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Media Coverage

Press Release

**“CCP TAKES NOTICE OF EMERGING CONCERNS REGARDING MOBILE APPLICATIONS ON
GOOGLE PLAYSTORE OFFERING NANO/MICRO PERSONAL LOANS TO VULNERABLE
CUSTOMERS”**

Nano-loan apps deceiving users: CCP

By Our Staff Reporter

ISLAMABAD: The Competition Commission of Pakistan (CCP) has found that several mobile apps offering nano loans don't fulfil legal requirements, indulge in deceptive marketing and collect users' personal data.

In a statement issued on Thursday, the commission said it had taken notice of the "various emerging concerns regarding mobile applications on Google Play Store offering nano/micro personal loans to vulnerable customers", mostly belonging to the lower to middle-income class.

The CCP — mandated to protect consumers from anti-competitive practices, including deceptive marketing — said it conducted a preliminary investigation after reports appeared in the media about the practice found that several mobile apps were offering nano-loans without fulfilling the legal requirements of Non-Banking Micro Finance Companies' (NBMFCs) law.

The NBMFC law offers a framework to regulate nano-loans only above Rs10,000, whereas most of these apps were offering smaller loans, it said, adding that these applications had more than 10 million downloads.

Its preliminary findings revealed,

among other things, that these mobile apps had "contradictions between interest rate and processing fees charged from the borrowers versus the rates advertised".

"There are also instances of faulty claims of data privacy and security, collecting personal data on the pretext of offering loans, the discrepancy in repayments, and the credit range advertised vis-a-vis those actually offered," it said.

Based on the preliminary findings, the inquiry committee is authorised to thoroughly probe and submit an inquiry report to the commission with respect to any or all possible contraventions under the act against all nano-loan apps.

CCP takes notice of apps offering loans on Google Play

ISLAMABAD: The Competition Commission of Pakistan (CCP) has taken notice of the various emerging concerns regarding mobile applications on Google Play Store offering nano/micro personal loans to vulnerable customers, mostly belonging to the lower to middle income class customers.

After the appearance of a news report in a leading newspaper, a preliminary probe was conducted, and it was noted that these mobile applications on Google Play Store were offering nano-loans without fulfilling the legal requirements of Non-Banking Micro Finance Companies (NBMFC's) law. The NBMFC law offers a framework to regulate nano-loans only above PKR 10,000/-, whereas most of these applications are only offering loans smaller than this. As per the initial findings, these applications have well over 10 million downloads by the general public.

The preliminary findings inter alia revealed that these mobile applications had contradictions between interest rate/processing fee charged from the borrower versus the rates advertised. There are also instances of faulty

claims of data privacy and security, collecting personal data on the pretext of offering loans, the discrepancy in repayments, and credit range advertised vis a vis those actually offered. The Commission is the first regulatory body that formally initiated an enquiry into the matter in September 2022, to probe possible violations by these mobile applications with regards to Section 10 of the Competition Act 2010, i.e., Deceptive Marketing Practices. Based on the preliminary findings, the enquiry committee is authorized to thoroughly probe and submit an enquiry report to the Commission with respect to any or all possible contraventions under the Act against all nano-loan mobile applications.

The enquiry committee has been working on the case rigorously, consulting all the concerned stakeholders and seeking relevant information for deliberating the matter objectively. In this regard, meetings were also held with the SECP, the Pakistan Telecommunication Authority, and the Federal Investigation Agency.—SOHAIL SARFRAZ

CCP takes notice of apps offering nano loans

Apps on Google Playstore with 10m downloads offering loans

OUR CORRESPONDENT
ISLAMABAD

The Competition Commission of Pakistan (CCP) has taken notice of concerns about mobile applications on Google Playstore offering nano/micro personal loans to customers, mostly belonging to the lower and middle-income classes.

Following the appearance of a news report, a primary investigation was conducted and it was noted that the mobile applications on Google Playstore were offering nano-loans without fulfilling legal requirements of the Non-Banking Microfinance Companies (NBMFC) law.

The NBMFC law offers a framework to regulate nano loans of more than Rs10,000, whereas most of these applications are offering loans smaller than this.

Details show that these

applications have well over 10 million downloads by the general public. The mobile applications had contradictions between the interest rate/ processing fee charged from the borrower versus the rates advertised.

