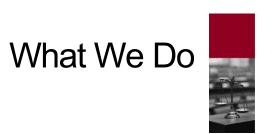


First in Legal Service www.primuslex.com

PHILIPPINE LAW FIRM FOR GLOBAL BUSINESS

- Commercial Law and Corporate Services
- Banking, Finance and Securities
- Trade, Investments, Mergers and Acquisitions
- Tax
- Regulatory and Compliance
- Employment, Labor Relations and Immigration
- Intellectual Property
- Litigation
- Arbitration and Alternative Dispute Resolution





| Our Firm

Morales & Justiniano is a full-service Philippine law firm offering comprehensive legal solutions and representation across a broad range of practice areas. The Firm integrates the qualifications, training and experience of seasoned and top-tier legal industry experts, to deliver efficient, sound and effective professional services to domestic and global clients from a vast spectrum of industries and enterprises and to assist them with their diverse requirements in a dynamic landscape.

| Our Commitment

Founded on the principles of excellence, integrity and solidarity as core values, Morales & Justiniano is committed to provide exceptional legal services hand in hand with thorough client care. Our pledge to serve the needs of our clients first and foremost, and with promptitude, is expressed in the Latin term "primus lex," (i.e., first in legal service).

| Recognition

Morales & Justiniano is recognized by the following entities for its expertise in several fields of law:

- IFLR1000, Notable Firm, Banking
- IFLR1000, Notable Firm, Project Finance
- IFLR 1000, Notable Firm, Capital Markets
- IFLR1000, Notable Firm, M&A
- The Legal 500, Corporate and M&A, Tier 6
- IFLR1000, Leading Lawyer Market Leader
- The Legal 500, Corporate and M&A, Leading Individual
- Asialaw, Leading Lawyer
- Chambers & Partners, Banking & Finance, Eminent Practitioner
- In-House Community, Commended External Counsel

What We Do

| Our Practice Areas

Morales & Justiniano offers services covering key fields of legal advocacy, with our lawyers providing representation and advice on virtually the entire gamut of Philippine laws and regulations. With a focused team of seasoned partners with inter-disciplinary expertise complemented by skilled associates, clients can rest assured of in-depth insights and all-inclusive solutions which are tailored-fit for their varied and specific requirements. Our firm is focused on the diversified practice areas listed below:

Commercial Law and Corporate Services

- Government Contracts and Procurement
- Competition Law
- Product Liability and Consumer Protection
- Insurance Law
- Data Privacy and Protection
- Real Estate and Construction

Banking, Finance and Securities

- Banking and Financial Regulations
- Derivative Transactions under the International Swaps and Derivatives Association (ISDA) Master Agreement
- Repurchase Transactions under the Global Master Repurchase Agreement (GMRA)
- Capital Markets

Trade, Investments, Mergers and Acquisitions

- Foreign Investments and Business Structures
- Joint Ventures and Special Purpose Vehicles

Tax

- Tax Advice, Opinions and Rulings
- Tax Litigation (e.g., assessments, protests, appeals)

Regulatory and Compliance

- Anti-Bribery and Anti-Corruption
 Matters (e.g., Foreign Corrupt Practices
 Act, Anti- Money Laundering Act)
- Legal Audit

Employment, Labor Relations and Immigration

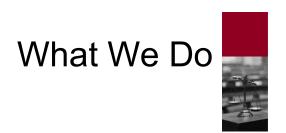
- Employment Contracts, Benefits and Compensation
- Labor Disputes and Controversies
- Collective Bargaining Negotiation
- Visas, Naturalization, Deportation and Other Immigration Proceedings

Intellectual Property

- Trademark, Copyright and Patent Registration, Management and Protection and Enforcement
- Franchising and Technology Transfer

