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e-Diploma

It is hereby certified that

Wing Kai Ho

has satisfied the examination and requirements to use the designation of

Certified International Investment Analyst CIAA®

Entitlement to use the designation is subject to fulfilling the ongoing obligations of a CIAA® holder as prescribed by the Association of Certified International Investment Analysts ACIIA® and The Hong Kong Securities and Investment Institute (HKSI).

A handwritten signature in black ink, appearing to be "A. Jacobs".

Dr. Andreas Jacobs

Chair ACIIA

A handwritten signature in black ink, appearing to be "林子傑" (Kevin Liem).

Kevin Liem

Chair The Hong Kong
Securities and Investment
Institute (HKSI)

A handwritten signature in black ink, appearing to be "Shingo Goto".

Dr. Shingo Goto

Chair International
Examination Committee
ACIIA



Issued Date: 31 Mar 2005

Certificate Id: 5735f3656a1d4c729300ed84a1cd5675