

KAREN KATE LUBAY

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November 20, 2025

iPloy OPC

9th floor, Ayala Center Cebu Tower

Bohol St., Cebu Business Park,

Cebu City, 6000

Dear Mr. Apurado,

I am writing to formally resign from my position as CSR – Authorizations Team Lead, effective 30 days (December 19, 2025) from today, November 20, 2025. This decision has not been an easy one and took a lot of considerations. I have decided to step down from my role to attend to personal matters that require my full time and attention.

The experiences, learnings and collaborations have been invaluable. I am committed to ensuring smooth transition and will assist in necessary handovers.

Thank you once again for your support, guidance, and understanding. I wish you and the company all the best.

Sincerely,



Karen Kate Lubay