Litigation and Alternative Dispute Resolution

- Civil, Commercial, Criminal and Administrative Proceedings
- Arbitration
- Corporate Insolvency, Restructuring and Rehabilitation
- Family Law, Annulment and Adoption
- Estate Settlement, Wills and Probate
- Election Law
- Professional Liability and Malpractice
- Enforcement of Foreign Judgments and Awards

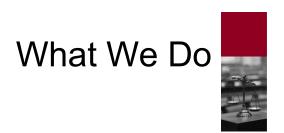


Our Clients

Morales & Justiniano and its partners have a proven track record of serving top domestic and multinational corporations, financial institutions and conglomerates in their practice areas across a broad range transactions in different industries and markets. Among these clients are:

- Goldman Sachs (Asia) L.L.C.
- Goldman Sachs Hongkong
- JPMorgan Chase Bank, N.A.
- Morgan Stanley
- Bank of China (Hong Kong) Limited
- Bank of Singapore
- Bank of Tokyo-Mitsubishi UFJ Limited
- Hongkong and Shanghai Banking Corporation Limited
- HSBC Bank (China) Company Limited
- Standard Chartered Bank
- HSBC Global Asset Management (Singapore) Limited
- Tokio Marine & Nichido Fire Insurance Co.Ltd.
- Korea Telecom
- PetroChina International (Singapore)
- Capital Com SV Investments Limited
- Genstar Capital LLC
- Invesco Hong Kong Limited
- MoneyGram International
- Aboitiz Equity Ventures, Inc.
- Aboitiz Power Corporation
- Asia United Bank
- BDO Unibank, Inc.
- BDO Private Bank, Inc.
- China Banking Corporation
- Del Monte Philippines, Inc.
- First Metro Investment Corporation
- First Metro Asset Management, Inc.

- San Miguel Corporation
- Smart Communications, Inc.
- Sun Life Asset Management Company, Inc.
- Hotel Enterprises of the Phils., Inc.
- Leisure & Resorts World Corporation
- · Lao Integrated Farms, Inc.
- Araneta Center, Inc. (ACI)
- Nutramedica Inc.
- Omnitechnical Global Solutions, Inc.
- Quaerito Qualitas, Inc.
- Samaritan's Purse International Relief
- CWT Philippines, Inc.
- Ruaye (International) Co., Ltd.
- Invesco Hongkong Limited
- Citadel
- Unicapital Inc.
- Denergy Holdings L.L.C.
- Barclays Bank
- Denergy Holdings L.L.C.
- UK MIL Overseas Limited
- The Blackstone Group (Hongkong) Limited
- Anderson Mori & Tomotsune
- ANZ Banking Group Limited
- T. Rowe Price Singapore Private Ltd.
- Deutsche Bank AG
- Wells Fargo
- Bangkok Bank Public Company Limited Manila Branch
- Montemani L.L.C.
- Cagayan Export Zone Authority (CEZA)



- A Force Ventures Inc.
- Peekup Philippines Corporation
- Peekup Pay, Inc.
- Asian Blockchain & Crypto Association
- IQ Option Europe Ltd.
- Seung Jin Precision Philippines, Inc.
- Mercer Investment (Hongkong) Limited
- Philippine Stock Exchange, Inc.
- OCBC Bank
- Themebuilders Philippines, Inc.
- · Polaris Ltd.
- Colleges and Institutes Canada
- Solid State Optronics
- Philippine National Bank

- International Swaps and Derivatives Association (ISDA)
- KEB Hana Bank
- Farmers Savings & Loan Bank (FSLBI)
- Fanatic Social Inc.
- Meridian Payments Philippines, Inc.
- Own Bank, The Rural Bank of Cavite City
- The Specialists Clubshares Brokerage Corp. (TSC)
- Cronics Inc.
- JAC Liner, Inc.
- · Pangasinan Solid North Transit, Inc.
- Bookna, Inc
- Transcend Digital Corporation (Wave Digital)
- Layer2 Financial, Inc. (Rail)
- Cocotel International Inc.

