



Republic of the Philippines
Department of Finance
Securities and Exchange Commission
Secretariat Building, PICC Complex
Pasay City

COMPANY REGISTRATION NO. CS201911897
CERTIFICATE OF AUTHORITY NO. 3037

CERTIFICATE OF INCORPORATION AND AUTHORITY TO OPERATE AS A LENDING COMPANY

KNOW ALL PERSONS BY THESE PRESENTS:

This is to certify that the Articles of Incorporation and By-Laws of

Dolphin Lending Investor, Inc.

were duly approved by the Commission on this date upon the issuance of this Certificate of Incorporation and Authority in accordance with the Revised Corporation Code of the Philippines (Republic Act No. 11232), Republic Act No. 9474, otherwise known as the Lending Company Regulation Act of 2007 and its implementing rules and regulations, and Republic Act No. 7042, as amended, otherwise known as the Foreign Investments Act of 1991, and copies of said Articles of Incorporation and By-Laws are hereto attached.

This Certificate grants juridical personality to the corporation and authorizes it to operate as a Lending Company subject to the representations and commitments set forth in its application for registration and authority, and shall submit annually and periodically to the Commission the reportorial requirements indicated at the dorsal portion of this Certificate.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the seal of this Commission to be affixed at Pasay City, Metro Manila, Philippines, this 18 day of July, Twenty Nineteen.

GERARDO F. DEL ROSARIO
Director

Company Registration and Monitoring Department

Dolphin Lending Investor, Inc.
170 TORRE VENEZIA SUITES TIMOG AVE. COR. SCT. SANTIAGO ST. LAGING HANDA

Certificate of Authorization

This letter serves as an official authorization from **Dolphin Lending Investor, Inc.** granted use to the **MicroLoan VIP** application to **Rarlon Lending Corporation**.

Dolphin Lending Investor, Inc. hereby grants explicit authorization to **Rarlon Lending Corporation** to utilize, operate, and manage the **MicroLoan VIP** app. The **PSEC** license is **No.CS201911897**, where can reach <https://www.sec.gov.ph> to verify the authentication.

Rarlon Lending Corporation is granted full authority to undertake all necessary actions for the proper functioning and administration of the **MicroLoan VIP** app within the legal and regulatory framework of the Philippines.

Rarlon Lending Corporation is entrusted with the responsibilities encompassing user interactions, financial transactions, customer support, and the overall management of the **MicroLoan VIP** app.

For verification or inquiries related to this authorization, please contact **Dolphin Lending Investor, Inc.** at dolphinlendinginc@outlook.com.

Authorized Signatory

Name: *Liubishan*

Position: The Managing Director

Dolphin Lending Investor, Inc.

