JPMORGAN CHASE & CO.

23 January 2018

CERTIFICATE OF EMPLOYMENT

This will certify that Mr. Bryan Rubio was employed with JPMorgan Chase Bank, N.A. - Philippine Global Service Center from 3 June 2016 to 24 December 2017 as Specialist II under Consumer & Community Banking.

This is also to certify that Mr. Bryan Rubio has likewise been cleared of all accountabilities to JPMorgan Chase Bank, N.A. - Philippine Global Service Center.

This employment certification has been issued upon the request of Mr. Rubio for record purpose.

Thank you.

Very truly yours,

JPMorgan Chase Bank, N.A. - Philippine Global Service Center

Bv:

Sanketh Kapoor HRSD - Associate