

To: All Team Members

From: Atty. Angelique Margaret T. Natividad, HR Director

Re: Messages from MMLOAN

Date: 26 October 2020

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Many team members have received text messages from an “mmloan online lending” saying that they were made to be co-makers of a loan and have to pay the debt of Ma’am Sienna Cabarrubias or their pictures will be posted online “na may kasong ESTAFA”.

Do not be afraid of this threat. If you did not sign any document as co-maker, you cannot legally be made to pay debts that Ma’am Sienna took out under her name. You cannot be charged with estafa also since you did not do anything that may be declared as estafa. Finally, nobody can be jailed for non-payment of debts. The lending company is threatening all of her contacts on her phone hoping that they can collect the debt faster. You can ignore the message.

Ma’am Sienna Cabarrubias has not been an employee of Sophia Jewellery, Inc. since February 28, 2020. If you did sign something as co-maker of Ma’am Sienna, you may get in touch with HR to get advice and explore your options.

Please avoid borrowing money from apps like mmloan and others. They use your phone to get information about you and your contacts and harass everyone if you fail to pay. This is not the first time our team members have been harassed by online lending apps. We do not know how much information they can access when you install their app on your phone. If you must borrow money, use reputable lending companies or government agencies.

Feel free to report any similar incidents or threats to HR through Ma’am Ira Gregorio.