



Certificate of Achievement

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

賴姿言
Lai Tzu Yen

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.: AA2026-0245