



HEREBY IT IS CERTIFIED THAT UPON RECOMMENDATION OF THE

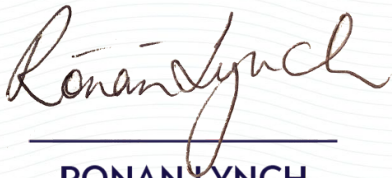


RETAIL BANKING INSTITUTE

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Elizabeth James Omu

in recognition of the satisfactory fulfilment of the prescribed requirements is awarded the
Affiliate International Retail Banker Certificate on this day 31 October 2024


RONAN LYNCH

ACADEMIC DIRECTOR

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CAROLINE HASTINGS

CHIEF EXECUTIVE