Our Partners





Rafael A. Morales Managing Partner

Practice Areas:

- Commercial Law and Corporate Services
- Banking, Finance and Securities
- Trade, Investments, Mergers and Acquisitions
- Tax
- Regulatory and Compliance
- Energy, Mining and Natural Resources
- Telecommunications and Transportation

Past Professional Experience:

- Managing Partner, SyCip Salazar Hernandez & Gatmaitan
- Head, Banking Finance and Securities Practice Group, SyCip

Salazar Hernandez & Gatmaitan

Qualifications: • Admitted to the Philippine Bar in 1974, ranking 4th place

Admitted to the New York State Bar

Education: • Master of Laws, University of Michigan

 Bachelor of Laws, University of the Philippines (cum laude and class valedictorian)

 Bachelor of Arts in Political Science, University of the Philippines (cum laude)

Mr. Morales is a renowned corporate law practitioner specializing in banking and financial law, project financing, M&A, securities transactions and contract law. He has had much recognition for his legal work, including citations in Euromoney Legal Media Group's "Guide to the World's Leading Banking Lawyers" and Asian Legal Business' "List of 100 pre-eminent Asia-Pacific Lawyers." He has been cited as a leading lawyer by IFLR1000, Legal 500, ChambersAsia Pacific, Asialaw Profiles and Who's Who Legal. Chambers Asia Pacific considers him as an Eminent Practitionerin Banking and Finance.

Mr. Morales carries with him a wealth of experience gained not only from his legal work in the Philippines, but also from stints abroad. He trained as a foreign attorney at Rosenman Colin Freund Lewis & Cohen in New York (1978-1979). He later on became a foreign attorney at Anderson Mori & Rabinowitz in Tokyo (1984-1986). He was also a visiting professor at the School of Law of La Trobe University in Melbourne, Australia (Summer, 2007).

Mr. Morales was president of the Inter-Pacific Bar Association, an organization of lawyers from more than 65 jurisdictions and with interest in the Asia-Pacific region. He is a member of the Integrated Bar of the Philippines, the Philippine Bar Association, the Financial Executives Institute of the Philippines, the New York State Bar Association and the American Bar Association.

He authored two books: The Philippine General Banking Law (Annotated) and The Philippine Securities Regulation Code (Annotated), as well as numerous legal articles.









Our Partners





Jose F. Justiniano
Partner

Practice Area:

Litigation

Past Professional Experience:

 Undersecretary, Department of Justice, Republic of the Philippines

Partner, Litigation Practice Group, SyCip Salazar Hernandez

& Gatmaitan

Qualification:

Admitted to the Philippine Bar

Education:

Bachelor of Laws, Ateneo de Manila University

 Bachelor of Science in Commerce, University of Santo Tomas

Mr. Justiniano started as an assistant in the Jose W. Diokno Law Office where he assisted the late Senator Jose W. Diokno in the trials of political detainees before the Military Commission created during the Martial Law years. He likewise worked with Sen. Diokno in handling some high profile criminal cases, such as the ambush of a governor in the Cordillera region allegedly by the latter's political opponent whom they successfully defended, the prosecution of a police general and other police officials accused of mauling a civilian, and the defense of one of the accused in the so-called "Forbes Park" rape case.

While he was with SyCip Salazar Hernandez & Gatmaitan Mr. Justiniano ventured into commercial litigation. He was assigned to try cases involving "white collar crimes" as well as enforcement of intellectual property rights through criminal prosecution. He was also tasked to handle cases involving contract disputes, as well as tort cases. He represented airline companies in damage suits filed by their passengers and was successful in fending off unreasonable claims, as well as in forging mutually-acceptable settlements of claims.

