



KODEGO MEMORANDUM OF AGREEMENT

This Memorandum of Agreement (“MOA” or “Agreement”) is effective as of the date this is signed and is entered into by and between you and **Globe Capital Venture Holdings, Inc.**, a corporation incorporated in the Philippines with principal address at 18th Floor, W Fifth Building, 5th Ave., Bonifacio Global City, Taguig City, Philippines (“917Ventures”).

Once this Agreement is signed by you, all the obligations under this Agreement are considered effective. Thus, you are considered enrolled in the class, and you must pay the fees under the applicable payment options.

In this Agreement, “you,” “your” and “Participant” mean the person who made the application to join the KodeGo Program and who has been accepted, and “we,” “our,” “us,” and “917Ventures” mean Globe Capital Venture Holdings, Inc. and any of its successors, successors-in-interest, transferees, assignees, agents, designees or servicers.

This MOA includes: (i) this document, (ii) the Application; (iii) the Participation Disclosure (“Participation Disclosure”), which will be provided to you upon or prior to execution of this Agreement to summarize the terms of the Agreement and your obligations (the Participation Disclosure and any amendments thereto are referred to collectively as the “Disclosures”).

You have also been provided with the KodeGo Terms and Conditions and the Privacy Policy. In the event of any inconsistency between this document and the Disclosures, or between the Participation Disclosure and the other Disclosures, this Agreement prevails.

1. **Definitions.**

- 1.1. “Application” refers to the application submitted by the Participant for admission to the KodeGo Program.
- 1.2. “Business Day” means Monday through Friday, except for regular or special holidays in the Philippines.
- 1.3. “Disclosure” and “Disclosures” mean the Participation Disclosure and any other subsequent amended Participation Disclosures as may be issued.
- 1.4. “Earned Income” means your total wage and self-employment income. In our discretion, we may estimate your Earned Income using documentation other than your Bureau of



Internal Revenue tax returns, provided the documentation is another verifiable source acceptable to us.

- 1.5. “KodeGo Program” or the “Program” means the coding bootcamp or educational program named KodeGo and administered and run by 917Ventures.
 - 1.6. “Income Share” means the fixed percentage of your Earned Income that you will owe during the Payment Term in return for the funding you receive. The Income Share is not an interest rate or annual percentage rate.
 - 1.7. “Minimum Monthly Income Threshold” means the monthly income earned from regular employment, project employment, or consultancy contracts; below which payments will not be made, and your account will be placed in a paused or deferred status.
 - 1.8. “Monthly Payment” means the amount that you will be paying KodeGo for the duration of your Payment Term.
 - 1.9. “Payment Term” means the period during which you pay KodeGo. Your Payment Term may be extended as described in this MOA.
 - 1.10. “Maximum Deferment Period” is the maximum period of time that may be granted to any Participant for the deferment of payment, as outlined in the Participation Disclosure. The counting of the Payment Term duration shall be halted during the deferment period.
 - 1.11. “Drop Out” has the meaning described below.
2. **Your MOA Contract Terms.** The Participation Disclosure sets forth your payment amount and Payment Term. It also outlines the details for payment to 917Ventures. In the event that these terms are adjusted during the review and certification process, you will be provided with a new or amended Participation Disclosure. In the event of any inconsistency between this MOA and the Disclosures, or between the Disclosures, the Disclosure controls.
 3. **Withdrawal.** If you voluntarily exit the Program due to reasons within your control, during any point beginning from the Program’s official start date to the end date, you must pay to 917Ventures the Withdrawal Fee outlined in the Participation Disclosure.
 4. **Drop Out.** A Participant who does not meet KodeGo study requirements, such as, but not limited to, satisfactory remark/s on the final exam and/or completion of the capstone project, or who does not adhere to class policies and guidelines, shall be considered a Drop Out and will be subject to the Program Drop Out fees indicated in the Participation Disclosure.

