



# Certificate of Achievement

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

曲嘉雲  
*Chu Jia Yum*

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



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

Matthew Kang Teck Wah, PBM  
APFinSA Chairman

Certificate No.: AA2024- 2128