



## **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:**

The Head

### **Financial Consumer Affairs Group**

Supervision and Examination Sector, BANGKO SENTRAL NG PILIPINAS

A. Mabini St., Malate, Manila 1004

E-mail: [consumeraffairs@bsp.gov.ph](mailto:consumeraffairs@bsp.gov.ph)

Tel. No.: 524-7011 local 2584

The Director

### **Corporation Finance Department**

SECURITIES AND EXCHANGE COMMISSION

SEC Building, EDSA, Greenhills, Mandaluyong City

E-mail: [justina.callangan@sec.gov.ph](mailto:justina.callangan@sec.gov.ph)

Tel. No.: 584-6103

The Head

### **Public Assistance and Information Division**

INSURANCE COMMISSION,

1071 United Nations Ave., Manila 1000

E-mail: [pubassist\\_ic@yahoo.com](mailto:pubassist_ic@yahoo.com)

Tel. No.: 523-8461 to 70 local 103 or 104