

***Bernadette Cindy C. Tiu***  
***Filipino***  
***Senior Vice President and Chief Financial Officer***

Ms. Tiu has been the Chief Financial Officer of I-Remit since 2006. She was previously the Finance Manager of IRemit Global Remittance Limited in the United Kingdom from 2003 to 2004 and International Remittance (Canada) Ltd. from 2004 to 2005, both wholly-owned subsidiaries of the Company. She joined I-Remit, Inc. in Manila in 2005 as Treasurer and Corporate Governance Head. Ms. Tiu is a Director of Sterling Bank of Asia, Inc. (A Savings Bank) since 2013.

She obtained her bachelor's degree in business administration (majored in accounting and finance) from the Boston University School of Management in 2001.