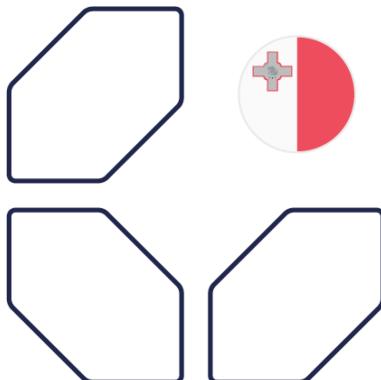


CERTIFICATE

OF COMPLETION



Malta Agent Training Course (MATC)

This is to certify on 22 December, 2025, that:

Jincemon Joy

has successfully completed the formal test and
is now a Malta Course Graduate (MCG).



Markus Badde,
CEO
ICEF



Jessica Rees-Jones,
CEO
FELTOM



Graduate No: #16