There were also instances of faulty claims of data privacy and security, collection of personal data on the pretext of offering loans, discrepancy in repayments and the credit range advertised vis-a-vis those offered, the CCP said in a statement.

The commission said that it was the first regulatory body that formally initiated an inquiry into the matter in September 2022 to assess possible violations of Section 10 of the Competition Act 2010, ie, deceptive marketing practices.

The inquiry committee is authorised to thoroughly probe and submit a report to the commission concerning any or all possible contraventions under the Act against all nano loan mobile applications.

CCP takes notice of mobile apps offering 'micro, nano' loans

By our correspondent

ISLAMABAD: The Competition Commission of Pakistan (CCP) has taken notice of various emerging concerns regarding mobile applications on Google Playstore offering nano/micro personal loans to vulnerable customers, mostly belonging to lower to middle-income class customers.

After the appearance of a news report in a leading newspaper, a preliminary probe was conducted, and it was noted that these mobile applications on Google Playstore were offering nano-loans without fulfilling the legal requirements of Non-Banking Micro Finance Companies (NBMFC's) law.

The NBMFC law offers a framework to regulate nano-loans only above PKR 10,000/-, whereas most of these applications are only offering loans smaller than this.

As per the initial findings, these applications have well over 10 million downloads by the general public.

The preliminary findings inter alia revealed that these mobile applications had contradictions between interest rate/processing fee charged from the borrower versus the rates advertised. There are also instances of faulty claims of data privacy and security, collecting personal data on the

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CCP takes notice of mobile apps

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pretext of offering loans, discrepancy in repayments, and credit range advertised vis-a-vis those actually offered.

The commission is the first regulatory body that formally initiated an enquiry into the matter in September '22, to probe possible violations by these mobile applications with regard to Section 10 of the Competition Act 2010, i.e., Deceptive Marketing Practices. Based on the preliminary findings, the inquiry committee is authorized to thoroughly probe and submit an inquiry report to the commission with respect to any or all possible contraventions under the Act against all nano-loan mobile applications.

The inquiry committee has been working on

the case rigorously, consulting all the concerned stakeholders and seeking relevant information for deliberating the matter objectively. In this regard, meetings were also held with the Securities & Exchange Commission of Pakistan, Pakistan Telecommunication Authority and the Federal Investigation Agency.

The commission's emphasis in this investigation is to focus on the prohibition of deceptive marketing of these nano-loans to the vulnerable ordinary consumers and to ensure that there are due disclosures and truth in marketing so that an ordinary consumer has the choice of making an informed decision.

Locating the owners of these applications has

proven to be an impediment in the process of investigation as most of the applications have been observed to be operating from hoax addresses and contact details. Any individual or entity in possession of information regarding these nano-loan mobile applications is also encouraged to share their information at: oft@cc.gov.pk. Findings of the enquiry, upon conclusion, will be placed before the commission for its decision and further action.

The CCP is mandated under the Competition Act to ensure free competition in all spheres of commercial and economic activity, to enhance economic efficiency and to protect consumers from anti-competitive behaviour including deceptive marketing practices.

CCP takes action against emerging concerns on Google Playstore offering personal loans

IMRAN ALI KUNDI
ISLAMABAD

The Competition Commission of Pakistan (CCP) has taken notice of the various emerging concerns regarding mobile applications on Google Playstore offering nano/micro personal loans to vulnerable customers, mostly belonging to the lower to middle income class customers.

After the appearance of a news report in the media, a preliminary probe was conducted, and it was noted that these mobile applications on Google Playstore were offering nano-loans without fulfilling the legal requirements of Non-Banking Micro-finance Companies (NBMFC's) law. The NBMFC law offers a framework to regulate nano-loans only above PKR 10,000/-, whereas most of these applications are only offering loans smaller than this. As per the initial findings, these applications have well over 10 million downloads by the general public. The preliminary findings inter alia revealed that these mobile

applications had contradictions between interest rate/processing fee charged from the borrower versus the rates advertised. There are also instances of faulty claims of data privacy and security, collecting personal data on the pretext of offering loans, the discrepancy in repayments, and credit range advertised vis a vis those actually offered. The Commission is the first regulatory body that formally initiated an enquiry into the matter in September '22, to probe possible violations by these mobile applications with regards to Section 10 of the Competition Act 2010, i.e., Deceptive Marketing Practices. Based on the preliminary findings, the enquiry committee is authorized to thoroughly probe and submit an enquiry report to the Commission with respect to any or all possible contraventions under the Act against all nano-loan mobile applications.

