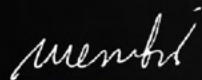


CERTIFIED BLOCKCHAIN BUSINESS SPECIALIST

This is to acknowledge that

KHAYZEL JOY ESPIRITU MELANO

has successfully completed all requirements and criteria for the
UBPXcellerator Blockchain Business Specialist Program by passing
the Panel Assessment administered by the Union Bank of the
Philippines on **August 29, 2020**.



Michelle E. Rubio

Executive Vice President
Chief Human Resource Officer
Union Bank of the Philippines



May Buencamino

Vice President
Employer Branding and Communications Head
Union Bank of the Philippines