Mr. Justiniano was tasked to act as one of the private prosecutors in the widely publicized murder of a socialite in an affluent residential subdivision in Makati City. In 2005, he defended four of the six U.S. Marines accused of raping a Filipina in Subic Base. At different stages of the case, Mr. Justiniano was successful in getting a dismissal or acquittal of all his clients. In 2011, he acted as one of the private prosecutors in the impeachment of the Ombudsman and in 2012, he was again engaged to be part of the prosecution team in the impeachment trial of the Chief Justice of the Supreme Court which resulted in the latter's removal from office.

In the Department of Justice, he was assigned as Undersecretary in charge of the investigation and prosecution of persons involved in the pork-barrel scam. Part of his job was to oversee the investigation being conducted by the National Bureau of Investigation of politicians, other public officials and private individuals who were involved in the criminal act. He was deputized by the Ombudsman to be a part of the team of special prosecutors handling these cases. He was also appointed as Head of the Internal Affairs Unit and Inter Agency Council Against Trafficking. Likewise, he was given the assignment of reviewing administrative cases against officials and personnel of the attached agencies of the Department of Justice. He also sat as *ex-officio* member of the Board of Directors of the following: Manila International Airport Authority, Mactan Cebu International Airport Authority, Civil Aviation Authority of the Philippines, and the Housing and Land Use Regulatory Board.

Our Partners





Danielle Marie C. Tan

Partner

Practice Area: • Commercial Law and Corporate Services

Banking, Finance and Securities

Trade, Investments, Mergers and Acquisitions

Tax

Regulatory and Compliance

Energy, Mining and Natural Resources

Telecommunications and Transportation

Litigation

Qualification: • Securities and Exchange Commission Certified Securities

Representative

Admitted to the Philippine Bar

Education: Juris Doctor, Ateneo Law School

Certified Securities Specialist Course, Ateneo Graduate School

of Business

 Bachelor of Science in Management, Major in Legal Management, Ateneo De Manila University

Ms. Tan is a corporate and commercial lawyer who provides comprehensive legal and regulatory advice to foreign and local clients. She is highly proficient in legal compliance, taxation and structuring of transactions. She is also engaged by clients to establish their presence in the Philippines, including applications for licenses and permits. Ms. Tan has acted as counsel in numerous commercial transactions requiring due diligence investigations and review of transaction documents. Her practice likewise includes representing clients before trial courts and administrative bodies, as well as various regulatory agencies, such as the Securities and Exchanges Commission, Bureau of Internal Revenue, Bangko Sentral ng Pilipinas, Anti-Money Laundering Council and Land Registration Authority. Ms. Tan has regularly advised clients from a broad spectrum of industries, particularly in banking & finance, transportation, hospitality and real estate sectors.

Our Legal Staff



| Senior Associate

Juan Miguel D. Justiniano

Practice Areas: • Litigation

Civil Law

Criminal Law

Labor Law

Qualifications: • Admitted to the Philippine Bar

Education: • Juris Doctor, San Beda College Alabang

 Bachelor of Science in Management, Major in Legal Management, Ateneo de Manila University

Mr. Justiniano is a litigation lawyer who served as counsel in numerous civil and criminal cases. Apart from trial practice, Mr. Justiniano also represented clients in labor and employment cases. As such, Mr. Justiniano regularly advises clients on labor issues and guides them in either running their businesses or safeguarding their employment rights. Mr. Justiniano is passionate in dispute resolution and settlement. Mr. Justiniano's aim for each issue or case that he handles is to amicably resolve it through agreement between disputing parties. Mr. Justiniano also represented clients in various government agencies such as the Department of Energy, Department of Labor and Employment and the Department of Transportation.

