



Certificate of Achievement

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

Liu Hsueh Yin
劉雪瑩

for qualifying the **APFinSA Award 2022**.



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

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2022-0795