



Certificate of Achievement

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

馮瑞華

Fong Jui Hua

for qualifying the **APFinSA Award 2026**.



A handwritten signature in black ink, reading 'Henry Cheng Hang Yuen'.

Henry Cheng Hang Yuen
APFinSA Chairman

Certificate No.: AA2026-0710