

**VALID
THROUGH**

PI.11.EFG.01309

herewith we award

Mr. Łukasz Kreja

with the Certificate

European Financial Guide EFG

who has successfully passed the written examination and furthermore accepts the Code of Ethics of the European Federation of Financial Professionals EFPF as hereafter amended and the obligation for continuing education.



**Rainer Juretzek
President EFPF**

**Bad Homburg, Germany
April 2012**



**Franciszek Zięba
Prezes EFPF Polska**

