

e-Certificate

We hereby confirm that

Karl Chammas

has successfully completed the

FinSA certificate Arab Bank

training programme.



Dr. Andreas Jacobs

CEO AZEK



Marianne Bonato

Member of the Executive Board

.AZEK



Issued Date: 13 Oct 2025
Certificate Id: b9fadd7ea63d41b6bd7c3e53dc3adb36