

HEREBY CERTIFY THAT:

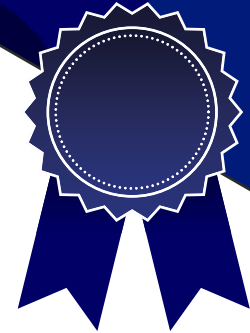
# Ricardo Padilla Castro

HAS SUCCESSFULLY COMPLETED THE ONLINE LEARNING JOURNEY  
**Introduction to Mutual Funds and ETFs**

COURSE DURATION

**8HOURS**

Madrid, 2026-03-31



Cynthia Bowles  
Director of Digital Learning