



# Certificate of Achievement

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

徐毓涵

*Hsu Yu Han*

for qualifying the **APFinSA Leadership Diamond Award 2026**.



A handwritten signature in dark ink, appearing to read 'Henry Cheng Hang Yuen'.

Henry Cheng Hang Yuen  
APFinSA Chairman

Certificate No.: AA2026- 3100