



# Certificate of Achievement

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

潘書豪  
*Pan Shu Hao*

for qualifying the **APFinSA Award 2023**.



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

Matthew Kang Teck Wah, PBM  
APFinSA Chairman

Certificate No.: AA2023-0539