



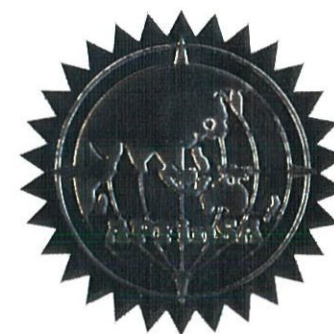
Certificate No.: AA2020-01839

# Certificate of Achievement

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

***Lu Cheng Kuang***

for qualifying the **APFinSA Diamond Leadership Award 2020.**



*Banyong W.*

Banyong Witayaweerasak  
APFinSA Chairman