



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 REGISTRATION NO. 2020070001053-00
CERTIFICATE OF AUTHORITY NO. 1319

**CERTIFICATE OF FILING
OF AMENDED ARTICLES OF INCORPORATION
AND AUTHORITY TO OPERATE AS A FINANCING COMPANY**

KNOW ALL PERSONS BY THESE PRESENTS:

This is to certify that the Amended Articles of Incorporation of

FINGERTIP FINANCE CORP.
doing business under the name and style of Big Loan
(Formerly: FINGERTIP LENDING CORP.)
doing business under the name and style of Big Loan)
[Amending Articles I, II, and VII thereof]

copy annexed, adopted on 16 December 2024 by majority vote of the Board of Directors and by the vote of the stockholders owning or representing at least two-thirds (2/3) of the outstanding capital stock and certified under oath by the Corporate Secretary and a majority of the Board of Directors of the corporation was approved by the Commission on this date, pursuant to the provision of Section 15 of the Revised Corporation Code of the Philippines, Republic Act No. 11232, which took effect on February 23, 2019, and copies thereof are filed with the Commission.

This Certificate authorizes the corporation to operate as a Financing Company subject to the representations and commitments set forth in its application for a registration and authority.

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 15th day of May, Two Thousand Twenty Five.


GERARDO F. DEL ROSARIO

Director

Company Registration and Monitoring Department

COVER SHEET

COMPANY REGISTRATION AND MONITORING DEPARTMENT

Nature of Application

AMENDMENT

SEC Registration Number

2 0 2 0 0 7 0 0 0 1 0 5 3 - 0 0

Company Name

F I N G E R T I P F I N A N C E C O R P.,

(F O R M E R L Y F I N G E R T I P L E N D I N G C O R P.,

Principal Office (No./Street/Barangay/City/Town)Province)

2 C M U R P H Y C E N T E R, 1 8 7 B O N I

S E R R A N O M U R P H Y, S O C O R R O

Q U E Z O N C I T Y

ZIP CODE

1 1 0 9

Company's Email Address

fingertipcorp.info@gmail.com

COMPANY INFORMATION

Company's Telephone Number/s

N/A

Mobile Number

09171497094

CONTACT PERSON INFORMATION

The designated person MUST be a Director/Trustee/Partner/Officer/Resident Agent of the Corporation

Name of Contact Person

JEFFERSON H. STO. TOMAS

Email Address

fingertipcorp.info@gmail.com

Telephone Number/s

N/A

Mobile Number

09171497094

Contact Person's Address

To be accomplished by CRMD Personnel

Assigned Processor :

Date

Signature

Document I.D.

Received by Corporate Filing and Records Division (CFRD)

Forwarded to:

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>

Corporate and Partnership Registration Division
Green Lane Unit
Financial Analysis and Audit Division
Licensing Unit

Amended Articles of Incorporation

of

FINGERTIP FINANCE CORP.

doing business under the name and style of Big Loan

*(Formerly: FINGERTIP LENDING CORP. doing business
under the name and style of Big Loan)*

KNOW ALL MEN BY THESE PRESENTS:

The undersigned incorporators, all of legal age and majority of whom are residents of the Philippines, have this day voluntarily agreed to form a stock corporation under the laws of the Republic of the Philippines:

AND WE HEREBY CERTIFY:

FIRST: That the name of said corporation shall be

**Fingertip Finance Corp. doing business under the name and style of Big
Loan**

*(As amended by majority of the directors, and stockholders holding at least
2/3 of the Company's outstanding capital stock in a meeting held on
16 December 2024)*

SECOND: That the primary purpose for which such corporation is incorporated:

**To engage in the business of extending credit facilities to
consumers and to industrial, commercial, or agricultural
enterprises, by direct lending or by discounting or factoring
commercial papers or accounts receivables, or by buying and
selling contracts, leases, chattel mortgages, or other
evidences of indebtedness, or by finance leasing of movable
as well as immovable property (Sec. 3 of Republic Act No.
8556, otherwise known as the Financing Company Act of
1998). Provided, however, that there shall be continued
compliance of SEC Memorandum Circulars on 1) Prohibition
on Unfair Debt Collection Practices of Financing Companies
(FC) and Lending Companies (LC) and 2) Disclosure
Requirements on Advertisements for Financing Companies
and Lending Companies and Reporting of Online Lending
Platforms (MC Nos. 18 and 19, Series of 2019, respectively).**

Provided that the corporation shall not solicit, accept or take
investments/placements from the public neither shall it issue investment
contracts.

