



Certificate of Achievement

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

方惠瑟
Fang Hui Se

for qualifying the **APFinSA Award 2025**.



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

Matthew Kang Teck Wah, BBM, PBM
APFinSA Chairman

Certificate No.: AA2025-0237