The enquiry committee has been working on the case rigorously, consulting all the concerned stakeholders and seeking relevant information for deliberating the

matter objectively. In this regard, meetings were also held with the Securities & Exchange Commission of Pakistan, the Pakistan Telecommunication Authority, and the Federal Investigation Agency. The Commission's emphasis in this investigation is to focus on the prohibition of deceptive marketing of these nano-loans to the vulnerable ordinary consumer and to ensure that there are due disclosures and truth in marketing so that an ordinary consumer has a choice of making an informed decision. Locating the owners of these applications has proven to be an impediment in the process of investigation as most of the applications have been observed to be operating from hoax addresses and contact details. Any individual or entity in possession of information regarding these nano-loan mobile applications is also encouraged to share their information at: oft@cc.gov.pk. Findings of the enquiry, upon conclusion, will be placed before the Commission for its decision and further action.

CCP takes notice of mobile applications offering micro personal loans

ISLAMABAD

The Competition Commission of Pakistan (CCP) has taken notice of the various emerging concerns regarding mobile applications on Google Playstore offering nano/micro personal loans to vulnerable customers, mostly belonging to the lower

to middle income class customers.

After the appearance of a news report in a leading newspaper, a preliminary probe was conducted, and it was noted that a number of mobile applications on Google Playstore were offering nano-loans without fulfilling the legal requirements of Non-Banking

Micro Finance Companies' (NBMFC's) law, said a press release issued here.

The NBMFC law offers a framework to regulate nano-loans only above PKR 10,000/-, whereas most of these applications are only offering loans smaller than this. As per the initial findings, these

applications have well over 10 million downloads by the general public.

The preliminary findings inter alia revealed that these mobile applications had contradictions between interest rate and processing fees charged from the borrowers versus the rates advertised.—APP

CCP takes notice on google playstore offering nano/micro personal loans

Spokesman Report

ISLAMABAD: The Competition Commission of Pakistan (CCP) has taken notice of the various emerging concerns regarding mobile applications on Google Playstore offering nano/micro personal loans to vulnerable customers, mostly belonging to the lower to middle income class customers.

After the appearance of a news report in a leading newspaper, a preliminary probe was conducted, and it was noted that these mobile applications on Google Playstore were offering nano-loans without fulfilling the legal requirements of Non-Banking Micro Finance Companies (NBMFC's) law. The NBMFC law offers a framework to regulate nano-loans only above PKR 10,000/-, whereas most of these applications are only offering loans smaller than this. As per the initial find-

ings, these applications have well over 10 million downloads by the general public.

The preliminary findings *inter alia* revealed that these mobile applications had contradictions between interest rate/processing fee charged from the borrower versus the rates advertised. There are also instances of faulty claims of data privacy and security, collecting personal data on the pretext of offering loans, the discrepancy in repayments, and credit range advertised *vis a vis* those actually offered.

The Commission is the first regulatory body that formally initiated an enquiry into the matter in September '22, to probe possible violations by these mobile applications with regards to Section 10 of the Competition Act 2010, i.e., Deceptive Marketing Practices. Based on the preliminary findings, the enquiry committee is author-

ized to thoroughly probe and submit an enquiry report to the Commission with respect to any or all possible contraventions under the Act against all nano-loan mobile applications.

The enquiry committee has been working on the case rigorously, consulting all the concerned stakeholders and seeking relevant information for deliberating the matter objectively. In this regard, meetings were also held with the Securities & Exchange Commission of Pakistan, the Pakistan Telecommunication Authority, and the Federal Investigation Agency.

The Commission's emphasis in this investigation is to focus on the prohibition of deceptive marketing of these nano-loans to the vulnerable ordinary consumer and to ensure that there are due disclosures and truth in marketing so that an ordinary consumer has a choice of making an informed decision.

Daily Parliament Times

23 December 2022 | Online | CCP Press Release

CCP take notice of various emerging concerns regarding mobile applications offering loans

By Daily Parliament Times

ISLAMABAD, (Parliament Times) : The Competition Commission of Pakistan (CCP) has taken notice of the various emerging concerns regarding mobile applications on Google Playstore offering nano/micro personal loans to vulnerable customers, mostly belonging to the lower to middle income class customers.

