



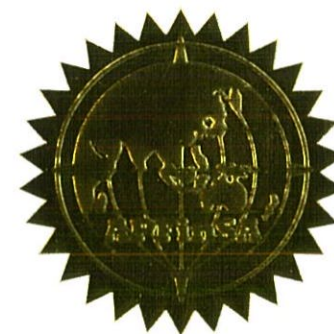
Certificate No.: AA2020-01706

# Certificate of Achievement

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

***Hsia Yu Shan***

for qualifying the **APFinSA Pinnacle Award 2020**.



*Banyong W.*

Banyong Witayaweerasak  
APFinSA Chairman