



# Online lending petition

## Online lending petition

We, UOVM INCORPORATED (United OLA Victims Movement, Inc.) together with FOLS VIP (Fight Online Loan Sharks VIP) are an organization with a mission to help our fellow Filipinos against unfair debt collection practices from online lending apps also known as OLA. We help educate and inform their families, friends, and relatives about such.

Online Lending Apps or Online Lending Platforms have been operating in the Philippines for quite some time and enticed many fellow Filipinos with financial needs. However, these lending companies have been practicing unfair debt collection which includes invasion of privacy by accessing personal data and phone contacts.

Our members have been continuously receiving harassments through calls, texts and emails. These entities, referred to as OLAs, are involved in illicit practices concerning interest rates and debt collection. A few examples of harassment are the following:

These are just some examples of the harassment that the victims of the OLA Community experience almost everyday. We hope that you join us in our fight to STOP the operations of these Illegal Lending Companies.

We, the citizens of the Philippines is signing this petition to appeal to your office to ask for immediate assistance.

There are a lot of Filipino people who have been victimized by online lending apps namely PondoPeso, UPESO, Crazy loan, Handyloan/Cashlending, Paghiram, Pera4u, PeraLending, Cashwagon, MFCash, One Cash, Super Cash, Fastcash/FastLoan/Goodloan/PesoCash, Atome, Peso2Go, Asteria, OnlineLoansPilipinas (a.ka. Moola Lending), Pesoloan, PondoLoan.

Who suffered from humiliations, depression, and believed that their right to privacy has been compromised. Their phone contacts have been utilized as collateral informing them about their debts without knowledge and consent to the borrower- falls under Republic Act No. 10173 (Data Privacy Act of 2012). They have been harassed and have been receiving numerous phone calls all day and have been receiving threatening messages everyday (evidences can be provided).

In line with this, they already filed a complaint before at National Privacy Commission (NPC) and Securities and Exchange Commission (SEC). We believe that this has been a known issue for many months and until now no evident action has been taken off to stop these online lending apps from sending unethical messages to all the borrower's contact list. We hereby asking your good office that we may find assistance and justice against these heartless online lending apps.

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Up to date, all of the victims are still suffering from depression, emotional & mental stress, living in fear that one day their faces will be presented in all social media platforms as debtors and be scrutinized by people who don't know the real story as they are only victims of these online lending apps.

They indeed have an obligation that they owe these online lending apps a certain amount of money but because of what they did (invasion of privacy), no amount of money can repay the humiliation and depression they continuously suffered until today. Not to mention all the high interests these online lending apps adding to the money that they owe them. As the victims, they are having a hard time coping up repaying the owing balance due to the astronomical interest applied.

Immediate assistance and response to this petition will be highly appreciated. Thank you.

Harassment by agents: <https://>

Contact us for free full report

Web: <https://www.kary.com.pl/contact-us/>

Email: [energystorage2000@gmail.com](mailto:energystorage2000@gmail.com)

WhatsApp: 8613816583346

