



29 August 2023

PRIVATE & CONFIDENTIAL

Certificate of Employment

To Whom it May Concern,

This is to certify that **Liu Tianyao** (NRIC: SXXXX108C) is currently employed by Xfers Pte Ltd since 1 October 2022.

Current Position: Head of Partnership

Please feel free to reach out to people-operations@fazzfinancial.com should you require any additional details.

Warmest Regards,

A handwritten signature in blue ink that reads "Jermaine".

Jermaine Goh

People Technology & Operations Manager
Fazz



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