



HEREBY IT IS CERTIFIED THAT UPON RECOMMENDATION OF THE

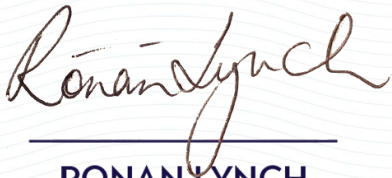


**RETAIL BANKING INSTITUTE**

Professional education and training for bankers worldwide

**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

 **LAFFERTY**  
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CAROLINE HASTINGS

CHIEF EXECUTIVE