5. **Transfers.** We do not allow transfers between different KodeGo Programs unless you have a valid reason for transferring approved by the KodeGo team. An example of such a reason includes a medical emergency (supported by a medical certificate) that renders you unable to continue with the bootcamp.
6. **Payment Methods.** You may choose among the following payment methods listed below:

	Payment Option	Description	Total Amount Due
x	Income Share Agreement Payment Option ("ISA Payment")	You will not pay anything to KodeGo until you are officially employed. You agree to pay the ISA amount indicated in the Participation Disclosure.	*Dependent on future basic pay amount
	Installment via Bukas.ph	You will take a loan from Bukas.ph, and Bukas.ph will pay KodeGo on your behalf. You will pay a monthly fee to Bukas.ph as stated in your agreement with them, for either 9 (nine) months or 15 (fifteen) months.*	9-month Installment: PhP 87,440.00 15-month Installment: PhP 95,600.00
	Upfront Payment	You will pay a one-time total amount on or before the start of your selected bootcamp's official start date.	PhP 80,000.00

*Should you choose the Installment via Bukas.ph option, you will have 15 business days from the date of signing this contract to garner approval from Bukas.ph. Otherwise, you will automatically transition to the ISA Payment option.

- 6.1. **ISA Payment.** Below are the terms and conditions applicable under the ISA Payment option:

6.1.1. **Payment Term.** Your Payment Term begins on the first day of the month following the beginning of your employment. For example, if you earn above the Minimum Monthly Income Threshold in March 2022, then your first payment will be due at the beginning of April 2022.

6.1.2. **Monthly Payments.** Except as set forth below, during the Payment Term, you agree to make your Monthly Payments to us by the first Business Day of each month. Payments are applied first to fees, if any, and then to the Monthly Payment

amount owed. If you make all required payments on time during your Payment Term, you will not owe anything at the end of your Payment Term.

6.1.3. **Calculation of Your Initial Monthly Payments.** Not later than one month before your first scheduled payment is due, you agree to provide us with one of the following kinds of documentation, dated not earlier than thirty (30) calendar days before the date you provide it to us:

6.1.3.1. The items listed out in the Participation Disclosure as Earned Income Documentation, which may include a copy of any pay slip or letter from your employer containing your salary information, a self-employment contract, a consulting agreement, a good faith estimate of your self-employment income for the current calendar year (along with documentation of the basis for your estimate), BIR 2316, or another verifiable source acceptable to us (collectively, “Earned Income Documentation”) for each source of Earned Income; or

6.1.3.2. Documentation demonstrating a circumstance that qualifies you for a deferment (“Deferment Documentation”), including but not be limited to the following: pay slip or letter from your employer containing your salary information, a consulting agreement or similar, your BIR 2316, or documentation from another verifiable source. Acceptance of documentation is fully up to the discretion of 917Ventures.

6.1.4. **Periodic Adjustment of Monthly Payments.** If you are not in a deferment status, you will inform us of any changes in your monthly Earned Income within thirty (30) calendar days of the change and send us updated Informal Earned Income Documentation as soon as it is available to you. When you send us Informal Earned Income Documentation we may re-calculate your Monthly Payments. In addition, if information that you provide to us pursuant to Section 8 shows that your Earned Income has changed during the year, we may also modify your Monthly Payments at the time even if you did not supply us with updated Informal Earned Income Documentation. This includes changes in your Earned Income due to fluctuations in your self-employment income, whether as a consultant or otherwise. Periodic modifications in your Monthly Payments may avoid significant underpayments or overpayments during the annual reconciliation process set forth in Section 6(d).

6.1.5. **Payment Deferment and Extensions of Payment Term.** After you leave the program, certain circumstances may qualify you for a deferment. If you apply for a deferment and provide Documentation for Deferment, we will place your account in

an inactive/deferment status and you will not be required to make monthly payments. During the entire duration of the deferment period, we will extend your Payment Term by one month for each month of deferment. However, the deferment period is still subject to the Maximum Deferment Period as stated in the Participation Disclosure. After the Maximum Deferment Period is consumed, and provided that the circumstances that qualified you for a deferment in the first place remains unchanged, we will proceed with the ISA Payment as usual; or in the event that such may not apply, we will charge a net amount equivalent to the Withdrawal Fees less any Monthly Payments you already made, plus any outstanding fees.

6.1.6. The circumstances that qualify for a deferment are as follows:

6.1.6.1. You earn less than the Minimum Monthly Income Threshold defined in the Participation Disclosure, or

6.1.6.2. After the beginning of your employment, you become unemployed due to reasons beyond your personal control such as, for example, authorized causes for termination under the Labor Code of the Philippines or any analogous circumstances. Approval for deferment status is fully at the discretion of 917Ventures.

6.1.7. If you no longer qualify for deferment under any of the circumstances described above, you must notify us within fifteen (15) Business Days.

