

**Dated: 31 March 2023**

# **Media Coverage**

**“CCP Warns Consumers of Risks Associated with Mobile App-based Micro-Credit and Nano-Loan Facilities”**

## Consumers warned of app-based micro-credit risks

CCP initiates inquiry against nano-loan facility providers

### NEWS DESK

The Competition Commission of Pakistan (CCP) warns and cautions the general public about the rising trend of mobile app-based micro-credit and nano-loan facilities.

These applications, available on Google PlayStore and AppStore, offer short-term financing to borrowers but are currently facing numerous complaints and challenges in their track-and-trace process.

As a result, the CCP has initiated an inquiry against these applications, which are observed to constantly change their premises and/or companies/undertakings behind such applications.

Until the conclusion of the enquiry, the CCP deems it necessary to alert the general public about the many issues observed and how to avoid these issues. The CCP has also intimated SECP, FIA, and PTA in this regard.

Most of these applications operate without complying with Pakistan's regulatory framework. Therefore, it is important to ensure that the applications from which consumers are borrowing are duly registered and are operating under a regulatory regime. Moreover, these applications may tend to take complete control of the user's device by requiring the user to agree to standard access permissions for the app.

This may affect the privacy of the user as well as make the user vulnerable to the operator of such applications. Therefore, users are cautioned to carefully read

the terms and conditions displayed so that they can make an informed decision.

Most of these mobile applications operate without complying with Pakistan's regulatory framework

When applying for a loan through these mobile app-based micro-credit and nano-loan facilities, users are presented with various terms and conditions that outline the period for which the loan is extended, the exact amount of loan disbursed, deductions made from the total loan requested, payment and repayment methods, and any hidden charges.

However, it has been ob-

served that these terms and conditions are often at variance with what is advertised, resulting in deception or fraud. The applications also require the user to fill in two or more emergency contacts, which are considered collaterals/guarantors by the operators.

Recovery agents have reportedly been known to harass and abuse borrowers and their contacts for the sake of repayment.

The general public is made aware that these lenders will, on maturity, make calls to the consumer as well as the emergency contacts for recovery of the loan.

To avoid falling prey to fraudulent activities, the public needs to be aware that there have been instances where recovery agents have given their personal account details instead of the lender's valid account.

## Citizens warned of digital loan sharks lurking around

By Our Staff Reporter

ISLAMABAD: The Competition Commission of Pakistan (CCP) has warned the general public about unregistered and fraudulent lenders operating through mobile applications.

An inquiry initiated by the CCP over the subject has shown that such apps constantly change their premises and whereabouts as well as the undertakings behind such operations.

However, the CCP said it is necessary to alert the public about the issues identified and ways to avoid them until the probe is underway.

“To avoid falling prey to such activities, it is important for the public to be aware that there have been instances where recovery agents have given their personal account details instead of the lender’s valid account,” the CCP said. As a result, the payments were not adjusted against the repayment and caused further inconvenience to borrowers, it added.

These applications, available on Google PlayStore and AppStore, offer short-term micro-credits to borrowers but are currently facing numerous complaints and challenges in their track-and-trace process. Most of these applications operate without complying with Pakistan’s regulatory framework.

“The consumers need to be careful and only make payments on the registered accounts of online micro-credit and nano-loan facilities,” the CCP said, adding that it is imperative to ensure that the applications from which consumers are borrowing are operating under a regulatory regime as the trend of online micro-credit and nano-loan facilities is on the rise.

As per the initial findings, these applications have well over 10 million downloads by the general public, mostly vulnerable consumers, belonging to the lower to middle-income class. The CCP also revealed that these applications may tend to take complete control of the user’s device by requiring the user to agree to standard access permissions for the app, which would then breach users’ privacy as well as make the user vulnerable to those running the app.

Therefore, the CCP emphasised exercising caution and carefully reading the displayed terms and conditions to take an informed decision.

It also noted that recovery agents have reportedly been known to harass and abuse borrowers and their contacts for the sake of repayment.

## CCP warns of risks of using micro-credit, nano-loan facilities

IMRAN ALI KUNDI  
ISLAMABAD

The Competition Commission of Pakistan (CCP) has warned and cautioned the general public about the rising trend of mobile app-based micro-credit and nano-loan facilities.

