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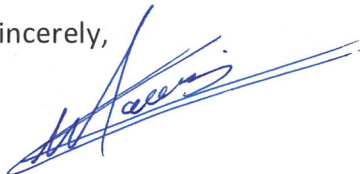
Mr David Bojan
H Capital
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Suite P, 414-424 Jaffe Road
Causeway Bay
Hong Kong SAR, China

To Whom It May Concern,

For the past 5 years, David Bojan has taken a key role in helping me establish and grow a diverse portfolio of investments. When I first met David, I did not have much to start an investment portfolio with, yet David took me on as a client regardless. He patiently sat with me, looked at what I did have and laid out a longterm investment plan that met me where I was. Since then, and with David's input and guidance, my portfolio has grown considerably over the past 5 years despite a very tumultuous few years of economic recession, trade-wars and a world-wide pandemic.

David's many years of experience, his straight-forward approach, and personal attention to his clients, is why I would not want anybody else to look after my personal finances. I highly recommend David as a competent and trustworthy financial advisor in who I have the utmost confidence.

Sincerely,



Cornel Marais
Secondary School Curriculum Coordinator

Beijing City International School

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