



HEREBY IT IS CERTIFIED THAT UPON RECOMMENDATION OF THE

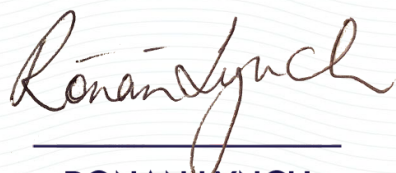


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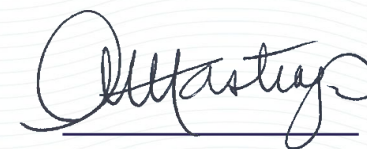
Rachel Adetomiwa Adekunle

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
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