



Certificate of Achievement

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

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Huang Yun Ju

for qualifying the **APFinSA Award 2026**.



A handwritten signature in black ink, appearing to read 'Henry Cheng Hang Yuen', written over a horizontal line.

Henry Cheng Hang Yuen
APFinSA Chairman



Certificate No.: AA2026-0758