



Certificate of Achievement

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

劉雅玲

Liu Ya Ling

for qualifying the **APFinSA Award 2025**.



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

Matthew Kang Teck Wah, BBM, PBM
APFinSA Chairman

Certificate No.: AA2025- 0637