



BDO Foundation

BANGKO SENTRAL NG PILIPINAS and BDO FOUNDATION

through the

Economic and Financial Learning Office

award this certificate to

for successfully completing the

Personal Equity and Retirement Account Module

on

via the BSP E-Learning Academy (BELA)

A handwritten signature in black ink, appearing to read "M. Santos", is positioned above the printed name.

MARIANNE M. SANTOS

Director
Economic and Financial Learning Office
Bangko Sentral ng Pilipinas

A handwritten signature in black ink, appearing to read "M. Deriquito", is positioned above the printed name.

MARIO A. DERIQUITO

President
BDO Foundation