



# Certificate of Achievement

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

劉素如  
*Liu Su Ju*

for qualifying the **APFinSA Award 2024**.



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

Matthew Kang Teck Wah, PBM  
APFinSA Chairman

Certificate No.: AA2024- 0275