



28 April 2026

PRIVATE & CONFIDENTIAL

Certificate of Employment

To Whom it May Concern,

This is to certify that **Chong Jun Ning Kinki** is employed by Xfers Pte Ltd on permanent, full-time basis from 17 December 2025.

Position : General Affairs and Engagement Associate

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, appearing to read "Anita Tsai".

Anita Tsai
People Partner
Fazz



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