



Certificate of Achievement

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

陳姿妤

Chen Zi Yu

for qualifying the APFinSA Award 2026.



A handwritten signature in dark grey ink, appearing to read 'Henry Cheng Hang Yuen'. The signature is fluid and cursive, written over a thin horizontal line.

Henry Cheng Hang Yuen
APFinSA Chairman

Certificate No.: AA2026-0356