



Certificate of Achievement

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

Pan Hsu Yen
潘淑燕

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



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

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2022-1318