After the appearance of a news report in a leading newspaper, a preliminary probe was conducted, and it was noted that these mobile applications on Google Playstore were offering nano-loans without fulfilling the legal requirements of Non-Banking Micro Finance Companies (NBMFC's) law. The NBMFC law offers a framework to regulate nano-loans only above PKR 10,000/-, whereas most of these applications are only offering loans smaller than this. As per the initial findings, these applications have well over 10 million downloads by the general public.

The preliminary findings inter alia revealed that these mobile applications had contradictions between interest rate/processing fee charged from the borrower versus the rates advertised. There are also instances of faulty claims of data privacy and security, collecting personal data on the pretext of offering loans, the discrepancy in repayments, and credit range advertised vis a vis those actually offered.

The Commission is the first regulatory body that formally initiated an enquiry into the matter in September '22, to probe possible violations by these mobile applications with regards to Section 10 of the Competition Act 2010, i.e., Deceptive Marketing Practices. Based on the preliminary findings, the enquiry committee is authorized to thoroughly probe and submit an enquiry report to the Commission with respect to any or all possible contraventions under the Act against all nano-loan mobile applications.

The enquiry committee has been working on the case rigorously, consulting all the concerned stakeholders and seeking relevant information for deliberating the matter objectively. In this regard, meetings were also held with the Securities & Exchange Commission of Pakistan, the Pakistan Telecommunication Authority, and the Federal Investigation Agency.

The Commission's emphasis in this investigation is to focus on the prohibition of deceptive marketing of these nano-loans to the vulnerable ordinary consumer and to ensure that there are due disclosures and truth in marketing so that an ordinary consumer has a choice of making an informed decision.

Locating the owners of these applications has proven to be an impediment in the process of investigation as most of the applications have been observed to be operating from hoax addresses and contact details. Any individual or entity in possession of information regarding these nano-loan mobile applications is also encouraged to share their information at: oft@cc.gov.pk. Findings of the enquiry, upon conclusion, will be placed before the Commission for its decision and further action.

CCP is mandated under the Competition Act to ensure free competition in all spheres of commercial and economic activity, to enhance economic efficiency, and to protect consumers from anti-competitive behavior including deceptive marketing practices.

<https://www.dailyparliamenttimes.com/2022/12/22/ccp-take-notice-of-various-emerging-concerns-regarding-mobile-applications-offering-loans/>

24 News HD

23 December 2022 | Online | CCP Press Release

CCP takes notice of fraud through small loans mobile apps

By: News Desk

Competition Commission of Pakistan (CCP) Thursday took notice of fraud in small loans given to consumers by mobile applications on Google Play Store and started investigations against it, reported 24NewsHD TV channel.

The commission stated that the mobile applications are illegally offering consumers small loans most of which belong to the lower or middle socioeconomic classes. The initial investigations showed that these apps, contrary to their advertisement receive processing fees and interest rates.

Some incidents have surfaced in which false claims of security and data policy were made and then breached as inconsistencies were found in gathering the user's personal and private data, credit limits and receiving payments.

The CCP's inquiry committee was given the authority to conduct a thorough inquiry into this matter. It was also directed to submit an inquiry report on the alleged violation of the Competition Act against these mobile applications. Meetings with the Securities Exchange Commission of Pakistan, the Pakistan Telecommunication Authority and the Federal Investigation Agency were also held in this regard.

The commission stated that finding the owners of these applications is a big hurdle as most of the applications contain the false and misleading addresses and contact information.

The initial investigations stated that these apps have been downloaded by more than 10 million users.

<https://www.24newshtv.com/22-Dec-2022/ccp-takes-notice-of-fraud-through-small-loans-mobile-apps>

Pro Pakistani

23 December 2022 | Online | CCP Press Release

CCP Takes Notice of Android Apps Offering Micro/Nano Loans Below Rs. 10,000

By ProPK Staff

The Competition Commission of Pakistan (CCP) has taken notice of the various emerging concerns regarding mobile applications on the Google Play Store offering nano-loans to vulnerable customers.

In a preliminary probe, it was noted that these mobile applications on Google Play Store were offering nano-loans without fulfilling the legal requirements of Non-Banking Micro Finance Companies (NBMFC) law.

