



# Certificate of Achievement

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

柯子傑  
***Ko Tzu Chieh***

for qualifying the **APFinSA Award 2023**.



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

**Matthew Kang Teck Wah, PBM**  
APFinSA Chairman

Certificate No.: AA2023-0111