



Certificate of Achievement

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

楊淑美

Yang Shu Mei

for qualifying the APFinSA Award 2026.



A handwritten signature in dark grey ink, appearing to read 'Henry Cheng Hang Yuen', written over a horizontal line.

Henry Cheng Hang Yuen
APFinSA Chairman

Certificate No.: AA2026-0860