



Personal
Finance
Society

This is to certify that

John Sykes

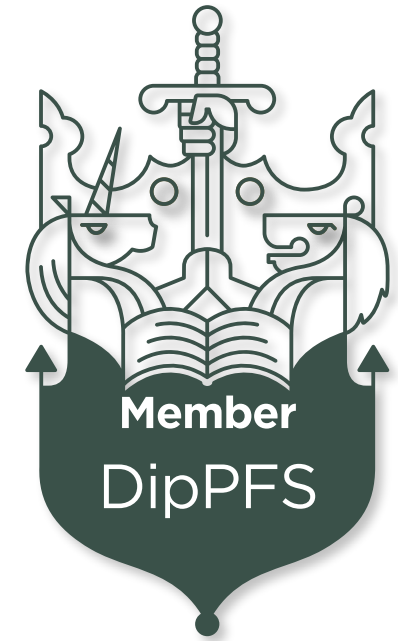
is a Diploma member of the
Personal Finance Society

who is entitled to use the designation:

DipPFS

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Mark Hutchinson

Mark Hutchinson MBA
MEMBERSHIP DIRECTOR
Personal Finance Society