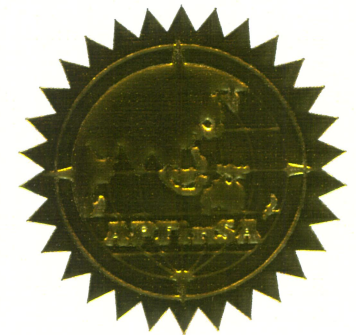




Certificate of Achievement

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

廖怡茹
Liao Yi Ju



for qualifying the **APFinSA Leadership Diamond Award 2023**.



Matthew Kang

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2023-2575