

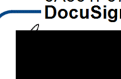
	Manual Title: <b>FINANCE MANUAL</b>		
	Policy Number: <b>CPFI-FIN-CPP-01 2026 Rev 00</b>	Effectivity Date: <b>01 March 2026</b>	Page Number: <b>Page 1 of 2</b>
	Policy Title: <b>CREDITOR PROTECTION POLICY</b>		Supersedes Policy Number: <b>N/A</b>

**Document History:**

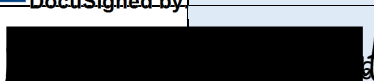
- *Revision Number 00 always means Official Release*
- *For Revision Number 01 onwards, Description of Change must indicate which Section Numbers have been revised.*


Revision Number	Description of Change	Author	Signature	Issued Date
00	Official Release	Kayla Paclibar	Signed by:  <small>92A40B99E4294F5...</small>	02-Mar-2026

**Reviewed by:**

Department	Name	Designation	Signature	Date
Treasury	Bernard Bryan C. Kee	Group Deputy Treasurer	DocuSigned by:  <small>A4B1BA4DD3634E5...</small>	02-Mar-2026
Legal and Compliance	Maria Isabel Llave	Associate Counsel	Signed by:  <small>6A561F67DCE4D0...</small>	02-Mar-2026
Legal and Compliance	Maria Rosario Ybanez	General Counsel	DocuSigned by:  <small>4322F0D5A3B644F...</small>	09-Mar-2026

**Approved by:**

Designation	Name	Signature	Date
Chief Finance Officer	Richard Kristoffer S. Manapat	DocuSigned by:  <small>023E57FBF2C2475...</small>	

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In order to improve the capability of Century Pacific Food, 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: 09-Mar-2026