



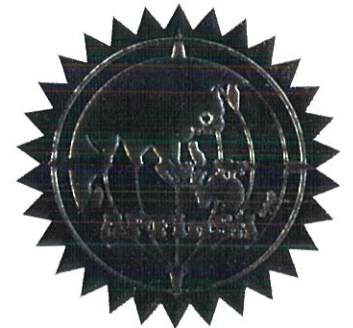
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# Certificate of Achievement

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

***Peng Tzu Hua***

for qualifying the **APFinSA Award 2020**.



*Banyong W.*

Banyong Witayaweerasak  
APFinSA Chairman