These applications, available on Google PlayStore and AppStore, offer short-term financing to borrowers but are currently facing numerous complaints and challenges in their track-and-trace process. As a result, the CCP has initiated an enquiry against these applications, which are observed to constantly change their premises and/or companies/undertakings behind such applications. Until the conclusion of the enquiry, the CCP deems it necessary to alert the general public about the many issues observed and how to avoid these issues. CCP has also intimated to SECP, FIA, and PTA in this regard.

Most of these applications operate without complying with Pakistan's regulatory framework. Therefore, it is important to ensure that the applications from which consumers are borrowing

are duly registered and are operating under a regulatory regime. Moreover, these applications may tend to take complete control of the user's device by requiring the user to agree to standard access permissions for the app. This may affect the privacy of the user as well as make the user vulnerable to the operator of such applications. Therefore, users are cautioned to carefully read the terms and conditions displayed so that they can make an informed decision.

When applying for a loan through these mobile app-based micro-credit and nano-loan facilities, users are presented with various terms and conditions that outline the time period for which the loan is extended, the exact amount of loan disbursed, deductions made from the total loan requested, payment and repayment methods, and any hidden charges. However, it has been observed that these terms and conditions are often at variance with what is advertised, resulting in deception or fraud. The applications also require the user to fill in two or more emergency contacts, which are considered as collaterals/guarantors by

the operators. Recovery agents have reportedly been known to harass and abuse borrowers and their contacts for the sake of repayment. General public is made aware that these lenders will, on maturity, make calls to the consumer as well as the emergency contacts for recovery of the loan.

To avoid falling prey to fraudulent activities, it is important for the public to be aware that there have been instances where recovery agents have given their personal account details instead of the lender's valid account. This can result in payments not being adjusted against the repayment and cause further inconvenience to borrowers. Consumers need to be careful and only make payments on the registered accounts of the mobile app-based micro-credit and nano-loan facilities. CCP strongly advises the public to exercise caution and due diligence when using mobile app-based micro-credit and nano-loan facilities. As per the initial findings, these applications have well over 10 million downloads by the general public, mostly the vulnerable consumers, belonging to the lower to middle income class.

## CCP warns consumers of risks associated with mobile app-based micro-loan facilities

### CONSUMERS NEED TO MAKE PAYMENTS ON REGISTERED ACCOUNTS

PROFIT  
ISLAMABAD

The Competition Commission of Pakistan (CCP) has warned and cautioned the general public about the rising trend of mobile app-based micro-credit and nano-loan facilities. These applications, which are available on Google PlayStore and AppStore, offer short-term financing to borrowers, but are facing numerous complaints and challenges in their track-and-trace processes.

As a result, the CCP initiated an inquiry against these applications, which were observed to constantly change their premises and/or companies/undertakings behind such applications. Therefore, the CCP deemed it necessary to alert the general public about the many issues observed and how to avoid these issues. CCP also intimated to SECP, FIA, and PTA in this regard.

Most of these applications operate without complying with Pakistan's regulatory framework.

Therefore, it is important to ensure that the applications from which consumers are borrowing are duly registered and are operating under a regulatory regime.

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This can result in payments not being adjusted against the repayment and cause further inconvenience to borrowers. Consumers need to be careful and only make payments on the registered accounts of the mobile app-based micro-credit and nano-loan facilities.

## Social media flooded with mobile app-based micro-credit loan offers

# CCP warns public of risks involved in easy loan apps

**ZUBAIR QURESHI**

**ISLAMABAD**

The Competition Commission of Pakistan has cautioned the general public about the rising trend of mobile app-based micro-credit and nano-loan facilities.

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amount of loan disbursed, deductions made from the total loan requested, payment and repayment methods, and any hidden charges. However, it has been observed that these terms and conditions are often at variance with what is advertised, resulting in deception or fraud.

The applications also require the user to fill in two or more emergency contacts, which are considered as collaterals/guarantors by the operators.

Recovery agents have reportedly been known to harass and abuse borrowers and their contacts for the sake of repayment. General public is made aware that these lenders will, on maturity, make calls to the consumer as well as the emergency contacts for recovery of the loan.

## CCP warns and caution general public

ISLAMABAD (APP): The Competition Commission of Pakistan (CCP) Thursday warned and cautioned the general public about the rising trend of mobile app-based micro-credit and nano-loan facilities. These applications, available on Google PlayStore and AppStore, offer short-term financing to borrowers but are currently facing numerous complaints and challenges in their track-and-trace process.

