



Philippine National Bank
Hong Kong Branch
Unit 02 9/F Tung Wai Commercial Building
109 –111 Gloucester Road, Wanchai, Hong Kong
Tel: (852) 2543-7780 Fax: (852) 2525-3107

23 October 2017

To Whom It May Concern,

I have known One Finanz Limited (OFL), a Hong Kong registered brokerage firm, since December 2006 when they opened deposit accounts with PNB Hong Kong Branch.

In the same year, PNB Hong Kong Branch and PNB International Finance Ltd. (PNB IFL, renamed in February 2010 to PNB Global Remittance and Financial Company (HK) Ltd.) have partnered with OFL, who designed a micro life insurance and trust plan called "Sweldo Protektado". This unique plan catered exclusively to all Overseas Filipino Workers (OFW) in Hong Kong. It was marketed and sold in all the branches of PNB IFL in Hong Kong by the Technical Representatives of OFL.

The "Sweldo Protektado"'s life insurance plan was OFL's non-profit advocacy, adhering to its corporate social responsibility to OFWs. Although the product is no longer available in the market, OFL accounts with PNB HK Branch remain active to this date.

This certification is issued for whatever purpose it may serve the company.

Very truly yours,

A handwritten signature in blue ink, appearing to read 'W. Domingo', is written over a horizontal line.

WILFREDO E. DOMINGO, SM
Chief Executive
Philippine National Bank
Hong Kong Branch