



DOLPHIN LENDING INVESTOR, INC.

170 TORRE VENEZIA SUITES TIMOG AVE. COR. SCT. SANTIAGO ST. LAGING HANDA

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Certification of Authorization

Date: JULY 1, 2024

To Whom It May Concern,

This Certificate of Authorization confirms that **DOPHINE LENDING INVESTOR, INC.** (hereinafter "DOLPHINE") hereby authorizes **RARLON LENDING CORPORATION** (hereinafter "RARLON") is a corporation duly registered in the Philippines to utilize **DOPHINE's** licensing for the purpose of utilizing, operating, and managing the **MicroLoan VIP** app.

Authorization Details:

License Holder: DOLPHIN LENDING INVESTOR, INC.

License Number: CS201911897

Authorized Entity: RARLON LENDING CORPORATION

Effective Period: July 1, 2024 to Jun 30, 2027

Authorized Entity is the cooperative partner of the License holder.

Under this authorization, RARLON is fully permitted to:

Develop, utilize and operate the MicroLoan VIP application within the territory of Philippines;

Take over user interactions, financial transactions, customer support, and overall management of the MicroLoan VIP app.

This certification is valid upon issuance and remains in effect for the duration specified above.

By: _____

Liu Bishan

Name: [LIU BISHAN]

Title: President

DOPHINE LENDING INVESTOR, INC



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