



Certificate of Achievement

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

許凱婷
Kai Ting Hsu

for qualifying the **APFinSA Leadership Diamond Award 2024**.



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

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2024- 3507