

SECRETARY'S CERTIFICATE

I, **VERNY JUNN C. CAMACHO**, Filipino citizen, of legal age, and with office address at 2/F One Corporate Plaza, Arnaiz Avenue, Legaspi Village, Makati City, being the duly qualified Corporate Secretary of **KOLIN MARKETING, INC.**, a domestic corporation duly organized and existing under and by virtue of the laws of the Republic of the Philippines, with office address at Kolin Bldg., No. 1854 Sta. Rita Street, Brgy. Guadalupe Nuevo, Makati City, do hereby certify that at a special meeting of the Board of Directors of said corporation held at its principal office on August 1, 2024, during which a majority of the Directors at which a quorum was present and acting throughout, the following resolutions were unanimously approved, to wit.

"RESOLVED, as it is hereby resolved, that the Company shall transact with **BANCO DE ORO UNIVERSAL BANK, INC., its subsidiaries and affiliates** (singularly or collectively referred to as "the BANK") for the obtainment of loan facilities and availment of banking products and services:

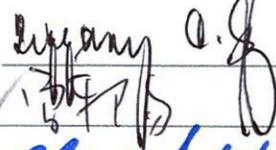
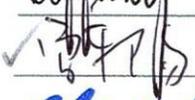
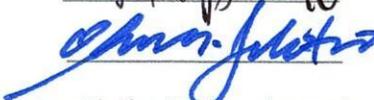
"RESOLVED, FURTHER, as it is hereby further resolved, that in this regard, the Company shall be authorized to do the following:

1. **OPEN AND MAINTAIN DEPOSITORY ACCOUNTS.** To open, maintain and manage in the name of the Company, any number of savings/current/time and other accounts with the Bank or any of its branches, hereinafter to be referred to as "Depository Accounts", and in this regard, to:
 - 1a. deposit to and withdraw from the Depository Accounts, in whatever form and manner, and in such amount as the Company may deem appropriate or necessary;
 - 1b. close the Depository Account and ask, demand, sue for, collect, and receive the proceeds of the Depository Account in the name of the Company;
 - 1c. receive, accept, endorse and negotiate all checks, drafts, or orders of payment payable to the Company or its order which may require the Company's endorsement.
2. **AVAIL OF CREDIT FACILITIES.** To apply for, negotiate and obtain loans or other credit accommodations or facilities, including but not limited to letters of credit, trust receipts, bills purchases, foreign exchange settlement lines from time to time in amounts which may be required by the Company, which authority shall include renewals, extensions, re-availments, restructurings, amendments or conversions into other credit form or type, and in this regard, to:
 - 2a. execute, sign, and deliver from time to time the relevant loan agreements, promissory notes/trust receipts and all other documents pertinent to the accommodations/ facilities referred to above;
 - 2b. avail of products and services offered by the Bank's Transactions/Banking Group, such collection and disbursement services, liquidity management, account services, retail products, to be bound in accordance with and subject to the Bank's rules and regulations, terms and conditions governing the same;
3. **TRANSACT TRADE RECEIVABLES.** To negotiate for the sale of the Company's accounts receivables to various investors under the Bank's Trade Receivables Brokering/Receivables Brokering arrangements through BDO CAPITAL AND INVESTMENT CORPORATION (BCIC);
4. **FOREIGN EXCHANGE TRANSACTIONS.** To enter into foreign dealings/transactions with the Bank, such as, buying and selling of foreign exchange.
5. **ELECTRONIC BANKING SERVICES.** To register with and avail of the Electronic Banking Services of the Bank in connection with the foregoing transactions which may include balance inquiries, bills payments, funds transfers from and to the Depository Accounts.
6. **TRANSACT WITH RELATED COMPANIES.** To transact with the Bank's other subsidiaries affiliates, and related companies, including but not limited to BDO Private

Bank, Inc., BDO Financial Services, Inc., BDO Insurance Brokers, Inc., BDO Card Corporation, BDO Realty Corp.

- 7. **MORTGAGE, PLEDGE, ASSIGN COMPANY PROPERTY.** To mortgage, pledge, assign or otherwise encumber properties of the Company, whether real or personal, as collaterals for credit accommodations extended by the Bank.

"RESOLVED FURTHER, as it is hereby further resolved, that any one (1) the following officers of the Company:

<u>Name</u>	<u>Position/Title</u>	<u>Specimen Signature</u>
TIFFANY CHUA SIY	Chairman	
TONG YONG TSENG	Consultant	
OLIVER M. FILOTEO	Consultant	

shall be authorized to enter into the above-specified arrangements with the Bank under such terms and conditions as the said individuals may deem necessary and to accordingly execute, sign, deliver and/or perform any and all contracts, instruments, documents or writings with or to the Bank that may be necessary for the implementation of the foregoing transactions;

"RESOLVED, FURTHER, as it is hereby further resolved, that the following are the incumbent officers of the company for the current year 2024-2025:

<u>Name</u>	<u>Position</u>
TIFFANY CHUA SIY	Chairman of the Board/President
LE SIONG YAP	Treasurer
VERNY JUNN C. CAMACHO	Corporate Secretary

"RESOLVED, FURTHER, as it is hereby further resolved, that the following are the current members of the Board of Directors:

<u>Name</u>	<u>Position</u>
TIFFANYCHUA SIY	Chairman
LE SIONG CHUA YAP	Member
VICHELLI CHURCHILL TAN SAY	Member

"RESOLVED, FURTHER, as it is hereby further resolved, that the company hereby ratifies and confirms all that the above-named individuals may lawfully do or cause to be done by virtue of the authority given.

"RESOLVED, FINALLY, as it is hereby finally resolved, that the foregoing Resolutions shall remain valid and subsisting unless otherwise revoked or amended in writing by the Company and duly served on the Bank".

IN WITNESS WHEREOF, I have hereunto set my hand this day of AUG 02 2024 in the City of Makati.


VERNY JUNN C. CAMACHO
 Corporate Secretary

SUBSCRIBED AND SWORN TO before me this day of AUG 02 2024 in the City of Makati, affiant exhibiting his IBP ID#50894, who is the same person who personally signed before me the above-stated Secretary's Certificate and acknowledged that he executed the same.

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 Book No. 1
 Series of 2024.




FERNANDO JOSHUA A. BONCODIN
 Notary Public for Makati City
 Commission No. M-105 valid until 12/31/25
 Roll of Attorneys No. 61657
 IBP LR No. 017977; 08/30/17; Camarines Sur
 PTR No. 10075148; 01/02/24; Makati City
 MCLE Compliance No. VII-0004497; 08/19/21
 Rm. 201 One Corporate Plaza, 845 Arnaiz Ave.,
 Legazpi Village, 1229 Makati City