

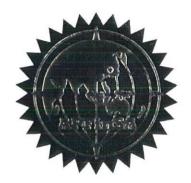
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Certificate of Achievement

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

Shih Chih Hao







Bany g W.

Banyong Witayaweerasak APFinSA Chairman