



Certificate of Completion

This certificate is hereby awarded to

ANDRE HARTONO

for the successful completion of

**BLOCKCHAIN FOR CROSS
BORDER PAYMENT**

30 May 2020 to 30 May 2020

A handwritten signature in black ink, appearing to read 'Kwek Kok Kwong', with a horizontal line extending to the right.

KWEK KOK KWONG

Chief Executive Officer
NTUC Learning Hub Pte Ltd



Company Registration Number 200409359E