



Certificate of Achievement

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

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Tzu Han Hung

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



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

Matthew Kang Teck Wah, BBM, PBM
APFinSA Chairman

Certificate No.: AA2025- 2247