



Certificate of Achievement

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

牛怡均
Niu Yi Chun

for qualifying the **APFinSA Excellence Award 2024**.



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

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2024- 1835