



# Certificate of Achievement

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

*Huang Yu Ting*  
黃鈺婷

for qualifying the **APFinSA Award 2022**.



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

Matthew Kang Teck Wah, PBM  
APFinSA Chairman

Certificate No.: AA2022-0569