



# Certificate of Achievement

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

***Liang Jui Hsin***  
**梁瑞欣**

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



*Matthew Kang*

Matthew Kang Teck Wah, PBM  
APFinSA Chairman

Certificate No.: AA2022-1315