

6天5夜新马独家房地产之旅（中英文）

Day 1 – Sightseeing/Shopping to be arranged by tour agency (TA) 第一天—观光、购物
（旅行社安排）

Day 2 – Property Sites Visit (Singapore) 第二天—新加坡房地产考察

Breakfast@ hotel (TA) 酒店早餐（旅行社安排）

Leave hotel @ 8:30am. 早上 8:30 离开酒店

9am - 12 noon : Visit to School/Institution (Educational Tour) by (TA coach) 早上 9 点至 12 点：乘坐 TA 旅游巴士参观学校 (教育之旅)

School/Institution staff will cover topics on 学校职员将会讲解以下问题

- Enrolment process including student pass 报名程序包括学生证
- Accommodation in Singapore 新加坡的住宿
- What are the courses available 申请什么课程
- Professional certificate in English (for students without the min English requirement) 专业英语证书（针对没有英语基础的学生）
- Career planning 职业生涯规划
- Scholarship & grants available 奖学金和助学金申请
- Campus tour / student life 校园参观/学生生活

11:15am : Banker to advise and speak on the following topics:- 早上 11 点 15 分：邀请银行家讲解以下课题

- Housing loan rules and regulations 房屋贷款法规和规章
- Loan application procedures 贷款申请程序
- Mortgages, fees & charges 按揭，费用及收费
- Various financing packages 各种融资配套
- Documents required for loan application – see attached 申请贷款所需的文件 - 见附件

11:30am : Lawyer to advise and speak on the following topics:- 早上 11 点 30 分：邀请律师讲解以下课题

- Guidelines and implications of buying property as a foreigner 外国人购买房产的准则
- Restrictions, if any. 限制，如果有的话。
- Tax matters relating to Singapore 有关新加坡的税务事宜
- Property rights and ownership 产权和所有权
- Immigration guidelines (PR and citizenship application) 移民的指导原则（PR 和入籍申请）

12 pm : TA coach to property site. 中午 12 点：乘坐 TA 巴士参观房子

12:30pm : Lunch by developer A 中午 12 点 30 分：享用由 A 发展商提供的午餐

- Sites visit to 3 or 4 projects (developer to provide transport) 参观 3 或 4 个房地产项目（发展商提供交通工具）

4:30pm : Proceed to developer B (TA Coach) 下午 4 点 30 分：参观 B 发展商（TA 旅游巴士）

- Site visit to 1-2 projects (bus to provide by developer) 参观 1 或 2 个房地产项目（发展商提供交通工具）

6pm : TA coach 下午 6 点：TA 旅游巴士

TA to arrange for itinerary for the evening including dinner. TA 安排晚上行程包括晚餐。

Day 3 – Property Sites Visit (JB) 第三天—马来西亚的新山房地产考察

Breakfast@ hotel (TA) 酒店早餐（旅行社安排）

- TA to provide 2 rooms and transport for 4 agents on this project. 旅行社提供 2 个房间和交通工具并安排 4 个房产经纪负责这个房地产项目
- TA to book room or part of breakfast venue in the hotel to facilitate Singapore property booking (lawyer, banker and developer’s staff on site) 旅行社预订酒店的房间和早餐场地，以方便新加坡物业预订者（在现场的律师，银行家和开发商的工作人员）

Leave hotel @ 11:15am to JB, Malaysia. TA coach. 早上 11 点 15 分乘搭 TA 旅行社巴士离开酒店 前往马来西亚的新山

12:30 - 2pm : Project Introduction and lunch at club house. 下午 12 点半至 2 点：项目简介和在会所享用午餐

- Developer will brief on property purchasing guidelines. 发展商简介房产购买指南。

2-5pm : Site tour 下午 2 点至 5 点: 房产项目所在地之旅

- Inter-terrace 排屋
- Semi-detached 半独立式
- Bungalow 别墅
- Land 土地

5:15pm : Depart to KL, Malaysia. (TA coach) 下午 5 点 15 分: 乘搭 TA 旅行社巴士前往马来西亚的首都吉隆坡

- TA to arrange dinner and itinerary. TA 晚餐及行程的安排

10:30pm : KL hotel 上午 10 带 30 分: 抵达首都吉隆坡

Day 4 – Property Sites Visit (KL) 第四天—吉隆坡房地产考察之旅

Breakfast@ hotel (TA) 酒店早餐 (旅行社安排)

