



Certificate of Achievement

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

劉信宏
Liu Hsin Hung

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



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

Matthew Kang Teck Wah, PBM
APFinSA Chairman

Certificate No.: AA2024- 3509