As a result, the CCP has initiated an enquiry against these applications, which are observed to constantly change their premises and companies/undertakings behind such applications, said a press release issued here.

Until the conclusion of the enquiry, the CCP deems it necessary to alert the general public about the many issues observed and how to avoid these issues.

The CCP has also intimated to SEC, FIA, and PTA in this regard.

Most of these applications operate without complying with Pakistan's regulatory framework.

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To avoid falling prey to fraudulent activities, it is important for the public to be aware that there have been instances where recovery agents have given their personal account details instead of the lender's valid account.

This can result in payments not being adjusted against the repayment and cause further inconvenience to borrowers.

Consumers need to be careful and only make payments on the registered accounts of the mobile app-based micro-credit and nano-loan facilities.

The CCP strongly advised the public to exercise caution and due diligence when using mobile app-based micro-credit and nano-loan facilities.

As per the initial findings, these applications have well over 10 million downloads by the general public, mostly the vulnerable consumers, belonging to the lower to middle income class.

## CCP warns consumers of risks associated with mobile App

### DNA

ISLAMABAD, 30 MARCH 2023: The Competition Commission of Pakistan (CCP) warns and cautions the general public about the rising trend of mobile app-based micro-credit and nano-loan facilities. These applications, available on Google PlayStore and AppStore, offer short-term financing to borrowers but are currently facing numerous complaints and challenges in their track-and-trace process.

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When applying for a loan through these mobile app-based micro-credit and nano-loan facilities, users are presented with various terms and conditions that outline the time period for which the loan is extended, the exact amount of loan disbursed, deductions made from the total loan requested, payment and repayment methods, and any hidden charges. However, it has been observed that these terms and conditions are often at variance with what is advertised, resulting in deception or fraud.

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To avoid falling prey to fraudulent activities, it is important for the public to be aware that there have been instances where recovery agents have given their personal account details instead of the lender's valid account. This can result in payments not being adjusted against the repayment and cause further inconvenience to borrowers. Consumers need to be careful and only make payments on the registered accounts of the mobile app-based micro-credit and nano-loan facilities.

CCP strongly advises the public to exercise caution and due diligence when using mobile app-based micro-credit and nano-loan facilities. As per the initial findings, these applications have well over 10 million downloads by the general public, mostly the vulnerable consumers, belonging to the lower to middle income class.



## **CCP warns consumers of risks associated with mobile app-based micro-credit, nano-loan facilities**

ISLAMABAD, (NNI): The Competition Commission of Pakistan (CCP) warns and cautions the general public about the rising trend of mobile app-based micro-credit and nano-loan facilities.

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# Business Recorder

31 March 2023 | Online

## CCP warns masses against apps offering nano-loans

Sohail Sarfraz

ISLAMABAD: The Competition Commission of Pakistan (CCP) has warned the general public about the rising trend of mobile app-based micro-credit and nano loan facilities.

The commission has launched an inquiry against such illegal apps where vulnerable consumers (lower/middle income class) have made over 10 million downloads of such apps from their mobile phones in Pakistan.

In this regard, the CCP has issued an alert to the general public on Thursday.

The CCP has also issued intimations to the Federal Investigation Agency (FIA), the Securities and Exchange Commission of Pakistan (SECP) and Pakistan Telecommunication Authority (PTA).

According to the CCP's letters, these applications, available on Google PlayStore and AppStore, offer short-term financing to borrowers but are currently facing numerous complaints and challenges in their track-and-trace process.

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<https://www.brecorder.com/news/amp/40234654>

# Daily Parliament Times

31 March 2023 | Online |

## **CCP warns general public about rising trend of mobile app-based micro-credit & nano-loan facilities.**

By Daily Parliament Times

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CCP strongly advises the public to exercise caution and due diligence when using mobile app-based micro-credit and nano-loan facilities. As per the initial findings, these applications have well over 10 million downloads by the general public, mostly the vulnerable consumers, belonging to the lower to middle income class.

