



# Certificate of Achievement

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

黃小芳

*Huang Shiao Fang*

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



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

Matthew Kang Teck Wah, BBM, PBM  
APFinSA Chairman

Certificate No.: AA2025-2990