



# Certificate of Achievement

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

蔡佩珊  
*Tsai Pei Shan*

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



*Matthew Kang*

Matthew Kang Teck Wah, BBM, PBM  
APFinSA Chairman

Certificate No.: AA2025- 2223