<https://www.dailyparliamentimes.com/2023/03/30/ccp-warns-consumers-of-risks-associated-with-mobile-app-based-micro-credit-and-nano-loan-facilities/>

## CCP warns consumers of risks associated with Mobile App

### Spokesman Report

ISLAMABAD: The Competition Commission of Pakistan (CCP) warns and cautions the general public about the rising trend of mobile app-based micro-credit and nano-loan facilities. These applications, available on Google PlayStore and AppStore, offer short-term financing to borrowers, but are currently facing numerous complaints and challenges in their track-and-trace process.

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## مائیکرو کریڈٹ، نینولون ایپلی کیشنز پر مسابقتی کمیشن کا انتخاب

ایک کروڑ سے زیادہ ڈاؤن لوڈز، زیادہ تر صارفین مالی کمزور: ابتدائی انکوائری نتائج

زیادہ تر ایپلی کیشنز ریگولیٹری فریم ورک کی تعمیل کے بغیر سرگرم عمل ہیں: کمیشن

اسلام آباد (ساجد چودھری) مسابقتی کمیشن | بڑھتے ہوئے رجحان کے بارے میں خطرات کے  
نے موبائل فون پر مائیکرو کریڈٹ اور نینولون کے | متعلق ایک انتخاب جاری (باقی صفحہ 5 بقیہ نمبر 26)

### مسابقتی کمیشن

بقیہ نمبر 26

جاری کیا ہے۔ کمیشن نے کہا ہے کہ یہ ایپلی کیشنز، جو گوگل پلے سٹور اور ایپ سٹور پر دستیاب ہیں، قرض لینے والوں کو قلیل مدتی فنانسنگ کی پیشکش کرتی ہیں لیکن فی الحال انہیں اپنے ٹریک اینڈ ٹریس کے عمل میں متعدد شکایات اور چیٹبکس کا سامنا ہے۔ سی سی پی نے ان ایپلی کیشنز کے خلاف ایک انکوائری شروع کر دی ہے، ان میں سے زیادہ تر ایپلی کیشنز پاکستان کے ریگولیٹری فریم ورک کی تعمیل کے بغیر کام کرتی ہیں، اس لئے اس بات کو یقینی بنانا ضروری ہے کہ صارفین جن ایپلی کیشنز سے قرض لے رہے ہیں وہ رجسٹرڈ ہوں اور ایک ریگولیٹری فریم ورک کے تحت کام کر رہی ہوں۔

اس کے علاوہ یہ ایپلی کیشنز سٹینڈرڈ ایکسیز پر کمیشن کے ذریعے صارفین کے موبائل پر مکمل کنٹرول حاصل کر سکتی ہیں، اس سے صارف کی پرائیویسی متاثر ہو سکتی ہے اور ساتھ ساتھ صارف ایسی ایپلی کیشنز کے آپریٹرز کے ہاتھوں غیر محفوظ ہو سکتا ہے۔ لہذا صارفین کو خبردار کیا جاتا ہے کہ وہ ظاہر کردہ شرائط و ضوابط کو احتیاط سے پڑھیں تاکہ وہ باخبر فیصلہ کر سکیں۔ ابتدائی نتائج کے مطابق ان ایپلی کیشنز کے ایک کروڑ سے زیادہ ڈاؤن لوڈز ہیں، جن میں زیادہ تر کمزور صارفین ہیں جن کا تعلق کم سے متوسط آمدنی والے طبقے سے ہے۔

## CCP کا صارفین کو موبائل

### ایپ پر مبنی مائیکرو کریڈٹ

#### سے وابستہ خطرات سے انتباہ

اسلام آباد (سٹاف رپورٹر) کمپیٹیشن کمیشن آف پاکستان (سی سی پی) نے عوام الناس کو موبائل ایپ پر مبنی مائیکرو کریڈٹ اور نینولون کی ایپلی کیشنز / سہولیات کے بڑھتے ہوئے رجحان کے بارے میں ایک انتباہ جاری کیا ہے۔ یہ ایپلی کیشنز، جو گوگل پلے اسٹور اور ایپ اسٹور پر دستیاب ہیں، قرض لینے والوں کو قلیل مدتی فنانسنگ کی پیشکش کرتی ہیں، لیکن فی الحال انہیں اپنے ٹریک اینڈ ٹریس کے عمل میں متعدد شکایات اور چیلنجز کا سامنا ہے۔ نتیجے کے طور پر، سی سی پی نے ان ایپلی کیشنز کے خلاف ایک انکوائری شروع کر دی ہے، جو اپنے دفاتر اور / یا کمپنیاں مسلسل تبدیل کرتی نظر آتی ہیں۔ انکوائری کے حتمی نتائج تک، سی سی پی یہ ضروری سمجھتا ہے کہ عوام الناس کو مشاہدہ کیے گئے بہت سے مسائل کے بارے میں آگاہ کیا جائے۔