6.1.8. **Early Termination.** If you desire to extinguish your obligations under this ISA Payment method prior to the expiration of your Payment Term, you may at any time pay an amount equal to your supposed total Income Share, projected to the extent of the Maximum Payment Terms period on the basis of your last known monthly Earned Income, less any Monthly Payments you already made, plus any outstanding fees, as satisfaction in full of your payment obligations under the ISA Payment terms.

6.1.9. **Limit on Other Income-Based Agreements.** You agree that you have not and will not enter into additional income-based agreements with us or another person that, in the aggregate, obligates you to pay a total share of your income exceeding twenty (20) percent of your Earned Income. Loans with income-driven repayment plans will not be considered private income-based agreements under this Section.

- 6.1.10. **Payment for Students with Multiple Sources of Income.** If you have two (2) or more sources of income, you may nominate which source of income the ISA payment would be deducted from.
- 6.1.11. **Payment for Students Employed During the Bootcamp.** If you are already employed while the bootcamp is on-going, you will begin your ISA payment one (1) month after graduation.
- 6.2. **Installment via Bukas.ph.** You agree to the terms and conditions indicated in your official contract with Bukas.ph.
- 6.3. **Upfront Payment.** You agree to pay the one-time full upfront fee as indicated in the Participation Disclosure on or before the agreed payment deadline.
- 6.3.1. If you choose this payment option and drop out of the bootcamp, you will not be subject to any Drop Out fee.
7. **Waiver of Payment Due to Death or Total and Permanent Disability.** We will waive the remainder of what you owe under this MOA, including any past due amounts and fees, for reasons of death or permanent and total disability. This is subject to the submission of any information or documentation we require from you or successors and assigns showing that you are unable to work in any occupation due to a condition that began or deteriorated after the date of entering into this MOA and that the disability is expected to be permanent.
8. **Fees.** The fees outlined in the Participation Disclosure apply, subject to applicable law.
9. **Notice of Certain Changes.** You agree to notify us within fifteen (15) Business Days of any change in your:
- (a) Primary residence address, phone number or email, or any other material change to information previously provided to us;
 - (b) Employment status, including both terminations of employment and new employment;
 - (c) Monthly Earned Income;
 - (d) Marital status; and
 - (e) Enrollment status in higher education or training.
10. **Refund.** There shall be no refund of any monthly ISA or any upfront payment made or any fees paid, unless explicitly agreed on by 917Ventures in writing.

11. **Default and Remedies.**

11.1. **Default.** Without prejudice to our other rights and remedies hereunder, and subject to applicable law, we may deem you to be in default under this MOA upon: (i) your failure to make any payment in full and on time for three (3) consecutive months; (ii) your failure to provide Earned Income Documentation or Documentation for Deferment as required by Sections 5.3(a), 5.3(b) within three (3) months of its due date; or (iii) your violation of any other provision of this MOA that impairs our rights, including but not limited to our receipt of information we deem to be materially false, misleading or deceptive.

11.2. **Remedies Upon Default.** Subject to applicable law (including any notice and/or cure rights provided by applicable law), upon default, we may elect to enforce all legal rights and remedies in the collection of any outstanding amount and related fees. Upon default, the amount that we shall collect from you shall be at least the Withdrawal Fee minus any amount you have already paid as of date of default. In addition, you agree to pay our court costs, reasonable attorneys' fees, and other collection costs related to the default (including our fees and costs due to your bankruptcy or insolvency, if applicable) to the extent permitted by applicable law.

11.3. **Equitable Remedies.** If we conclude that money damages are not a sufficient remedy for any particular breach of this MOA, then we will be entitled to seek injunctive or other equitable relief as a remedy for any such breach to the fullest extent permitted by applicable law. Such remedy shall be in addition to all other remedies available at law or in equity to us.

12. **Truthfulness of Application.** You represent that all information provided in connection with your Application is true and accurate and you have not provided any false, misleading or deceptive statements or omissions of fact. Except as disclosed to us in your Application, you represent that: (i) you have never been convicted of a crime or of any crime involving dishonesty or breach of trust under any law, rule, or regulation; (ii) you are not contemplating bankruptcy and you have not consulted with an attorney regarding bankruptcy in the past six months; (iii) you are at least 18 years of age.

13. **Tax Reporting.** You agree and acknowledge that the tax consequences of this MOA are fully your responsibility and we have not provided you with any tax advice or assurance of specific consequences. Recognizing that all parties are best served by consistent, good faith tax reporting of the transaction in accordance with what the parties believe to be its economic substance, except as otherwise required by law, you agree to report the transaction, if required, as a financial contract and not as a loan or any other form of indebtedness.

