



Certificate of Achievement

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

羅婉甄
Lo Wan Chen

for qualifying the **APFinSA Excellence Award 2025.**



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

Matthew Kang Teck Wah, BBM, PBM
APFinSA Chairman

Certificate No.: AA2025- 2151