



# Certificate of Achievement

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

胡惠茹

*Hu Hui Ju*

for qualifying the **APFinSA Award 2026**.



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

Henry Cheng Hang Yuen  
APFinSA Chairman



Certificate No.: AA2026-0366