

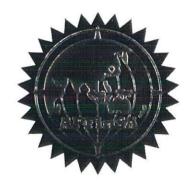
Certificate No.: AA2020-00361

Certificate of Achievement

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

Tsai Hui Mei

for qualifying the APFinSA Award 2020.





Bany g.

Banyong Witayaweerasak APFinSA Chairman