



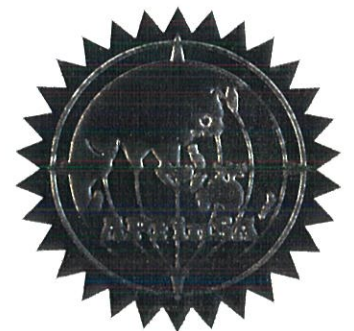
Certificate No.: AA2020-00220

# Certificate of Achievement

The Asia Pacific Financial Services Association  
proudly presents this certificate of achievement to

***Yang Tzu Ching***

for qualifying the **APFinSA Award 2020**.



*Banyong W.*

Banyong Witayaweerasak  
APFinSA Chairman