</talentlabs>

CERTIFICATE OF COMPLETION



THIS CERTIFICATE IS TO CERTIFY THAT

Nik Amirul Haziq Nik Ammar

has successfully completed the necessary courses of studies and has been awarded the:

Fundamentals in Fintech

DATE

26 October 2025

CERTIFICATE NO.

0l-pQ11MRKGLQE6virYi3Q

Darren Chiu
Academic Director