

Certified Fintech Expert™

This is to acknowledge that

Ying Hei Klay Cheung

has successfully completed all requirements & Criteria for

Certified Fintech Expert™

certification through examination & training

Administered by Blockchain Council.

A stylized, handwritten signature in white ink that reads "Toshendra Sharma".

Certificate ID: 156047633

Issued on: July 24, 2025

Toshendra Sharma
Executive Director, Blockchain Council