#### **Authorization Letter**

| Licensor:   |              |
|---|--------------|
| Company Name (Company A): SCOREONE FINANCING CORP.  |              |
| Company Registered Address UNIT 1104-1105 COHERCO FINANCIAL TOWER, TRADE A                                | VE., MBP,    |
| AYALA-ALABANG, MUNTINLUPA   |              |
| Legal representative: Merryrose Cruda   |              |
| Contact information: scoreonefinancing@gmail.com  |              |
| The Product name: E-Perash  |              |
|   |              |
| Authorized party (Licensed) :   |              |
| Company Name (Company B): LOANDITO LENDING INC  |              |
| Google Developer Account Registration Email: daltonguarantee@gmail.com                                    |              |
| The name displayed on the developer account : LOANDITO LENDING INC  |              |
| Company Registered Address: 2nd FLR Bachrach BLDG 2 Corner 23rd 68 Port Area- E                           | Brev. 653.   |
| City Of Manila  |              |
| Legal representative: VIA MONGE   |              |
| Contact information: _ Ilendinginc@gmail.com  |              |
| contact information. <u>Hendinginc@gman.com</u>   |              |
| Considering that the licensor has the legal rights to E-Perash (hereinafter referred to                   | as the       |
| "Product"),   |              |
|   |              |
| the two parties have reached the following authorization agreement through friendly                       |              |
| negotiation:  |              |
|   |              |
| Article 1 : Authorization Content   |              |
| 1.1 The licensor hereby authorizes the licensee to publish, operate, and promote the                      | product on   |
| the Google Play platform (hereinafter referred to as the "Platform"), including but no                    |              |
| -Listing, updating, and maintaining the product;  |              |
| -Conduct legitimate market promotion activities;  |              |
| -Collect the revenue generated by the product (if any).   |              |
| concertific to territor Benefit and I may be seemed the entity  |              |
| 1.2 Scope of Authorization: [Phililppines].   |              |
|   |              |
| 1.3 Authorization Period: From [2025.06.15] to [2027.06.15].  |              |
|   |              |
| Article 2 : Rights and Obligations  |              |
| 2.1 The licensor guarantees that:   |              |
| <ul> <li>-Have complete intellectual property rights or legal authorization for the product;</li> </ul>   |              |
| -The authorization does not violate any laws, regulations or third-party agreements.                      |              |
|   |              |
| 2.2 The authorized party promises:  |              |
| -Comply with Google Play platform rules and local laws and regulations;                                   |              |
| <ul> <li>Do not modify the core functions or intellectual property content of the product with</li> </ul> | nout         |
| authorization;  |              |
| -Without the written consent of the authorized party, the rights shall not be transfer                    | red to a     |
| third party.  |              |
|   |              |
| Article 3: Income Distribution  |              |
| Both parties agree to distribute the profits in the following manner:                                     |              |
| The authorized party shall pay to the authorizing party base on the profit.                               |              |
| Proportionally divided: 40 % for the authorizing party and 60 % for the aut                               | horized      |
| party.  |              |
| (Note: Additional terms can be selected or supplemented based on the actual cooper                        | ration mode) |
|   |              |

**Article 4: Intellectual Property Rights** 

4.1 The ownership of the trademark, copyright, patent, etc. of the product shall always belong to the licensor.

4.2 The authorized party shall prominently indicate on the product page that "Copyright belongs to Company A" or a similar statement.

## Article 5 : Confidentiality Clause

Both parties shall assume confidentiality obligations for any trade secrets, technical information, etc. obtained during the cooperation process.

## Article 6: Liability for Breach of Contract

Either party who violates this agreement shall bear the economic losses and legal liabilities caused thereby.

# Article 7: Termination of the Agreement

- 7.1 Automatic termination upon expiration or early termination with written consent of both parties.
- 7.2 After termination, the authorized party shall immediately remove the product and cease using the authorized content.

#### Article 8: Other

8.1 For matters not covered in this agreement, both parties may sign a supplementary agreement.

Authorized party (Licensor) : SCOREONE FINANCING CORP.

8.2 This agreement shall be governed by the laws of [Philippines], and any disputes shall be submitted to [arbitration institution/court] for resolution.

| Signature: Mervrose Cruda  |   |      |
|--|---|------|
| Position: President  |   |      |
| Date: 2025.07.08   |   |      |
| Authorized party (Licensed) : LC   | ANDITO LENDING INC  |      |
| Signature:   |   |      |
| Position: President  |   |      |
| Date: 2025.07.08   |   |      |
| IN WITNESS WHEREOF, I have he  | re unto affix my signature thisJUL_0 8 2025 day of  |      |
| The same and the s | in  |      |
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|  | 1/-   |      |
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