



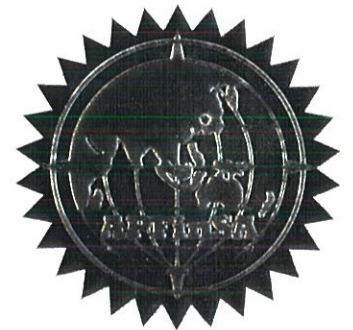
Certificate No.: AA2020-00482

# Certificate of Achievement

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

***Lai Chia Yi***

for qualifying the **APFinSA Award 2020**.



*Banyong W.*

**Banyong Witayaweerasak**  
APFinSA Chairman