



Terms and Conditions

About

Advanced Finance Solutions, Inc. is a corporation duly incorporated and registered under the laws of the Republic of the Philippines with its principal office located at 18F, TwoNEO, 3rd Avenue corner 28th Street, Bonifacio Global City, Taguig City, Metro Manila, with Securities and Exchange Commission ("SEC") Registration Number 2022080063542-00 and is authorized and regulated by the SEC as a financing company with license number F-22-0029-37.

Skyro Lending, Inc. is a corporation duly incorporated and registered under the laws of the Republic of the Philippines with its principal office located at 3006 30F, One Corporate Centre, Meralco Avenue corner Julia Vargas Avenue, San Antonio, Pasig City. with Securities and Exchange Commission ("SEC") Registration Number CS202002223 and is authorized and regulated by the SEC as a lending company with license number 3249.

Advanced Finance Solutions, Inc. and Skyro Lending, Inc. are affiliate companies operating under the same brand name, SKYRO.

The term "Company" as used herein shall refer to Advanced Finance Solutions, Inc. and Skyro Lending, Inc. These Terms and Conditions ("Terms") in addition to the Loan Agreement shall govern the contractual relationship between the Company and their respective Clients.

These Terms, as may be amended from time to time, together with the Loan Application Form, Privacy Policy, Loan Agreement, and "Know-Your-Client" documentation provided by the Client ("KYC Documentation") constitute the Agreement between the Client and the Company.

The Client confirms he has read, understood, and accepted, and expressly agrees to be bound by and comply with these Terms and any applicable laws, rules and regulations; thus, the Company's Services are provided to the Client following the acceptance of these Terms.

1. CLIENT ACCEPTANCE AND DUE DILIGENCE

- 1.1. Services to the Clients shall be provided by the Company in accordance with this Agreement, subject to successful completion by the Company of the "Know Your Client" ("KYC") procedure in relation to the Client.
- 1.2. The Client represents and warrants to the Company as follows:
 - a) He or she is of legal age, is of sound mind, does not have any criminal record, and possesses the full legal capacity to enter into binding agreements;
 - b) The loan shall be valid and binding upon the Client and enforceable in accordance with its terms and conditions; and
 - c) Neither the execution and delivery by he/she of this Agreement, nor his/her compliance with or performance of the terms and provisions hereof will violate (i) any applicable provision of any law, statute, rule, or regulation, (ii) any order of any governmental authority in the Philippines, or (iii) any provision of any material agreement or other material instrument to which he/she or by which he/she or any of his/her property is or may be bound.
 - d) The proceeds of the loan shall be utilized for the Client's personal use or that of the Client's family, and not for the Client's pursuit of its own business.
 - e) All documents presented to the Company by the Client are current, authentic, complete, and may be relied upon.
 - f) All the information provided to the Company contained in the Application Form and Loan Agreement including mobile number, and e-mail address, is correct, true, complete, and updated.
- 1.3. The Client shall be fully responsible for the completeness and adequacy of information disclosed and documents provided.
- 1.4. Client acknowledges that in extending the loan, the Company relied on the personal information provided. In the event that the Company finds out that Client knowingly or fraudulently provided any erroneous or misleading personal information, Client agrees that the loan will become immediately due and payable upon notice. The Company reserves the right to file an action for damages against the Client.
- 1.5. The Company reserves the right to refuse or decline the provision of the loan at the Company's sole discretion and for any reason, at any time, without being obliged to provide the Client with any explanation or justification thereof.

2. PROCESSING AND USE OF INFORMATION

- 2.1. The Client expressly consents to the use by the Company of any information provided by the Company or otherwise obtained by the Company, in relation to or in connection with the Loan Agreement, for purposes of enforcing the Customer's obligations under the Loan Agreement. The Client expressly consents to the

collection and processing of personal information about and/or relating to the Client, and to the transfer of such information to third parties, including without limitation any of the affiliates or subsidiaries of the Company, credit bureaus, government agencies, and collection agencies for purposes of credit investigation, credit reference checks, scoring and the like.

- 2.2. The Company reserves the right to verify any information the Client submits, by requiring the Client to produce appropriate documentation or other proof which is deemed necessary.
- 2.3. Client hereby authorizes the Company to request and obtain data from a third party to verify any information provided by the Client in connection with the Loan Agreement.
- 2.4. The Company may also communicate with the Client via the Website, the service mobile application by email, telephone, fax, post, newsletter, letter, electronic chats, calls and/or any other means of communication. Such communication delivered via the use of electronic means shall be deemed to be "in writing".
- 2.5. The Client agrees that the Company may record telephone, e-mail, and chat conversations with the Client or Client's employees, officers, and agents, as well as any other forms of communication, activities, and transactions between the Company and the Client. Such recordings shall be the sole property of the Company and may be used as evidence in any proceedings relating to the Agreement.

3. FEES, COSTS, CHARGES

- 3.1. Before signing the Agreement, the Client will be provided with the details of all fees, costs, and charges which are expected to be incurred in relation to the provision of the Services.
- 3.2. The Client hereby agrees to pay all fees, costs, and charges as communicated to him in the Agreement.

4. REVISIONS

The Company reserves the right to make changes, amendments, or supplements to these Terms ("Updated Terms") at any time, as may be necessary without prior notice. It is the responsibility of the Client to periodically review the prevailing version of these Terms, which may be accessed at any time on the Company's website. The Client hereby agrees to be bound by any amendment to these Terms.

5. LIABILITIES FOR BREACH

Client shall be liable for any loss or damage suffered by the Company as a result of Client's:

- a) Breach of these Terms or any agreement entered into pursuant to Services; and
- b) Fraudulent, inaccurate, false data provided.

6. GOVERNING LAWS

These Terms and any matters relating herein are governed by and construed in accordance with Philippine law. All matters, claims, or disputes arising out of or in connection with these Terms, shall first be settled by the parties in good faith, and all efforts shall be exerted to settle the dispute amicably. In the event that the parties are unable to settle the dispute, any legal proceeding which may arise shall be submitted to the exclusive jurisdiction of the courts of the Company, to the exclusion of all other courts.

7. CUSTOMER CARE

For any concerns, the contact details of the Company are the following:

Email: care@skyro.ph

Address:

Advanced Finance Solutions, Inc.: 18F, TwoNEO, 3rd Avenue corner 28th Street, Bonifacio Global City, Taguig City

Skyro Lending, Inc.: 3006 30F, One Corporate Center, Meralco Avenue corner Julia Vargas Avenue, San Antonio, Pasig City, 1605 Metro Manila