



# Certificate of Achievement

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

馮懷忠

*Feng Huai Chung*

for qualifying the **APFinSA Award 2026**.



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

Henry Cheng Hang Yuen  
APFinSA Chairman



Certificate No.: AA2026-0777