



# Certificate of Achievement

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

張瓊月

*Chang Chiung Yueh*

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



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

Henry Cheng Hang Yuen  
APFinSA Chairman

Certificate No.: AA2026- 3157