AND IN FURTHERANCE OF THE FOREGOING PURPOSE, the Corporation shall have the following powers –

1. To acquire by purchase, lease, contract, concession or otherwise, within the limits allowed by law, any and all real and/or personal property (except land) of every kind and description, whether tangible or intangible, which the Corporation may deem necessary or appropriate in connection with the conduct of any business in which the Corporation may lawfully engage, and to own, hold, operate, improve, develop, manage, grant, lease, sell, assign, convey, transfer, exchange, or otherwise of the whole or any part thereof; ✓
2. To purchase or otherwise acquire, and to hold, own, trade and deal in, mortgage, pledge, assign, sell exchange, transfer or otherwise dispose of goods, wares, merchandise and personal property of every class and description and to transport the same in any manner; ✓
3. To apply for, obtain, register, purchase, lease or otherwise acquire, and to hold, own, use, exercise, develop, operate and introduce, and to sell, assign, grant licenses or territorial rights in respect of, or otherwise to turn to account or dispose of, any copyrights, trademarks, trade-names, brands, labels, patents, design patents, improvements or processes used in connection with or secured under letters patent of any country, government or authority, or otherwise, in relation to any of the purposes herein stated; and to acquire, use, exercise, or otherwise turn to gain licenses or rights in respect of any such copyrights, trademarks, trade- names, brands, labels, patents, design patents, inventions, improvements, processes and the like;
4. To raise money for any of the purposes of the Corporation, and from time to time without limit as to amount, to draw, make, accept, endorse, discount, transfer, assign, execute and issue promissory notes, drafts, bills of exchange, warrants, bonds, debentures and other negotiable and transferable instruments and evidence of indebtedness, and for the purpose of securing any of its obligations or contracts to convey, transfer, assign, deliver, mortgage and/or pledge all or any part of the property or assets at any time held or owned by the Corporation on such terms and conditions as the Board of Directors of the Corporation or its duly authorized officer or agents shall determine and as may be permitted by law;

5. Insofar as may be permitted by law, to purchase or otherwise acquire the stocks, bond, and other securities or evidence of indebtedness of any other corporation, association, firm or entity, domestic or foreign, and to issue in exchange therefore its own stocks, bonds, or other obligations or to pay therefore in cash, or otherwise; to hold for investment or otherwise own, use, sell deal in, dispose of, and turn to account any such stocks, bonds, or other securities, and exercise the rights and powers of ownership, including the right to vote thereon for any purpose;
6. Insofar as may be permitted by law, to do any act or things necessary or useful for the protection, development, improvement or operation of any person, corporation, association, firm or entity in or with which this Corporation has an interest of any kind, whether as stockholder, manager, investment adviser, technical consultant or otherwise including, among others, the power to extend all kinds of financial assistance by loan, guaranty, surety, or subsidy to such corporation, association, firm or entity without engaging in surety business;
7. To purchase, hold, cancel, re-issue, sell, exchange, transfer or otherwise deal in shares of its own capital stock, bonds or other obligations from time to time to such an extent and in such manner and upon such terms as its Board of Directors shall determine; provided that the Corporation shall not use its funds or property for the purchase of its own shares of capital stock when such use would cause any impairment of its capital stock, except to the extent permitted by law;
8. To merge, consolidate, combine or amalgamate with any corporation, firm, association or entity heretofore or hereafter created in such manner as may be permitted by law;
9. To acquire, take over, hold or control all or any part of the business, goodwill, property and other assets, as may be allowed under the law, and to assume or undertake the whole or any part of the liabilities and obligations of any person, firm, association or corporation, whether domestic or foreign, and whether a going concern or not, engaging in or previously engaged in a business which the Corporation is or may become authorized to carry on or which may be appropriated or suitable for the purposes of the Corporation, and to pay for the same in cash or in stock

bonds, or securities of the Corporation or otherwise, and to hold, manage, operate, conduct and dispose of, in any manner, the whole or part of any such acquisitions, and to exercise all the powers necessary or convenient for the conduct and management thereof;

10. To enter into contracts and arrangements of every kind and description for any lawful purpose with any person, firm, association corporation, municipality, body politic, county, territory, province, state, government or colony or dependency thereof, obtain from any government or authority any rights, privileges, contracts and concessions which the Corporation may deem desirable to obtain, carry-out, perform or comply with such contracts or arrangements and exercise any such rights, privileges and concessions;
11. To establish and operate one or more branch offices or agencies and to carry on any or all of its operations and business without any restrictions as to place or amount including the right to hold, purchase or otherwise acquire, lease, mortgage, pledge and convey or otherwise deal in and with real and personal property anywhere within the Philippines;
12. To guarantee, for and in behalf of the Corporation, obligations of other corporations or entities in which it has lawful interest, including its affiliated companies, and to secure the repayment of the obligations and liabilities of any such corporation, partnership, association in which the Corporation has an interest, including its affiliated companies, by mortgage, pledge, assignment, deed of trust or other encumbrances upon the monies and properties of the Corporation; and
13. To do and perform all acts and things necessary, suitable or property for the accomplishment of any of the purposes herein enumerated or which shall at any time appear conducive to the protection or benefit of the Corporation, including the exercise of the powers, authorities and attributes conferred upon corporations organized under the laws of the Philippines in general and upon domestic corporations in particular.

(As amended on December 16, 2024)

THIRD:

That the principal office of the corporation is located in
2C Murphy Center, 187 Boni Serrano, Murphy, Socorro, Quezon City, NCR,
Philippines 1109.

(As amended by majority of the directors, and stockholders holding at least 2/3 of the Company's outstanding capital stock in a meeting held via teleconference on August 15, 2024)

FOURTH: That the term for which said corporation is to exist is **PERPETUAL** from and after the date of issuance of the certificate of incorporation.