# سی سی پی نے ایپلی کیشنز کیخلاف انکوائری شروع کر دی

ایسی کمپنیاں جو شکایات، چیلنجز کا سامنا کرتی ہیں ان کیخلاف انکوائری ہوگی

اسلام آباد (آن لائن) مہیٹیشن کمیشن آف پاکستان (سی سی پی) نے عوام الناس کو موبائل ایپ ایک انتخابہ جاری کیا ہے۔ یہ ایپلی کیشنز، جو گوگل پرمیٹی مائیکرو کریڈٹ اور مینولون کی ایپلی کیشنز / پے اسٹور اور ایپ (باقی صفحہ 6 بقیہ نمبر 42)



ہوئے رجحان کے بارے میں ایک انتخابہ جاری کیا ہے۔ یہ ایپلی کیشنز، جو گوگل پے اسٹور اور ایپ اسٹور پر دستیاب ہیں، قرض لینے والوں کو قلیل مدتی فنانسنگ کی پیشکش کرتی ہیں، لیکن فی الحال انہیں اپنے ٹریک اینڈ ٹریس کے عمل میں متعدد شکایات اور چیلنجز کا سامنا ہے۔ نتیجے کے طور پر، سی سی پی نے ان ایپلی کیشنز کے خلاف ایک انکوائری شروع کر دی ہے جو اپنے دفاتر اور پاکستانی کمپنیاں مسلسل تبدیل کرتی نظر آتی ہیں۔ انکوائری کے حتمی نتائج تک، سی سی پی یہ ضروری سمجھتا ہے کہ عوام الناس کو مشاہدہ کیے گئے بہت سے مسائل کے بارے میں آگاہ کیا جائے اور یہ کہ ان مسائل سے کیسے بچا جائے۔ اس سلسلے میں سی سی پی نے ایس ای سی پی، ایف آئی اے اور پی ٹی اے کو بھی مطلع کیا ہے۔ ایک بڑا مسئلہ یہ ہے کہ ان میں سے زیادہ تر ایپلی کیشنز پاکستان کے ریگولیٹری فریم ورک کی تعمیل کے بغیر کام کرتی ہیں۔

## سی سی پی کی قرض دینے والی ایپلی

### کیشنز کیخلاف انکوآری شروع

اسلام آباد (نئی بات رپورٹ) کمپی ٹیشن کمیشن آف پاکستان (سی سی پی) نے عوام کو موبائل ایپ پر مبنی مائیکرو کریڈٹ اور نینولون کی ایپلی کیشنز/سہولیات کے بڑھتے ہوئے رجحان کے بارے میں ایک انتباہ جاری کیا ہے۔ یہ ایپلی کیشنز، جو گوگل پلے اسٹور اور ایپ اسٹور پر دستیاب ہیں، قرض لینے والوں کو قلیل مدتی فنانسنگ کی پیشکش کرتی ہیں، لیکن فی الحال انہیں اپنے ٹریک اینڈ ٹریس کے عمل میں متعدد شکایات اور چیلنجز کا سامنا ہے۔ نتیجے کے طور پر، سی سی پی نے ان ایپلی کیشنز کیخلاف ایک انکوآری شروع کر دی ہے۔



## سی سی پی کا ریفرنڈم بنوں اور ایپ اسٹور پر دستیاب ہیں، قرض لینے والوں کو قلیل مدتی فنانسنگ کی پیشکش کرتی ہیں

ایپلی کیشنز جو گوگل پلے اسٹور اور ایپ اسٹور پر دستیاب ہیں، قرض لینے والوں کو قلیل مدتی فنانسنگ کی پیشکش کرتی ہیں

صارفین جن ایپلی کیشنز سے قرض لے رہے ہیں وہ رجسٹرڈ ہوں اور ایک ریگولیٹری فریم ورک کے تحت کام کر رہی ہوں، سی سی پی

