

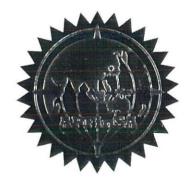
Certificate No.: AA2020-00987

## Certificate of Achievement

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

## Lai Yu Chen

for qualifying the APFinSA Award 2020.





Bangg W.

Banyong Witayaweerasak APFinSA Chairman