FIFTH: That the names, nationalities and residences of the incorporators are as follows:

Name	Nationality	Residence
CLARENCE ALCORDO	FILIPINO	Level 10-1, Fort Legend Tower, 31 st Street & 3 rd Avenue, Bonifacio Global City, Taguig City 1634
ROSSANA ROBLEDO	FILIPINO	7538 J. Victor Street, Brgy. Pio Del Pilar, Makati City

SIXTH: That the number of directors of the corporation shall be **five (5)**; and the names, nationalities, and residences of the first directors of the corporation are as follows:

Name	Nationality	Residence
CLARENCE ALCORDO	FILIPINO	Level 10-1, Fort Legend Tower, 31 st Street & 3 rd Avenue, Bonifacio Global City, Taguig City 1634
ROSSANA ROBLEDO	FILIPINO	7538 J. Victor Street, Brgy. Pio Del Pilar, Makati City
AARON PALADA	FILIPINO	Level 10-1, Fort Legend Tower, 31 st Street & 3 rd Avenue, Bonifacio Global City, Taguig City 1634
VACANT	-	-
VACANT	-	-

SEVENTH: That the authorized capital stock of the corporation is **ONE HUNDRED FIFTY MILLION PESOS (P150,000,000.00)** in lawful money of the Philippines, divided into:

a **ONE HUNDRED FIFTY MILLION (150,000,000)** common voting shares with par value of One Peso (P1.00) per share.

(As amended by a majority vote of the directors, and stockholders holding at least 2/3 of the Company's outstanding capital stock in a meeting held on 16 December 2024)

EIGHTH: That at least twenty five (25%) percent of the authorized capital stock above has been subscribed as follows

Name	Nationality	Share Type	No. of Shares	Amount Subscribed (PHP)
ROSSANA ROBLEDO	FILIPINO	Common	999,998	P999,998.00
CLARENCE ALCORDO	FILIPINO	Common	1	P1.00
AARON PALADA	FILIPINO	Common	1	P1.00
			1,000,000	P1,000,000.00

NINTH: That the above-named subscribers have paid at least twenty-five (25%) percent of the total subscription price as follows:

NAME	NATIONALITY	PAID UP CAPITAL	ADDITIONAL PAID-IN CAPITAL	TOTAL AMOUNT PAID	MODE OF PAYMENT
ROSSANA ROBLEDO	FILIPINO	P 999,998.00	P0.00	P 999,998.00	Cash
CLARENCE ALCORDO	FILIPINO	P 1.00	P0.00	P 1.00	Cash
AARON PALADA	FILIPINO	P 1.00	P0.00	P 1.00	Cash
		P1,000,000.00	P0.00	P1,000,000.00	

TENTH: That **CLARENCE ALCORDO** has been elected by the subscribers as Treasurer of the Corporation to act as such until his successor is duly elected and qualified in accordance with the by-laws, and that as Treasurer, he has been authorized to receive for and in the name and for the benefit of the corporation, all subscriptions or donations paid or given by the subscribers.

ELEVENTH: That no transfer of stock or interest which would reduce the ownership of Filipino Citizens to less than the required percentage of the capital stock as provided by existing laws shall be allowed or permitted to be recorded in the

proper books of the corporation and this restriction shall be indicated in all the stock certificates issued by the corporation.

TWELFTH: That the incorporators and directors undertake to change the name of the corporation as herein provided, or as amended thereafter, immediately upon receipt of notice or directive from the Securities and Exchange Commission that another corporation, partnership or person has acquired a prior right to the use of that name, or that the name has been declared as misleading, deceptive, confusingly similar to a registered name or contrary to public morals, good custom or public policy.

IN WITNESS WHEREOF, we have hereunto signed these Articles of Incorporation, this March 18, 2020 in Taguig City, Republic of the Philippines.

Name	TIN/Passport No.	Signature
CLARENCE ALCORDO	271-680-435-000	SGD.
ROSSANA ROBLEDO	329-063-525-000	SGD

ACKNOWLEDGEMENT

REPUBLIC OF THE PHILIPPINES)
TAGUIG CITY) S.S.

BEFORE ME, A Notary Public, for and in Taguig City, Philippines, this March 18, 2020, personally appeared the following persons:

Name	TIN/Passport No.	Date & Place Issued
CLARENCE ALCORDO	271-680-435-000	
ROSSANA ROBLEDO	329-063-525-000	

known to me and to me known to be the same persons who executed the foregoing Articles of Incorporation constituting five (5) pages, including this page where the acknowledgement is written, and they acknowledge to me that the same is their free act and voluntary deeds.

WITNESS MY HAND AND SEAL this day first above-written.

Sgd.
FRANCHESCA ANGELINE S. DAYRIT
Appointment No. 72
Notary Public
Taguig City
Until December 31, 2020
7th floor, The Infinity, 26th Street
Bonifacio Global City, Taguig
PTR Bi, 6446147; 01-06-2020; Pasig City
IBP No. 108060; 01-07-2020; PPLM
Roll No. 71356

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