14. **Electronic Delivery.** We may decide to deliver any documents or notices related to this MOA by electronic means. You agree to receive such documents or notices by electronic delivery and to participate through an on-line or electronic system established and maintained by us or a third party designated by us.
15. **Automatic Reminders.** We may use text messaging systems and electronic mail to provide messages to you about payment due dates, missed payments and other important information. You give us your permission to call or send a text message to any telephone number you provide us now or in the future. You also give us permission to communicate such information to you via electronic mail. You agree that we will not be liable to you for any such calls or electronic communications, even if information is communicated to an unintended recipient. You understand that, when you receive such calls or electronic communications, you may incur a charge from the company that provides you with telecommunications, wireless and/or Internet services. You agree that we have no liability for such charges.
16. **Consent to Income and Information Verification and Sharing.** You authorize us to verify the information that you provide to us, and gather additional information that may help us assess and understand your performance under this MOA. You understand that we may verify your information and obtain additional information using a number of sources, including but not limited to third party databases, past and present employers, public sources, and personal references provided by you. You also understand and agree that we may obtain a credit report and gather additional information, including from the sources described above, in connection with the review or collection of your MOA. You consent to our sharing of your information, particularly in accordance with our Privacy Policy, and which we will do using reasonable data security procedures.

You also agree to the collection and use of the personal data provided to us through your Application for purposes of this MOA. You also agree to the sharing of your personal data with companies that we have partnered with, and that may wish to contact you for potential employment. You understand that the collection and use of your data is also in accordance with our Privacy Policy found at <http://917ventures.com/privacy>. You consent to the use of my testimonials, name, image and potential video for the usage and promotion of the KodeGo bootcamp.

- (f) **Amendments and Waivers.** We may amend this MOA and the Participation Disclosure by providing you with 10 Business Days advance written notice of any significant changes to the address in our records or to your provided email address. However, if an amendment is necessary to comply with changes in applicable law, we may amend this



MOA without providing you with advance notice. No delay or failure to require performance of any provision of this MOA shall constitute a waiver of that provision as to that or any other instance.

- (g) **Customer Identification Policy.** We will obtain, verify, and record information that identifies each person who enters into this MOA. This is also pursuant to admission to the KodeGo Program, and obtaining and verifying this information may take place through the platform operating the KodeGo Program. What this means for you: when you enter into this MOA, we reserve the right to ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents, or for you to provide true and correct copies to us.
- (h) **Governing Law.** The validity, interpretation, construction and performance of this MOA, and all acts and transactions pursuant hereto and the rights and obligations of the parties hereto and thereto shall be governed, construed and interpreted in accordance with the laws of the Philippines.
- (i) **Entire MOA.** This MOA sets forth the entire agreement and understanding of the parties relating to the subject matter herein and supersedes all prior or contemporaneous discussions, understandings and agreements, whether oral or written, between you and us relating to the subject matter hereof.
- (j) **Successors and Assigns.** Except as otherwise provided in this MOA, this MOA, and the rights and obligations of the parties hereunder, will be binding upon and inure to the benefit of their respective successors, assigns, heirs, executors, administrators and legal representatives. We may sell, assign or otherwise transfer any of our rights, economic benefits or obligations under this MOA. You may not assign, whether voluntarily or by operation of law, any of your rights, economic benefits or obligations under this MOA, except with our prior written consent.
- (k) **Notices.** Any notice or communication given or made shall be delivered by hand, fax, email, courier, or sent by registered mail to the address set out below, and such notice shall be deemed sufficient when sent by email or after being sent by courier. Notices to you shall be sent to the email or physical mail addresses set forth in your Application, or as subsequently modified by written notice to us. Notices to 917Ventures shall be sent to the address below:

18th Floor, W Fifth Building, 5th Ave. Bonifacio Global City, Taguig 1634, Metro Manila
Email: legal@917ventures.com Attention: Legal Counsel

