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.

- ### **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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Richard W. Jennings, Harold Marsh

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