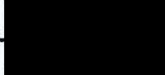

	Manual Title: FINANCE MANUAL	
	Policy Number: SPAVI-FIN-CP-01.2026 Rev 00	Effectivity Date: March 1, 2026
	Policy Title: CREDITOR PROTECTION POLICY	Supersedes Policy Number: N/A

Document History:



- *Revision Number 00 always means Official Release*
- *For Revision Number 01 onwards, Description of Change must indicate which Section Numbers have been revised.*


Revision Number	Description of Change	Author	Signature	Issued Date
00	Official Release	Kayla Paclibar		2-20-2026

Reviewed by:

Department	Name	Designation	Signature	Date
Treasury	Elena Manor	Treasury Manager		2-20-2026

Approved by:

Designation	Name	Signature	Date
Chief Finance Officer	Myrose April C. Victor		2-20-2026
President and Chief Executive Officer	Vicente L. Gregorio		2-20-2026

	Manual Title:	
	FINANCE MANUAL	
	Policy Number: SPAVI-FIN-CP-01.2026 Rev 00	Effectivity Date: March 1, 2026
Policy Title: CREDITOR PROTECTION POLICY	Supersedes Policy Number: N/A	

CREDITOR PROTECTION POLICY

In order to improve the capability of Shakey's Pizza Asia Ventures Inc. (the "Corporation") working capital and/or for the purpose of funding short-term and long-term initiatives, the Corporation may engage creditors or banks that offer credit facilities.

In this regard, the Corporation commits to upholding its obligations to its creditors by observing the following principles:

- 1) **Integrity in all Dealings.** The Corporation shall observe integrity in all business dealings with creditors, recognizing them as an integral stakeholder.
- 2) **Ensure compliance.** The Corporation shall comply on all positive, affirmative and negative debt covenants on outstanding obligations.
- 3) **Financial Discipline.** The Corporation shall ensure timely and accurate payments of interest and principal as they become due and endeavor that no event of default will occur.
- 4) **Strategic and Efficient.** The Corporation will maintain a healthy debt mix at a level aligned with strategic and operational requirements.
- 5) **Transparency.** The Corporation shall regularly furnish all creditors with relevant information to enable full and accurate evaluation of the Corporation's financial condition.

Issued on: 2-20-2026