اسلام آباد (نامہ نگار خصوصی) کمیشن میٹنگ آف پاکستان (سی سی پی) نے عوام الناس کو موبائل ایپ پر مبنی مائیکرو کریڈٹ اور نیولون کی ایپلی کیشنز، سہولیات کے بڑھتے ہوئے رجحان کے بارے میں ایک انتباہ جاری کیا ہے۔ یہ ایپلی کیشنز، جو گوگل پلے اسٹور اور ایپ اسٹور پر دستیاب ہیں، قرض لینے والوں کو قلیل مدتی فنانسنگ کی پیشکش کرتی ہیں، لیکن فی الحال انہیں اسے ٹریک اینڈ ٹریس کے عمل میں متعدد شکایات اور چیلنجز کا سامنا ہے۔ نتیجے کے طور پر، سی سی پی نے ان ایپلی کیشنز کے خلاف ایک انکوائری شروع کر دی ہے جو اپنے دفاتر اور ایپ کیپٹیاں مسلسل تبدیل کرتی نظر آتی ہیں۔ انکوائری کے حتمی نتائج تک، سی سی پی یہ ضروری سمجھتا ہے کہ عوام الناس کو مشاہدہ کیے گئے بہت سے مسائل کے بارے میں آگاہ کیا جائے اور یہ کہ ان مسائل سے کیسے بچا جائے۔ اس سلسلے میں سی سی پی نے ایس ای سی پی، ایف آئی اے اور پی ٹی اے کو بھی مطلع کیا ہے۔ ایک بڑا مسئلہ یہ ہے کہ ان میں سے زیادہ تر ایپلی کیشنز پاکستان کے ریگولیٹری فریم ورک کی قیاد کیے بغیر کام کرتی ہیں۔ اس لیے اس بات کو یقینی بنانا ضروری ہے کہ صارفین جن ایپلی کیشنز سے قرض لے رہے ہیں وہ رجسٹرڈ ہوں اور ایک ریگولیٹری فریم ورک کے تحت کام کر رہی ہوں۔ اس کے علاوہ یہ ایپلی کیشنز اسٹینڈرڈ ایکسیز پر میٹنگ کے ذریعے صارفین کے موبائل پر مکمل کنٹرول حاصل کر سکتی ہیں۔ اس سے صارف کی پرائیویسی متاثر ہو سکتی ہے اور ساتھ ساتھ صارف (بانی صفحہ 7 بقیہ نمبر 11)

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سی سی پی

بقیہ

ایسی ایپلی کیشنز کے آپریٹرز کے ہاتھوں غیر محفوظ ہو سکتا ہے۔ لہذا، صارفین کو خبردار کیا جاتا ہے کہ وہ ظاہر کردہ شرائط و ضوابط کو احتیاط سے پڑھیں تاکہ وہ باخبر فیصلہ کر سکیں۔

## سی سی پی کا صارفین کو موبائل ایپ پر مبنی مائیکرو کریڈٹ اور نینو لون کی ایپلی کیشنز سے وابستہ خطرات سے انتباہ

جمعرات 30 مارچ 2023

لاہور (اُردو پوائنٹ اخبارتازہ ترین - این این آئی۔ 30 مارچ 2023ء) کمیٹیٹیشن کمیشن آف پاکستان نے عوام الناس کو موبائل ایپ پر مبنی مائیکرو کریڈٹ اور نینو لون کی ایپلی کیشنز / سہولیات کے بڑھتے ہوئے رجحان کے بارے میں ایک انتباہ جاری کیا ہے۔ یہ ایپلی کیشنز جو گوگل پلے اسٹور اور ایپ اسٹور پر دستیاب ہیں، قرض لینے والوں کو قلیل مدتی فنانشنگ کی پیشکش کرتی ہیں لیکن فی الحال انہیں اپنے ٹریک اینڈ ٹریس کے عمل میں متعدد شکایات اور چینجز کا سامنا ہے۔

نتیجے کے طور پر، سی سی پی نے ان ایپلی کیشنز کے خلاف ایک انکوائری شروع کر دی ہے، جو اپنے دفاتر اور/یا کمپنیاں مسلسل تبدیل کرتی نظر آتی ہیں۔ انکوائری کے حتمی نتائج تک، سی سی پی یہ ضروری سمجھتا ہے کہ عوام الناس کو مشاہدہ کیے گئے بہت سے مسائل کے بارے میں آگاہ کیا جائے اور یہ کہ ان مسائل سے کیسے بچا جائے۔

