

LabanPH — Executive Summary

Independent consumer accountability platform · Republic of the Philippines

What we do

LabanPH (operating brand 'ClawBack') is an evidence-first platform that aggregates Filipino consumer complaints, pre-fills regulatory letters (BSP, SEC, DTI, Small Claims), coordinates class-style filings, and publishes investigative case studies cited entirely to public record.

Why it exists

Predatory lenders, GPS kill-switch repossessioners, and remittance overchargers exploit the cost of fighting back individually. LabanPH collapses that cost. Editorial origin: documented patterns of sub-litigation overcharging — small disputed amounts deliberately set below the cost of legal redress, often paired with MCCS kill-switch leverage — surfaced first by Filipino consumers and now aggregated across thousands of cases.

Editorial guardrails

Every claim links to a primary source. Witness excerpts are sourced only from corroborated reports. Complainant identifiers run through two-stage PII redaction. 48-hour verified takedown is offered to any subject of a published case study.

Current focus

- 1) Global Mobility Service Philippines (MCCS GPS kill-switch lender)
- 2) M Lhuillier Financial Services (remittance + pawnshop)
- 3) SEC MC 18-2019 Online Lending App permission audits

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Background-only by default. Quotes attributable on written release.