



HEREBY IT IS CERTIFIED THAT UPON RECOMMENDATION OF THE

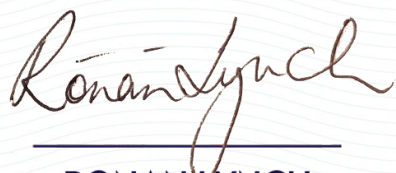


RETAIL BANKING INSTITUTE

Professional education and training for bankers worldwide

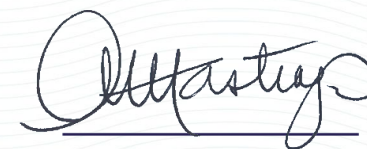
Curtly Phillips

in recognition of the satisfactory fulfilment of the prescribed requirements is awarded the
Affiliate International Retail Banker Certificate on this day 16 September 2025



RONAN LYNCH
ACADEMIC DIRECTOR





CAROLINE HASTINGS
CHIEF EXECUTIVE