The NBMFC law offers a framework to regulate nano-loans above Rs. 10,000, whereas most of these applications are only offering loans smaller than this. As per the initial findings, these applications have well over 10 million downloads.

The findings revealed that these mobile applications had contradictions between interest rates and processing fees charged from the borrower versus the rates advertised. There are also instances of faulty claims of data privacy and security, collecting personal data on the pretext of offering loans, a discrepancy in repayments, and credit range advertised vis-à-vis those offered.

CCP is the first regulatory body that formally initiated an inquiry into the matter in September 2022, to probe possible violations by these mobile applications with regard to Section 10 of the Competition Act 2010. Based on the findings, an inquiry committee was authorized to thoroughly probe and submit an inquiry report to the Commission concerning any or all possible contraventions under the Act against all nano-loan mobile applications.

The inquiry committee has been working on the case rigorously, consulting all the concerned stakeholders and seeking relevant information for deliberating the matter objectively. In this regard, meetings were also held with the Securities & Exchange Commission of Pakistan (SECP), the Pakistan Telecommunication Authority (PTA), and the Federal Investigation Agency (FIA).

The Commission's emphasis in this investigation is to focus on the prohibition of deceptive marketing of these nano-loans to vulnerable consumers and to ensure that there are due disclosures and truth in marketing so that consumers have a choice of making an informed decision.

Locating the owners of these applications has proven to be an impediment in the process of investigation as most of the applications have been observed to be operating from hoax addresses and contact details. Any individual or entity in possession of information regarding these nano-loan apps is also encouraged to share their information. The findings of the inquiry will be placed before the Commission for its decision and further action.

CCP is mandated under the Competition Act to ensure free competition in all spheres of commercial and economic activity, to enhance economic efficiency, and to protect consumers from anti-competitive behavior including deceptive marketing practices.

<https://propakistani.pk/2022/12/22/ccp-takes-notice-of-android-apps-offering-micro-nano-loans-below-rs-10000/>

گوگل پلے اسٹور، پرسنل لون پیشکش، مسابقتی کمیشن کی تحقیقات شروع

موبائل ایپلیکیشنز کی نان بینکنگ مائیکرو فنانس کمپنیز کی قانونی ضروریات مکمل کئے بغیر صارفین کو قرضے کی پیشکش

کردی ہیں جن کے تحت گوگل پلے اسٹور پر موجود یہ موبائل ایپلیکیشنز نان بینکنگ مائیکرو فنانس کمپنیز کے لئے قانونی ضروریات مکمل کئے بغیر صارفین کو مائیکرو قرضے کی پیشکش کر رہی ہیں اور صارفین میں سے باقی صفحہ 9 نمبر 31

اسلام آباد (تئیویر ہاشمی) مسابقتی کمیشن نے گوگل پلے اسٹور پر صارفین کو مائیکرو/نیو (چھوٹے) پرسنل لون کی پیشکش کرنے والی موبائل ایپلیکیشنز پر پید ا ہونے والے خدشات کا نوٹس لیا ہے۔ مسابقتی کمیشن نے اس معاملے پر ابتدائی تحقیقات شروع

