



# Certificate of Achievement

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

***Shi Hyuan Chen***  
**施沅臻**

for qualifying the **APFinSA Star Award 2022**.



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

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

Certificate No.: AA2022-1558