



REPUBLIC OF THE PHILIPPINES  
**SECURITIES AND EXCHANGE COMMISSION**  
The SEC Headquarters  
7907 Makati Avenue, Salcedo Village,  
Barangay Bel-Air, Makati City, 1209, Metro Manila



**COMPANY REG. NO.: 2023090118582-14**

**CERTIFICATE OF AUTHORITY NO.: L-23-0542-72**

**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:

**Kaya Lending 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) and Republic Act No. 9474, otherwise known as the Lending Company Regulation Act of 2007 and its implementing rules and regulations, and copies of said Articles of Incorporation and By Laws are hereto attached.

This Certificate grants juridical personality to the corporation but does not authorize it to issue, sell or offer for sale to the public, securities such as but not limited to, shares of stock, investment contracts, debt instruments and virtual currencies without prior Registration Statement approved by the Securities and Exchange Commission; nor to undertake business activities requiring a Secondary License from this Commission such as, but not limited to acting as: broker or dealer in securities, government securities eligible dealer (GSED), investment adviser of an investment company, close-end or open-end investment company, investment house, transfer agent, commodity/financial futures exchange/broker/merchant, and time shares/club shares/membership certificate issuers or selling agents thereof; nor to operate a fiat money to virtual currency exchange. Neither does this Certificate constitute a permit to undertake activities for which other government agencies require a license or permit.

**This Certificate DOES NOT AUTHORIZE INVESTMENT SOLICITATION AND INVESTMENT-TAKING WITHOUT A SECONDARY LICENSE FROM THIS COMMISSION.**

As a registered corporation, it shall submit annually to this Commission the reports indicated at the back of this certificate.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the seal of this Commission to be affixed to this Certificate at The SEC Headquarters 7907 Makati Avenue, Salcedo Village, Barangay Bel-Air, Makati City, 1209, Metro Manila, Philippines, this day of 28 September Two Thousand Twenty Three.

**CERARDO F. DEL ROSARIO**  
Director

**Company Registration and Monitoring Department**

For SEC use only  
K64922 (PSIC as reserved)  
Stock Corporation  
Regular

DOCUMENTARY STAMP TAX PAID