بقیہ لاون پیشکش 31

زیادہ تر کا تعلق غریب اور متوسط طبقے سے ہے۔ نان بینکنگ مائیکرو فنانس کمپنیز کے لئے ان چھوٹے قرضے جات کو ریگولیت کرنے کے لئے ایک فریم ورک وضع کیا ہوا ہے لیکن وہ دس ہزار پاکستانی روپے سے اوپر لاگو ہوتا ہے جبکہ گوگل پلے اسٹور پر موجود یہ موبائل ایپلیکیشنز اس سے کہیں کم رقم کے قرضے جات کی پیشکش کر رہی ہیں۔ ابتدائی تحقیقات کے مطابق عوام نے ان ایپلیکیشنز سے ایک کروڑ سے اوپر ڈاؤن لوڈز کی ہوئی ہیں۔ سی سی پی ابتدائی تحقیقات سے یہ بات بھی سامنے آئی کہ ان موبائل ایپلیکیشنز میں قرضے کے لئے جو پروسیجر فیس اور انٹرسٹ ریٹ مشتمل کیا جاتا ہے اور جو صارفین سے چارج کیا جا رہا ہے اس میں تضاد ہے۔ کچھ ایسے واقعات بھی سامنے آئے جن میں سیکوریٹی اور ڈیٹا پالیسی کے جعلی دعوے، قرض دینے کے لئے ذاتی ڈیٹا اکٹھا کرنا اور کریڈٹ کی حد اور ادائیگیوں میں تضادات پائے جاتے ہیں۔ سی سی پی پہلی ریگولیٹری ہاڈی ہے جس نے ان موبائل ایپلیکیشنز کے خلاف مسابقتی ایکٹ کے سیکشن 10 کی مہینہ خلاف ورزی یعنی دھوکہ دہی پر مبنی تشہیر پر ستمبر 2022 میں اس معاملے پر باقاعدہ طور پر انکوائری شروع کی۔ ابتدائی تحقیقات کے نتائج کی بنیاد پر سی سی پی انکوائری کمیٹی کو کمیشن کی طرف سے اختیار دیا گیا ہے کہ وہ اس معاملے پر جامع تحقیقات کر کے ان موبائل ایپلیکیشنز کی خلاف مسابقتی ایکٹ کی مہینہ خلاف ورزی پر انکوائری رپورٹ پیش کرے۔ انکوائری کمیٹی اس کیس پر بھرپور طریقے سے کام کر رہی ہے اور اس سلسلے میں سیکوریٹیز ایچینج کمیٹی آف پاکستان، پاکستان ٹیلی کمیونیکیشن اتھارٹی اور ایف آئی اے سے میٹنگ بھی کی گئی ہیں۔ تحقیقات میں ان ایپلیکیشنز کے مالکان کی تلاش ایک بڑی رکاوٹ ہے کیونکہ زیادہ تر ایپلیکیشنز میں جھوٹ اور فریب سے ایڈریس اور رابطہ کی معلومات دی گئی ہیں۔ اگر کسی فرد یا ادارہ کو ان مائیکرو لون موبائل ایپلیکیشنز کے بارے میں کسی بھی قسم کی کوئی معلومات ہوں تو وہ ان معلومات کو اس ای میل ایڈریس پر ارسال کر سکتا ہے

سی سی پی کا صارفین کو مائیکرو، مینولون کی آفرز پر ابھرتے خدشات کا نوٹس

قانونی ضروریات مکمل کئے بغیر صارفین کو یہ مائیکرو لون کی پیشکش کی جا رہی تحقیقات شرع

اسلام آباد (نامہ نگار خصوصی) سپیشل کمیشن خدشات کا نوٹس لے لیا ہے۔ سی سی پی نے ایک آف پاکستان نے گوگل پلے سٹور پر صارفین کو معروف اخبار میں شائع ہونے والی نیوز رپورٹ پر مائیکرو اینیو (چھوٹے پرسنل لون کی پیشکش اس معاملے پر ابتدائی تحقیقات شروع کیں جن سے کرنے والی موبائل ایپلیکیشنز پر متعدد ابھرتے ظاہر ہوا کہ گوگل (باقی صفحہ 8 بقیہ نمبر 2)

2

سی سی پی

بقیہ

پلے سٹور پر موجود یہ موبائل ایپلیکیشنز نان بینکنگ مائیکرو فنانس کمپنیز لاکے قانونی ضروریات مکمل کئے بغیر صارفین کو یہ مائیکرو لون کی پیشکش کر رہی ہیں اور صارفین میں سے زیادہ تر کا تعلق لوئر اور ملڈ کلاس آمدن والے طبقے سے ہے۔ نان بینکنگ مائیکرو فنانس کمپنیز لانے ان چھوٹے قرضہ جات کو ریگولیٹ کرنے کے لئے ایک فریم ورک وضع کیا ہوا ہے لیکن وہ دس ہزار پاکستانی روپے سے اوپر لاگو ہوتا ہے جبکہ گوگل پلے سٹور پر موجود یہ موبائل ایپلیکیشنز اس سے کہیں کم رقم کے قرضہ جات کی پیشکش کر رہی ہیں۔ ابتدائی تحقیقات کے مطابق عام عوام نے ان ایپلیکیشنز سے ایک کروڑ سے اوپر ڈاؤن لوڈز کی ہوئی ہیں۔ سی سی پی ابتدائی تحقیقات سے یہ بات بھی سامنے آئی کہ ان موبائل ایپلیکیشنز میں قرض کے لئے جو پرسنل فی اور انٹرسٹ ریٹ مشہور کیا جاتا ہے اور جو صارفین کو چارج کیا جا رہا ہے اس میں تضاد ہے۔ کچھ ایسے واقعات بھی سامنے آئے جن میں سیکورٹی اور ڈیٹا پالیسی کے جعلی دعوے، لون دینے کے لئے زانی ڈیٹا اکٹھا کرنا اور کریڈٹ کی حد اور ادائیگیوں میں تضادات مائے حاتے ہوئے

