August 13, 2021

To Apaylo Finance Technology Inc.

This note confirms that Trackon Canada Private Ltd. is doing business solely as Paypenny and is the owner of the web site paypenny, domain name https://paypenny.io/.

This confirmation supersedes all previously dated of the same kind.

Authorized Signature:

JASPRET SANGH

I am authorized to bind the corporation.

Name: Jaspreet Singh

Title: Director

Date:____14-08-2021