9am – 12noon : Leave hotel for site tour. (TA coach) 早上 9 点至 12 点: 乘搭 TA 旅行社巴士离开酒店 前往吉隆坡房产项目地

12-1pm : Lunch at developer site. 12 点至 1 点: 在发展商项目地享用午餐

2- 5pm : Shopping itinerary by TA 下午 2 点至 5 点: TA 旅行社的购物安排

5:15pm : Genting Highland 1 night stay. (itinerary by TA) 下午 5 点 15 分: 云顶高原 1 晚住宿 (TA 旅行社的安排)

Day 5 – Genting-KL 第 5 天—从云顶高原返回吉隆坡

9am – 11am : Breakfast@ hotel (TA) 早上 9 点至 11 点: 酒店早餐 (旅行社安排)

- TA to book room or part of breakfast venue in the hotel to facilitate Malaysia property booking (lawyer, banker and developer’s staff on site) 旅行社预订酒店的房间和早餐场地, 以方便马来西亚 物业预订者 (在现场的律师, 银行家和开发商的工作人员)

12 noon : Check out Genting hotel 中午 12 点: 办理云顶酒店退房手续

- TA to arrange itinerary TA 旅行社行程安排

Day 6 - TA to arrange itinerary 第 6 天—TA 旅行社行程安排

DOCUMENTS FOR APPLICATION OF SINGAPORE LOAN

新加坡申请贷款所需文件

- Most recent 3 months computerized pay slip 最近 3 个月计算机打印的工资单
- Most recent 2 years income tax assessment 最近 2 年的个人所得税评估单
- Option to purchase (when applicable) 购买认购权 (适用时)
- CPF statement showing account balance and contributions (when applicable) 中央公积金的报单所显示账户余额和扣款额 (适用时)
- NRIC or passport 身份证或护照
- Legitimate valuation report (when applicable) 合法的估值报告 (适用时)
- Completed and duly signed Singapore housing loan application form 已完成, 并正式签署了新加坡的住房贷款申请表

马来西亚的银行贷款所需文件

DOCUMENTS REQUIRED FOR LOAN APPLICATION

贷款所需文件

For Employee	工作人士
● I/C Photocopy	● 身份证 (副本)
● PR Identity Card Photocopy	● 永久居留证 (副本)
● Passport Photocopy	● 护照 (副本)
● Work Permit	● 工作准证 (副本)
● Employer Letter To Confirm Salary, Position & Date of Joined	● 公司聘请书
● Payslip (Latest 3 Months) * Tally with Bank Passbook / Statement	● 薪单 (最近 3 个月) * 与银行存折吻合
● Income Tax (Attach with Tax Payment Receipt) ➢ Notice of Assessment (NOA) / IR8A ➢ Borang BE	● 所得税 (附银行收据) ➢ Notice of Assessment (NOA) / IR8A ➢ Borang BE
● EPF / CPF Statement Photocopy	● 公积金 (副本)
● Bank Statement / Passbook Photocopy (3 months) ➢ Current Account ➢ Savings Account ➢ Fixed Deposit Certificate	● 银行账单 / 存折 (副本) (最近 3 个月) ➢ 个人来往户口 ➢ 个人储蓄户口 ➢ 个人定期户口

For Self-Employed	自雇人士
● I/C Photocopy	● 身份证 (副本)
● PR Identity Card Photocopy	● 永久居留证 (副本)
● Passport Photocopy	● 护照 (副本)
● Business Registration ➢ SDN BHD = Form 24, 49 & 9 ➢ Enterprise = Borang A and Borang D	● 公司注册证 有限公司 = Form 24, 49 & 9 公司/企业 = 表格 A & 表格 D
● Income Tax (Attach with Tax Payment Receipt) ➢ Notice of Assessment (NOA) ➢ Borang B	● 所得税 (附银行收据) ➢ Notice of Assessment (NOA) ➢ Borang B
● Company Current Account Statement (Latest 6 months)	● 公司来往户口账单 (最近 6 个月)
● Bank Statement / Passbook Photocopy (3 months) > Current Account > Savings Account > Fixed Deposit Certificate	● 银行账单 / 存折 (副本) (最近 3 个月) > 个人来往户口 > 个人储蓄户口 > 个人定期户口