

e-Certificate

We hereby confirm that

Ghezal Kouchbin

has successfully completed the

Associate Wealth Manager

AWM®

training programme.



Stephan Meier

Chairman AIWM



**Dr. José Antonio
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**Prof. Dr. Martin
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Chairman International
Examination Committee
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Issued Date: 28 Aug 2025
Certificate Id: ffd90e34f20641cda6bd626b7aeba914