Commonwealth of Kentucky Michael G. Adams, Secretary of St Ky Secretary of State

1364864 Michael G. Adams Received and Filed

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Michael G. Adams Secretary of State P. O. Box 718 Frankfort, KY 40602-0718 (502) 564-3490 http://www.sos.ky.gov

Articles of Incorporation Profit Corporation

PAI

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Pursuant to KRS 14A and KRS 271B, the undersigned hereby forms a business corporation and for that purpose sets forth the following:

Article I: The name of the corporation is

PHOSPAY FINANCE INC.

Article II: The number of shares the corporation is authorized to issue is **1000**

Article III: The name of the initial registered agent is

InCorp Services, Inc.

and the street address of the corporation's initial registered office in Kentucky is 828 Lane Allen Road Ste 219, Lexington, KY 40504

Article IV: The mailing address of the corporation's principal office is

828 Lane Allen Road Ste 219, , Lexington, KY 40504

Article V: The name and mailing address of the incorporator is as follows:

Tolulope Julius Adegunju 828 Lane Allen Road Ste 219, Lexington, KY 40504

Additional articles not inconsistent with law may be stated in the space below.

we are building Africa's first real time payment and financial super app, bringing the future of payment to the present without any of the limitations of the past. Across our personal and business accounts, we help customers send and receive instant payments easily.

This application will be effective on Wednesday, May 15, 2024

I declare under penalty of perjury under the laws of the state of Kentucky that the foregoing is true and correct.

> **Tolulope Julius Adegunju** CEO 5/15/2024

I, Tolulope Julius Adegunju, consent to sign for InCorp Services, Inc. who serves as the Registered Agent on behalf of the corporation.

> **Tolulope Julius Adegunju** CEO

