



# Certificate of Achievement

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

***Tsui Ying Chiu***  
**邱驊瑩**

for qualifying the **APFinSA Award 2022**.



*Matthew Kang*

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

Certificate No.: AA2022-0527