



Certificate of Achievement

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

Pan Yu Zhen
潘俞蓁

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



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

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2022-1296