners; and 2) post copies of the *Cease and Desist Order* at the entrance of the main office and/or branches, if any, of MY SCIENCE OF SUCCESS MARKETING, INC.

Let a copy of this *Cease and Desist Order* be also posted in the Commission's website; published in a national newspaper of general circulation and furnished to all Operating Department and Offices of the Commission for their information and appropriate action.

The **Enforcement and Investor Protection Department** of the Commission is hereby **FURTHER DIRECTED** to submit a FORMAL COMPLIANCE REPORT, by way of a pleading, to the Commission *En Banc* WITHIN FIVE (5) DAYS from receipt of this *Cease and Desist Order*.

In accordance with the provisions of Sec. 64.3[42] of SRC and Sec. 10-3 of the 2006 Rules of Procedure of the Commission, the parties subject of this *Cease and Desist Order* may file a request for the lifting thereof within five (5) days from receipt hereof.

FAIL NOT UNDER PENALTY OF LAW.

SO ORDERED.

Pasay City; 24 November 2016.

[42] SRC, Section 64.3. Any person against whom a cease and desist order was issued may, within five (5) days from receipt of the order, file a formal request for a lifting thereof. Said request shall be set for hearing by the Commission not later than fifteen (15) days from its filing and the resolution thereof shall be made not later than ten (10) days from the termination of the hearing. If the Commission fails to resolve the request within the time herein prescribed, the cease and desist order shall automatically be lifted.

The dispositive portion of which reads as follows:

"**WHEREFORE**, premises considered, MY SCIENCE OF SUCCESS MARKETING, INC., Alberto P. Camilotes, President, its partners, officers, directors, agents, representatives, conduits, assigns, AND ANY AND ALL PERSONS CLAIMING AND ACTING FOR AND IN THEIR BEHALF are hereby ordered to **IMMEDIATELY CEASE AND DESIST, UNDER PAIN OF CONTEMPT**, from engaging in activities of selling and/or offering for sale securities in the form of investment contracts or any others of the same nature, as discussed in this *Cease and Desist Order*, until the requisite registration statement is duly filed with and approved by the Commission and the corresponding to offer/sell is issued.

Furthermore, the Commission will institute the appropriate administrative and criminal action against any persons or entities found to act as solicitors, information providers, salesmen, agents, brokers, dealers or the like for and in behalf of the subject corporation.

The **Enforcement and Investor Protection Department** of the Commission is hereby **DIRECTED** to: 1) serve this *Order* to MY SCIENCE OF SUCCESS MARKETING, INC., Alberto P. Camilotes, President, its General Manager, Corporate Secretary, Treasurer, In-House Counsel or partners; and 2) post copies of the *Cease and Desist Order* at the entrance of the main office and/or branches, if any, of MY SCIENCE OF SUCCESS MARKETING, INC.

Let a copy of this *Cease and Desist Order* be also posted in the Commission's website; published in a national newspaper of general circulation and furnished to all Operating Department and Offices of the Commission for their information and appropriate action.

The **Enforcement and Investor Protection Department** of the Commission is hereby **FURTHER DIRECTED** to submit a FORMAL COMPLIANCE REPORT, by way of a pleading, to the Commission *En Banc* WITHIN FIVE (5) DAYS from receipt of this *Cease and Desist Order*.

In accordance with the provisions of Sec. 64.3 of SRC and Sec. 10-3 of the 2006 Rules of Procedure of the Commission, the parties subject of this *Cease and Desist Order* may file a request for the lifting thereof within five (5) days from receipt hereof.

FAIL NOT UNDER PENALTY OF LAW.

SO ORDERED.

Pasay City; 24 November 2016."

TERESITA J. HERBOSA
Chairperson

MANUEL HUBERTO B. GAITE
Commissioner

ANTONIETA F. IBE
Commissioner

EPHYRO LUIS B. AMATONG
Commissioner

BLAS JAMES G. VITERBO
Commissioner