



Certificate of Achievement

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

呂敏淑
Lu Min Shu

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



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

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2023-1507