CERTIFICATE OF COMPLETION

This certificate is hereby awarded to

Joseph Patrick Meneses

for having successfully completed the required training in:

AML Refresher 2026

Certificate issued on: 19 Nov 2026

Certificate ID: 6afe5a721ad725537c08823e

Issued electronically through: ReDI

THIS CERTIFICATE IS RECOGNIZED BY:

AMLC
Anti-Money Laundering Council

OFFICIALLY PROVIDED BY:

framedia

AMLC ACCREDITED E-LEARNING PROVIDER
CONTROL REFERENCE NO. EP-0001