



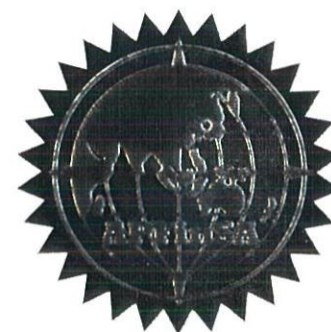
Certificate No.: AA2020-01013

Certificate of Achievement

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

Huang Chih Tsen

for qualifying the **APFinSA Award 2020**.



Banyong W.

Banyong Witayaweerasak
APFinSA Chairman