



# Certificate of Achievement

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

鄭貴文  
*Cheng Kuei Wen*

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



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

Matthew Kang Teck Wah, PBM  
APFinSA Chairman

Certificate No.: AA2024- 3523