



Money to the max

I have extra money. What can I do with it?

- You may place your money in an investment or insurance product

What should I know before I invest?

- The investment product must be registered with the Securities and Exchange Commission. Ask for the prospectus.
- The insurance product must be approved by the Insurance Commission.
- The bank product must be approved by the Bangko Sentral ng Pilipinas.
- Invest only if you completely understand it.
- Investments always entail some degree of risk.
- The higher the return on investments, the greater the risk.
- Investments are not insured by the Philippine Deposit Insurance Corporation.

Reminders:

- Deal only with solicitors, agents and brokers licensed by the SEC or by IC if the product is insurance, or with employees authorized by banks if the product is bank-issued.
- Keep in a safe place your official receipts, contract, and other proofs of investment.

Other Questions? Please contact the following:

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Gusto mo bang mag-invest?

Kung ganon, tandaan ang mga sumusunod:

MAG-ARAL

- Suriing mabuti ang "investment product" na inaalok.

MAG-USISA

- Magtanong at unawain ang "investment product".
- Kung hindi ito maintindihan, huwag ito bilhin.

MAG-INGAT

- Kung ang alok ay napakaganda, malamang ay hindi ito totoo.
- Iwasan ang "pyramiding," na nanghihikayat na kumuha ng iba pang "investors" kapalit ng mas malaking kita.

MANIGURO

- Siguraduhing nakarehistro sa Securities and Exchange Commission (SEC) ang mga "investment product" na inaalok. Hingin ang "prospectus."
- Ang isang kumpanya na may "Certificate of Incorporation" na galing sa SEC ay hindi nangangahulugan na ang "investment product" ng naturang kumpanya ay may pahintulot na ng SEC.
- Kung ang produkto ay "insurance," dapat ay may pahintulot ito ng Insurance Commission (IC).
- Ang mga "investment product" na galing sa mga bangko ay dapat na may pahintulot ng Bangko Sentral ng Pilipinas (BSP).
- Makipag-transaksyon lamang sa mga ahente o "broker" na lisensyado ng SEC o kaya ng IC kung "insurance" ang produkto.
- Kung ang "investment product" ay galing sa mga bangko, makipag-transaksyon lamang sa mga empleyadong may pahintulot ng mga naturang bangko.

MAGING MASINOP

- Itago ang katibayan ng "investment" tulad ng resibo, kontrata, kasunduan o "certificate" at mga dokumentong kahintulad nito, sa isang ligtas na lugar.

TANDAAN

- Ang mga "investment product" ay hindi nakaseguro o "insured" sa Philippine Deposit Insurance Corporation (PDIC).

Para sa mga karagdagang impormasyon, maaari kayong bumisita sa "website" ng BSP (www.bsp.gov.ph), SEC (www.sec.gov.ph) at IC (www.insurance.gov.ph).



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