اس سلسلے میں سی سی پی نے ایس ای سی پی، ایف آئی اے اور پی ٹی اے کو بھی مطلع کیا ہے۔

ایک بڑا مسئلہ یہ ہے کہ ان میں سے زیادہ تر ایپلی کیشنز پاکستان کے ریگولیٹری فریم ورک کی تعمیل کیے بغیر کام کرتی ہیں۔ اس لیے اس بات کو یقینی بنانا ضروری ہے کہ صارفین جن ایپلی کیشنز سے قرض لے رہے ہیں وہ رجسٹرڈ ہوں اور ایک ریگولیٹری فریم ورک کے تحت کام کر رہی ہوں۔ اس کے علاوہ یہ ایپلی کیشنز اسٹینڈرڈ ایکسیز پرمیشنز کے ذریعے صارفین کے موبائل پر مکمل کنٹرول حاصل کر سکتی ہیں۔

اس سے صارف کی پرائیویسی متاثر ہو سکتی ہے اور ساتھ ساتھ صارف ایسی ایپلی کیشنز کے آپریٹر کے ہاتھوں غیر محفوظ ہو سکتا ہے۔ لہذا، صارفین کو خبردار کیا جاتا ہے کہ وہ ظاہر کردہ شرائط و ضوابط کو احتیاط سے پڑھیں تاکہ وہ باخبر فیصلہ کر سکیں۔ عام طور پر ان ایپلی کیشنز سے لون کی پیشکش کے وقت جو شرائط شامل ہوتی ہیں ان میں قرض کی مدت، قرض کی رقم، قرض کی رقم میں سے کی جانے والی کٹوتی، قرض کی ادائیگی کا طریقہ کار اور مخفی چارجز کی تفصیل شامل ہوتی ہے۔

لیکن یہ دیکھا گیا ہے کہ یہ شرائط تشہیر کی گئی شرائط سے مختلف ہوتی ہیں جو کہ بعد میں صارفین کو ہراساں کرنے اور تکلیف کا باعث بنتی ہیں۔ ان ایپلی کیشنز سے قرض لیتے وقت صارف کو بطور گارنٹر دو یا دو سے زائد ایمرجنسی نمبرز دینے کا پابند بھی کیا جاتا ہے۔ ایسی معلومات حاصل ہوئی ہیں جن سے معلوم ہوتا ہے کہ ریکوری ایجنٹس قرض داروں اور ان کے گارنٹرز کو قرض واپسی کے لئے ہراساں اور بد زبانی کرتے ہیں۔

عوام الناس کو آگاہ کیا جاتا ہے کہ لون دینے والی یہ ایپلی کیشنز کے نمائندگان قرض کی بازیابی کی لئے صارف کو اور اس کے فراہم کئے گئے ایمرجنسی رابطہ نمبرز پر کال کر سکتے ہیں۔ ان دھوکہ دہی پر مبنی سرگرمیوں سے بچنے کے لئے عوام کے لئے یہ جاننا اہم ہے کہ کچھ ایسے واقعات بھی علم میں آئے ہیں جن میں ریکوری ایجنٹس قرض کی واپسی کے لئے ان ایپلی کیشنز کے ذریعے قرض دینے والوں کی بجائے اپنے ذاتی اکاؤنٹ کی تفصیل فراہم کرتے ہیں تاکہ فراڈ کیا جا سکے۔

جس سے قرضہ لینے والوں کی پریشانی مزید بڑھ سکتی ہے۔ اس لئے یہ تاکید کی جاتی ہے کہ قرض کی تمام ادائیگیاں موبائل ایپلی کیشنز کی جانب سے فراہم کئے جانے والے رجسٹرڈ اکاؤنٹس پر کی جائیں۔ سی سی پی عوام کو مشورہ دیتا ہے کہ موبائل ایپلی کیشنز سے قرض کی سہولت لیتے وقت بہت احتیاط سے کام لیں۔ ابتدائی نتائج کے مطابق، ان ایپلی کیشنز کے 10 ملین سے زیادہ ڈان لوڈز ہیں، جن میں زیادہ تر کمزور صارفین ہیں جن کا تعلق کم سے متوسط آمدنی والے طبقے سے ہے۔