Associates

Laurena S. De Jesus

Practice Areas:

Commercial Law and Corporate Services

Regulatory and Compliance

Trade and Investments

Litigation

Labor Law

Civil Law

Experience:

Morales & Justiniano Attorneys-At-Law - Associate

Lawyer

 Philippine Army - Office of the Assistant Chief of Staff for Plans (International Affairs Division) - Research

Analyst

Qualification:

Admitted to the Philippine Bar

Education:

Juris Doctor, Ateneo de Manila University - Law School

Bachelor of Arts in Political Science - University of

Santo Tomas - Cum Laude

Ms. De Jesus is a corporate and commercial lawyer who provides comprehensive legal advice to both foreign and local clients across a diverse range of areas, including commercial law, labor law, and civil law. Proficient in legal compliance and corporate law, Ms. De Jesus actively supports domestic and foreign corporations in matters related to contract review, due diligence, and corporate housekeeping. In addition to this, she has successfully incorporated various businesses in the country and represented them before various government agencies. Beyond this, her practice encompasses representing clients in trial courts, administrative bodies, and regulatory agencies.

Our Legal Staff



Adrian Kit M. Osorio

Practice Areas: Litigation

> Civil Law Criminal Law

Labor Law Remedial/Procedural Law

Qualification:

Education: Juris Doctor, De La Salle University

Bachelor of Arts in Psychology, De La Salle

Admitted to the Philippine Bar

University

Mr. Osorio is a litigation lawyer, with a passion for legal advocacy and dispute resolution. With a background as a former judiciary employee, Mr. Osorio brings a unique perspective to his practice. His hands-on experience in case management has honed his ability to navigate intricate legal procedures efficiently. Additionally, he boasts an indepth understanding of Remedial Law, further enriching his capabilities in handling complex legal matters. Clients benefit from his meticulous attention to detail and unwavering commitment to their interests.

Timothy Q. Pilar

Practice Areas: Litigation

Civil Law

Criminal Law

Labor Law

Commercial Law and Corporate Services

Remedial/Procedural Law

Qualification: Admitted to the Philippine Bar

Juris Doctor, San Beda College Alabang

Education: Bachelor of Arts in Economics, University of Santo

Tomas

Mr. Pilar is a litigation lawyer who has handled an array of cases, showing a comprehensive understanding of the Philippine laws. Mr. Pilar has represented his clients before the various Trial Courts, Conciliation, and Arbitration Proceedings, as well as before the National Labor Relations Commission. His legal experience spans across labor, criminal, civil, expropriation, and ejectment cases. Mr. Pilar is committed to advocating and upholding justice, fairness, and legal excellence while maintaining respect and confidence of his clients. One of the notable achievements in Mr. Pilar's career was his role as the head of the Legal Department of Lica Management Inc., a real estate domestic corporation. Mr. Pilar has the ability to provide legal guidance to a team, present legal matters, offering strategic legal strategies, and render a sound legal opinion. Mr. Pilar has become a trusted legal advisor to individuals and organizations alike.

Our Legal Staff



Martin Gerard T. Era

Practice Areas: • Commercial Law and Corporate Services

Regulatory and Compliance

Trade, Investments, Mergers and Acquisitions

Tax

Trademark

Litigation

Qualification: • Admitted to the Philippine Bar in 2025

Education: Juris Doctor, San Beda College-Alabang

 Bachelor of Arts Major in Consular and Diplomatic Affairs, De La Salle-College of Saint Benilde

Mr. Era is a corporate and commercial lawyer who provides comprehensive legal advice to both local and foreign clients. His practice covers a range of areas including commercial law, taxation, and intellectual property law, with a growing focus on corporate compliance and regulatory matters. Mr. Era has assisted clients with mergers and acquisitions, contract review, tax assessments, trademark registration and business formations. He has facilitated the incorporation of several companies in the Philippines and represented clients before key government agencies. His corporate practice is complemented by his strong foundation in legal advocacy with his active involvement in several legal advocacy organizations. This background shapes his client-centered and socially aware perspective in handling legal issues. In addition to his transactional work, Mr. Era also represents clients before trial courts, administrative bodies, and regulatory agencies.

Contact Information



| For Inquiries

We look forward to discussing any matter which requires legal attention with you. For inquiries, you may get in touch with us through any the following channels and we will set an appointment with you at your convenience:

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