



# Certificate of Achievement

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

***Tsai Jia Hua***  
**蔡佳樺**

for qualifying the **APFinSA Award 2022**.



A handwritten signature in dark ink, reading 'Matthew Kang'.

**Matthew Kang Teck Wah, PBM**  
APFinSA Chairman

Certificate No.: AA2022-0495