- (l) **Severability.** If one or more provisions of this MOA are held to be unenforceable under applicable law, the parties agree to renegotiate such provisions in good faith. In the event that the parties cannot reach a mutually agreeable and enforceable replacement for such provision, then (i) such provision shall be excluded from this MOA, (ii) the balance of the MOA shall be interpreted as if such provision were so excluded and (iii) the balance of the MOA shall be enforceable in accordance with its terms.
- (m) **Execution; Electronic Transactions.** This MOA may be executed electronically or manually. Execution may be completed in counterparts (including both counterparts that are executed on paper and counterparts that are electronic records and executed electronically), which together constitute a single agreement. Any copy of this MOA (including a copy printed from an image of this MOA that has been stored electronically) shall have the same legal effect as an original.
- (n) **Independent Decision to Enter into MOA.** You agree that this MOA is an arms- length transaction. You agree that we are not an agent or fiduciary or advisor in your favor in connection with the execution of this MOA. You agree that we have not provided any legal, accounting, investment, regulatory or tax advice with respect to this MOA.
- (o) **Disputes and Venue.** Any dispute arising from the execution of or in connection with this Agreement shall be brought before the proper courts of Taguig City, Metro Manila to the exclusion of all other courts, irrespective of the Philippines' and other countries' choice of law principles.



The parties, intending to be legally bound, have executed this MOA as of the date set forth below.

IN WITNESS WHEREOF, the Parties have hereunto affixed their signatures.

PARTICIPANT

GLOBE CAPITAL VENTURE HOLDINGS, INC.

DocuSigned by:

By: _____
966301129590475

Name: Clyde Richard Laurete Abelanio
Date: 11/12/2022
Complete Address:
Barangay Bagontaas, Purok 4A, Valencia
City, Bukidnon 8709

By: _____

Name: Joseph Perez
Position: Chief Operating Officer,
KodeGo
Date:

MEMORANDUM OF AGREEMENT PARTICIPATION DISCLOSURE

Benefits to Be Received from KodeGo

Upon signing the Memorandum of Agreement (MOA), you will be entitled to the following benefits:

1. Participation in the KodeGo bootcamp of your choice, which includes:
 - a. Access to the learning program consisting of live lectures and activities (projects and other activities as needed)
 - b. Access to the learning management system, KodeGo learning materials, and the KodeGo communication platforms
 - c. On-demand consultations with bootcamp instructor and KodeGo team
 - d. Non-technical training sessions for career development (i.e. job interview workshop, CV writing workshop, etc.)
2. Prioritized job referral and career support after bootcamp graduation
 - a. CV endorsement to KodeGo's company partners
3. Option to choose among three payment options:
 - a. Income Share Agreement ("Study Now, Pay Later")
 - b. Installment via Bukas.ph
 - c. Upfront Payment

Income Share Agreement Payment ("ISA Payment")

An ISA is different from a loan (which may have principal and interest payments) or a tuition payment plan. Under this ISA, you must pay a fixed percentage of your earned income each month for a fixed period of time to Globe Capital Venture Holdings, Inc. ("917Ventures"). Your Income Share is a fixed percentage of your future earned income you will owe in return for participation in the KodeGo Program. It is not an interest rate nor an annual percentage rate. Your payments may vary based on your earned income.

Income Share This is the percent of your monthly earned income that you will pay.	17% of your basic pay
Payment Term Period of time when you are obliged to pay us a fixed percentage of your Earned Income	Twenty-four (24) months
Minimum Monthly Income Threshold Monthly earned income earned from regular employment, project employment, or consultancy contracts. If monthly earned income is below this, payments need not be made	PHP 16,647 gross per month, or the most updated Minimum Wage in the National Capital Region (NCR) set by the Department of Labor and Employment at the time of the commencement of the Program, whichever is higher

You must provide us with any of the following documents:

- (a) a copy of any pay slip or letter from your employer containing your salary information,
- (b) a copy of your contract with current employer
- (c) a copy of Certificate of Employment (COE)
- (d) a self-employment contract,
- (e) a consulting agreement,
- (f) BIR Form 2316,
- (g) annual income tax return,
- (h) a good faith estimate of your self-employment income for the current calendar year (along with documentation of the basis for your estimate),
- (i) or another verifiable source acceptable to us (collectively, "Earned Income Documentation") for each source of Earned Income.

If you wish to extinguish your ISA before the Payment Term ends, you must enter into a separate arrangement and have the written approval of 917Ventures based on payment term guidelines below. Please contact finance@kodego.ph and classroommanagement@kodego.ph.

Payments begin on the first day of the month following one (1) month after you complete the KodeGo program. If you choose to pursue employment opportunities, freelance, or business after the bootcamp whether related or not to the area of study in KodeGo, you would still be liable to pay your Income Share.

