

CERTIFICATE OF PARTICIPATION

is hereby given to

FRANCISCO, HIYAS M.

for participating in the Anti-Money Laundering/Counter-Terrorism Financing (AML/CTF)

Fundamentals Webinar for Covered Persons

22 February 2022, 9:00 am to 12:00 noon via Zoom Conducted on



secretariat@amlc.gov.ph 8708-7701









MEL GEORGIE B. RACELA

Executive Director Anti-Money Laundering Council Secretariat



presents this

Certificate of Participation

to

Hiyas M. Francisco

Caritas Life Insurance Corporation

for participating in the webinar

ASEAN Corporate Governance Scorecard

held on Tuesday, 21 June 2022 through ZOOM Webinar

Carlos Jose P. Gatmaitan
Chief Executive Officer





INSURANCE COMMISSION

presents this

Certificate of Completion

to

HIYAS M. FRANCISCO

Caritas Life Insurance Corporation

for successfully completing the webinar on "Understanding Targeted Financial Sanctions" held on 13 July 2022 via Zoom platform.

DENNIS B. FUNA Insurance Commissioner







The National Privacy Commission awards this *Certificate of Participation* to:

Hiyas M. Francisco

for actively taking part in the Data Privacy Act of 2012 briefing held online on 21 October 2022 via Microsoft Teams.

Given this 21st day of October 2022.

Digitally signed by Alzona Ivin Ronald De Mesa

Atty. Ivin Ronald D.M. Alzona Executive Director