

Chapter XII of the ****Securities Regulation Code of the Philippines (Republic Act No. 8799)**** focuses on ****Margin and Credit**** in securities trading. It outlines the rules governing the use of credit in securities transactions to protect investors and maintain market stability. Here are the key points:

**1. Regulation of Margin Trading (Section 51)**

- The SEC is empowered to set ****margin requirements**** for securities transactions.
 - ****Margin trading**** allows investors to borrow money to buy securities, using their securities as collateral.
 - The rules aim to:
 - Prevent excessive leverage that could destabilize the market.
 - Limit the risks associated with credit in trading activities.
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**2. Prohibition on Excessive Credit (Section 52)**

- It is unlawful for any broker, dealer, or member of an exchange to:
 - Extend or arrange for credit beyond the margin limits set by the SEC.
 - Participate in transactions designed to evade margin regulations.
- These rules help curb speculative trading that could lead to market volatility.

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