



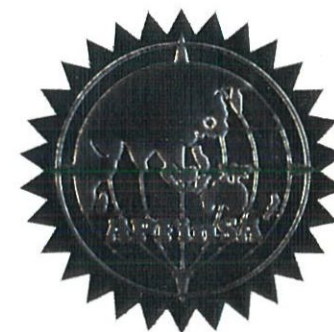
Certificate No.: AA2020-01841

# Certificate of Achievement

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

*Pan Shu Yen*

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



*Banyong W.*

Banyong Witayaweerasak  
APFinSA Chairman