



Certificate of Achievement

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

賴姿才菊
Lai Tzu Chu

for qualifying the **APFinSA Award 2026**.



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

Henry Cheng Hang Yuen
APFinSA Chairman

Certificate No.: AA2026-0215