

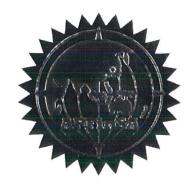
Certificate No.: AA2020-00370

Certificate of Achievement

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

Chang Fu Mei

for qualifying the APFinSA Award 2020.





Bany g W.

Banyong Witayaweerasak
APFinSA Chairman