



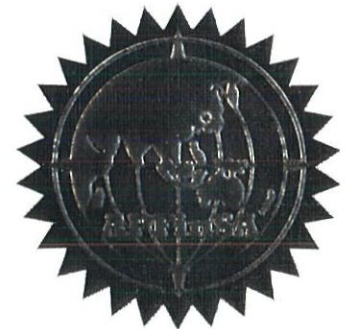
Certificate No.: AA2020-01801

Certificate of Achievement

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

Hsiao Shun Chang

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



Banyong W.

Banyong Witayaweerasak
APFinSA Chairman