



# Certificate of Achievement

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

蔡明芳

*Tsai Ming Fang*

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.: AA2026-0816