

This is to certify that

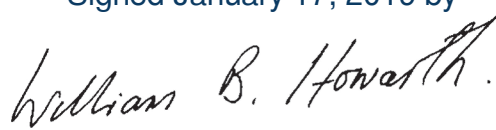
Fahad AlHarbi

Having satisfied the examiners is duly awarded the

ICA Specialist Certificate in Combating the Financing of Terrorism

from the International Compliance Association

Signed January 17, 2019 by



**WILLIAM B. HOWARTH
ICA EXECUTIVE PRESIDENT**



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