



Certificate of Achievement

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

劉碧霞

Liu Bih Hsia

for qualifying the **APFinSA Leadership Diamond Award 2026**.



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

Henry Cheng Hang Yuen
APFinSA Chairman

Certificate No.: AA2026- 3073