



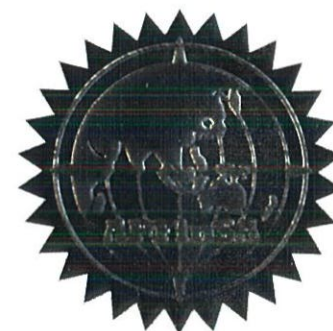
Certificate No.: AA2020-00784

Certificate of Achievement

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

Cheng Fang Ju

for qualifying the **APFinSA Award 2020**.



Banyong W.

Banyong Witayaweerasak
APFinSA Chairman