

This is to certify that

**Justin Smaluch**

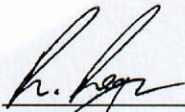
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has fulfilled the requirements for

**FNS50315**

**Diploma of Finance and Mortgage  
Broking Management**

The qualification is recognised within the Australian Qualifications Framework.



Rob Regan  
Managing Director

**Certificate No: KPC-000963346**

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