



ASIA PACIFIC FINANCIAL SERVICES AWARDS

Certificate of Achievement

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

鄧穎聰

Teng Yin Tsung

for qualifying the **APFinSA Star Award 2026**.



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

Henry Cheng Hang Yuen
APFinSA Chairman



Certificate No.: AA2026-2582