Global Fintech INSTITUTE

The Board of Governors of Global Fintech Institute confers the designation of

CHARTERED FINTECH ASSOCIATE (CFtA)

upon

Xiang Luo

Candidate No.: 0000039K

who has successfully fulfilled all the requirements prescribed for the use of this designation, and is committed to fulfilling the ongoing obligations of a CFtA recipient. This certification is granted under the authorization of the Global Fintech Institute in Singapore.

David Lee

Prof. David Lee Kuo Chuen
Founding Chairman
Global Fintech Institute

Joseph Lim

Joseph Lim
Board Director
Global Fintech Institute