گوگل پلے سٹور پر چھوٹے قرض دینے والی ایپس دھوکہ دہی پر مبنی

سی سی پی نے زیادہ انٹرسٹ چارج کرنیوالی ایپس کیخلاف انکوآری شروع کر دی

لون کیلئے ذاتی ڈیٹا اکٹھا کرنا، کریڈٹ کی حد اور ادائیگیوں میں تضادات پائے گئے

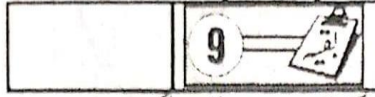
اسلام آباد (نئی بات نیوز) کمپینیشن کمیشن نے لیا ہے۔ سی سی پی نے ایک معروف اخبار میں آف پاکستان نے گوگل پلے سٹور پر صارفین کو شائع ہونیوالی نیوز رپورٹ پر اس معاملے پر ابتدائی مائیکرو اینیو (چھوٹے) پرسنل لون کی پیشکش کرنیوالی تحقیقات شروع کیں گوگل پلے سٹور پر موجود یہ موبائل ایپلیکیشنز پر متعدد ابھرتے خدشات کانٹس موبائل ایپلیکیشنز نان (صفحہ 3 پر بقیہ نمبر 24)

نئی بات | گوگل پلے سٹور | 24

بینکنگ مائیکرو فنانس کمپنیز لاء کی قانونی ضروریات تکمیل کے بغیر صارفین کو یہ مائیکرو لون کی پیشکش کر رہی ہیں چھوٹے قرضہ جات کو ریگولیٹ کرنے کے لئے ایک فریم ورک وضع کیا ہوا ہے لیکن وہ دس ہزار پاکستانی روپے سے اوپر لاگو ہوتا ہے جبکہ گوگل پلے سٹور پر موجود یہ موبائل ایپلیکیشنز اس سے کہیں کم رقم کے قرضہ جات کی پیشکش کر رہی ہیں۔ ابتدائی تحقیقات کے مطابق عام عوام نے ان ایپلیکیشنز سے ایک کروڑ سے اوپر ڈاؤن لوڈز کی ہوئی ہیں۔ سی سی پی ابتدائی تحقیقات سے یہ بات بھی سامنے آئی کہ ان موبائل ایپلیکیشنز میں قرض کے لئے جو پروسنگ فی اور انٹرسٹ ریٹ مشہور کیا جاتا ہے اور جو صارفین کو چارج کیا جا رہا ہے اس میں تضاد ہے۔ کچھ ایسے واقعات بھی سامنے آئے جن میں سیکورٹی اور ڈیٹا پالیسی کے جعلی دعوے، لون دینے کے لئے ذاتی ڈیٹا اکٹھا کرنا اور کریڈٹ کی حد اور ادائیگیوں میں تضادات پائے جاتے ہیں۔ سی سی پی پہلی ریگولٹری ہاڈی سے جس نے ان موبائل ایپلیکیشنز کے خلاف کمپینیشن ایکٹ کے سیکشن 10 کی مبینہ خلاف ورزی یعنی دھوکہ دہی پر مبنی تشہیر ستمبر 2022 میں اس معاملے پر باقاعدہ طور پر انکوآری شروع کی اس سلسلے میں سیکورٹیز ایچ جی کمیشن آف پاکستان، پاکستان ٹیلی کمیونیکیشن اتھارٹی اور فیڈرل انوسٹمنٹ کمیشن ایجنسی سے میٹنگ بھی

سی سی پی نے لون کی آفرز پر بھرتے خدشات کا نوٹس لے لیا

اسلام آباد (کامرس رپورٹر) سٹیٹسٹک کمیشن آف پاکستان نے گوگل پلے سٹور پر صارفین کو مائیکرو انیوی (چھوٹے) پرسل لون کی (باقی صفحہ 6 بقیہ نمبر 9)



