

**Ruth V. Ricardo**  
**Filipino**  
**Assistant Corporate Secretary**

Atty. Ricardo is the Assistant Corporate Secretary of I-Remit, Inc. She is likewise the Assistant Corporate Secretary of the following reporting and/or listed companies: The Country Club at Tagaytay Highlands, Inc. and Tagaytay Midlands Golf Club, Inc.

She holds the position of Corporate Secretary for the following private companies: Emerald Holdings Corporation, Emerald Headway Distributors, Inc., Mio Magazine Shop, Inc., Emerald Bookazine, Inc., Emerald Digest, Inc., Genarch Holdings Inc. and YEK Holdings, Inc. She is presently the Assistant Corporate Secretary of the following private companies: Expresspay, Inc., Hella Phil., Inc., Radenta Technologies, Inc., Sagesoft Solutions, Inc. and Yu Eng Kao Electrical Supply & Hardware, Inc.

Atty. Ricardo is currently a Junior Associate at Tan Venturanza Valdez. Prior to joining Tan Venturanza Valdez, she was a Tax Supervisor at one of the big four audit firms. She obtained her Bachelor of Arts degree major in Management Economics in 2010 and Juris Doctor degree in 2014 from the Ateneo de Manila University. She was admitted to the Philippine bar in April 2015.