



Certificate of Achievement

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

賈雅惠
Chia Ya Hui

for qualifying the **APFinSA Excellence Award 2023**.



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

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2023-1373