پیشکش کرنے والی موبائل ایپلیکیشنز پر متعدد ابھرتے خدشات کا نوٹس لے لیا ہے۔ سی سی پی نے ایک معروف اخبار میں رپورٹ شائع ہونے والی نیوز رپورٹ پر اس معاملے پر ابتدائی تحقیقات شروع کیں جن سے ظاہر ہوا کہ گوگل پلے سٹور پر موجود یہ موبائل ایپلیکیشنز نان بینکنگ، مائیکرو فنانس کمپنیز لاء، قانونی ضروریات عمل کئے بغیر صارفین کو یہ مائیکرو لون کی پیشکش کر رہی ہیں اور صارفین میں سے زیادہ تر کا تعلق لوئر اور ملنگل کلاس آمدن والے طبقے سے ہے۔ نان بینکنگ، مائیکرو فنانس کمپنیز لاء نے ان چھوٹے قرضہ جات کو ریگولیت کرنے کے لئے ایک فریڈوم ورک وضع کیا ہوا ہے لیکن وہ دس ہزار پاکستانی روپے سے اوپر لاگو ہوتا ہے جبکہ گوگل پلے سٹور پر موجود یہ موبائل ایپلیکیشنز اس سے نہیں کم رقم کے قرضہ جات کی پیشکش کر رہی ہیں۔ ابتدائی تحقیقات کے مطابق عام عوام نے ان ایپلیکیشنز سے ایک کروڑ سے اوپر ڈاؤن لوڈز کی ہوئی ہیں۔ سی سی پی ابتدائی تحقیقات سے یہ بات بھی سامنے آئی کہ ان موبائل ایپلیکیشنز میں قرض کے لئے جو پروسسنگ فی اور انٹرسٹ ریٹ شہر کیا جاتا ہے اور جو صارفین کو چارج کیا جا رہا ہے اس میں تضاد ہے۔ کچھ ایسے واقعات بھی سامنے آئے جن میں ٹیکوی ریٹی اور ڈیٹا ہائیس کے جعلی رجوعے، لون دینے کے لئے زانی ڈیٹا اکٹھا کرنا اور کریڈٹ کی حد اور ایسیٹیوں میں تضادات پائے جاتے ہیں۔ سی سی پی نے کئی ریگولٹری ہاؤس سے جس نے ان موبائل ایپلیکیشنز کے خلاف سٹیٹسٹک کمیشن آف پاکستان کی 10 مہینہ خلاف ورزی یعنی دھوکہ دہی پر مئی 2022 میں اس معاملے پر باقاعدہ طور پر انکوائری شروع کی۔ ابتدائی تحقیقات کے نتائج کی بنیاد پر سی سی پی انکوائری کمیٹی کو کمیشن کی طرف سے اختیار دیا گیا ہے کہ وہ اس معاملے پر جامع تحقیقات کر کے ان موبائل

ایپلیکیشنز کی خلاف سٹیٹسٹک کمیشن آف پاکستان کی مہینہ خلاف ورزی پر انکوائری رپورٹ پیش کرے۔

مسابقتی کمیشن کا گوگل پلے سٹور
پر صارفین کو چھوٹے قرضوں کی
پیشکش کر نیوالی ایپلی کیشنز کا نوٹس

اسلام آباد (ساجد چودھری) مسابقتی کمیشن
نے گوگل پلے سٹور پر صارفین (باقی صفحہ 6 بقیہ 27)

بقیہ نمبر 27 ایپلی کیشنز نوٹس

کو مائیکرو/نیو پرنٹل لون کی پیشکش کرنے والی موبائل
ایپلی کیشنز پر متعدد ابھرتے خدشات کا نوٹس لے لیا
ہے، چھوٹے قرضوں کے خواہشمند نوجوانوں کی جانب
سے ایک کروڑ کی تعداد میں ایپس کو ڈاؤن لوڈ کرنے
کے بعد کی گئی تحقیقات میں یہ بات سامنے آئی ہے کہ
قرض کی فراہمی کیلئے غیر قانونی ترغیبات دی جا رہی
ہیں اور غیر قانونی فیسیں بھی چارج کی جا رہی ہیں۔