



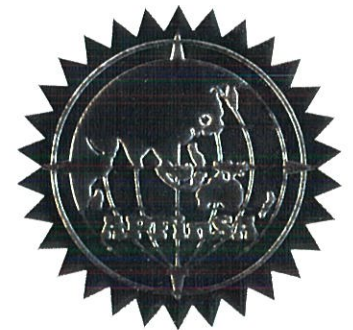
Certificate No.: AA2020-00581

Certificate of Achievement

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

Hsu Kao Yen Yen

for qualifying the **APFinSA Award 2020.**



Banyong W.

Banyong Witayaweerasak
APFinSA Chairman