



Certificate of Achievement

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

陳怡潔
Cheh Yi Chieh

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



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

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2023- 2040