



UOW
MALAYSIA
KDU UNIVERSITY
COLLEGE

PART OF THE UNIVERSITY
OF WOLLONGONG AUSTRALIA
GLOBAL NETWORK

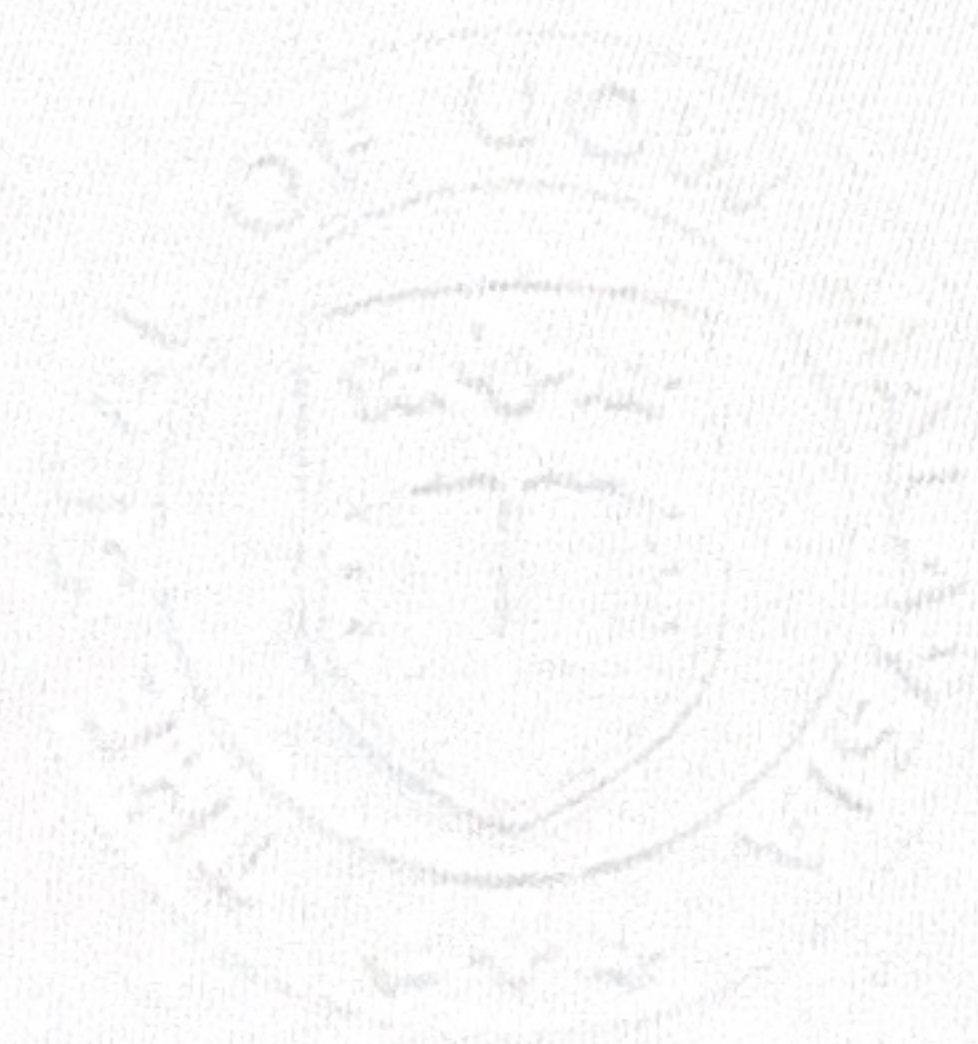
PUN YONG XIN

having fulfilled **all** the requirements of the **University College**
is hereby conferred

BACHELOR OF ARTS (HONS) IN BANKING & FINANCE
(FIRST CLASS)

on

18 November 2023



Chancellor
UOW Malaysia KDU

Vice-Chancellor
University of Wollongong
Australia

UOWMKDUUC13823