After you complete the program, you will not owe payments if you can show any proof that you earn less than the Minimum Monthly Income Threshold defined below. Your payments may be deferred if, after the beginning of your employment, you become unemployed or are not in the labor force.

Minimum Monthly Income Threshold

Your minimum income threshold is PhP 16,647.00 gross per month, or the most updated Minimum Wage in the National Capital Region (NCR) set by the Department of Labor and Employment at the time of the commencement of the Program, whichever is higher. You will not make monthly payments in months during which your earned income is less than this amount. This must be from regular employment, project employment, consultancy services, or from any personal business that may or may not be related to the field for which KodeGo's program applies.

Your payment obligation under this ISA ends upon the earliest of the following:

- (a) End of the Maximum Payment Terms Period
- (b) Early termination upon prepayment of your obligation, computed by the amount equal to your Income Share projected to the extent of the Maximum Payment Terms Period based on your last known monthly earned income, less any Monthly Payments you already made, plus any outstanding fees, as satisfaction in full of your payment obligations under this ISA

Payment Illustration

The table below demonstrates the monthly and total ISA payments and shows how changes in your income could affect your ISA payments. There is no principal amount to be repaid and you do not pay interest.

Average Income Earned Per Month	Estimated Monthly Payment of 17%	Total Estimated Payment for 24 months
Php 25,000.00	Php 4,250.00	Php 102,000.00
Php 30,000.00	Php 5,100.00	Php 122,400.00
Php 35,000.00	Php 5,950.00	Php 142,800.00

**sample only*

Installment via Bukas.ph

If you opt to pay for your bootcamp participation through installment, you agree to enter an agreement with Bukas.ph and adhere to the terms and conditions under your contract with them.

Installment Period:	Total Payment
9-month Installment:	Php 87,440.00
15-month Installment:	Php 95,600.00

Upfront Payment

If you selected the Upfront Fee payment method, you agree to pay the full payment indicated below on or before the official start of your selected bootcamp. Other fees are indicated below:

Upfront Fee This is the one-time amount that you will pay on or before the official start of the bootcamp.	Php 80,000.00
Upfront Fee Maximum Deferment Period Maximum period of time that may be granted to any Participant for the deferment of upfront fee payment before getting charged the Late Interest Fee.	One (1) month from the official start date of the bootcamp
Upfront Fee Late Payment Interest This is the fee or interest that will be charged if you do not make any upfront fee payment due within one month from the official start of the bootcamp.	Php 4,000.00 for every month payment is delayed

Other Fees

Late Payment Fee This is the fee that will be charged monthly if you do not make any payment due under this MOA on or before the 15th day after the due date.	Php 2,000.00
Returned Payment Fee This is the fee that will be charged if any payment is returned or fails due to insufficient funds in your account or for any other reason.	Php 500.00
Program Withdrawal and Drop Out Fees Fee due for payment to 917Ventures if you withdraw or drop out of the KodeGo Program or if you are designated as a drop out upon the discretion of KodeGo. First payment of the drop out fee is to be paid fifteen (15) days after notice of drop out.	Week 0 to 2 - Php 20,000.00 Week 3 to 8 - Php 40,000.00 After Week 8 - Php 80,000.00

Payment Details

Payments must be paid to:

Bank Name: BPI
Branch/Address: The Globe Tower, 19F, BGC, Taguig City
Account Name: Globe Capital Venture Holdings, Inc.
Account Number: 8341-0004-68
Account Type: Checking
Swift Code: BOIIPHMM

Alternatively, payments may be made through online payment facilities which could be provided by the KodeGo team upon the request of the program Participant.


Proof of payment must be sent to finance@kodego.ph and classroommanagement@kodego.ph. Payment is considered to be received by us only once payment is made and the proof of payment has been transmitted.

If your employer has entered into a valid salary deduction arrangement with you and with us, there is no need to make any bank transfers.

Capitalized terms not otherwise defined herein shall have the meaning assigned to them under the MOA. By signing below, you hereby acknowledge receipt of this Participation Disclosure, and that you understand and fully agree to the terms thereof. In the event that these terms are



adjusted during the review and certification process, you will be provided with a new or amended Participation Disclosure. You also acknowledge that this Participation Disclosure and any amendments thereto constitutes part of the full MOA.

PARTICIPANT	
<div>DocuSigned by:  By: <u>066204120500475...</u></div>	
Name: Clyde Richard Laurete Abelanio Date: 11/12/2022 Complete Address: Barangay Bagontaas, Purok 4A, Valencia City, Bukidnon	