

WISHING YOU
GONG XI FA CAI





On behalf of the management of Titijaya Land Berhad, we take this opportunity to wish you and your family 'Gong Xi Fa Cai' and 'Xin Nian Kuai Le'!

As we usher in the festive season and look forward to greater prosperity for the people in Malaysia, it is my sincerest wish that this lunar new year will see our beloved country reach even greater heights of progress and success. Titijaya will also continue to seek ways to give value by contributing to the local community, whether it is through cultural projects, charitable activities or building the best developments with good investment returns to you.

As developers, we understand that the rising cost of living and stagnating salary levels are causing financial burden among families. It is our responsibility in making sure that Malaysians are able to own a home – that is why we transformed our business to focus on the affordable homes segment a few years ago, and now Titijaya has become a household name for reasonably priced yet outstanding developments in the most sought-after growth areas.

Titijaya is committed in continuing to innovate in its product offerings and introduce solutions that will benefit the wider society. This is not only about providing a better life for those who reside in Kuala Lumpur, but also for others who are staying in other locations. Adhering to our mission of 'building properties that people will buy, appreciate and want to buy again', we will continue to create projects that

meet the dual needs of customers who intend to own a home as well as for investment purposes.

There will be more exciting updates from Titijaya in the months to come, and we shall keep you updated with our company's progress in newsletters such as these. I would like to express again our best Chinese New Year wishes to everyone reading this. May the new year bring you fortune, prosperity and good luck. Thank you.



Yours sincerely

Charmaine Lim
Executive Director

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CNY GREETING MESSAGE BY SENIOR MANAGEMENT TEAM

As Chinese New Year is approaching, I want to take this as an opportunity to extend my heartfelt greetings for the season and appreciate all of your for your loyalty and support towards Titijaya last year. Last year has been a great year as we hit our sales target of RM400 million in FY19, and we shall work hard towards achieving the same goal in the next financial year. Thank you all for being with us on our journey in becoming the top developer in Malaysia.

Lim Poh Yit
Deputy Managing Director



The lunar new year signifies new beginnings and new hope. As Titijaya's new Group Chief Financial Officer, I hope to contribute towards the continued success of the Group as we have seen in the past years. May all of us achieve success, happiness and prosperity this Chinese New Year.

Tan Chee Ling
Group Chief Financial Officer



As a company that is growing to become the top property developer locally and regionally, it is important that we stay committed to our ethical conduct and legal compliance. We thank all of our stakeholders for their co-operation, and wish them a new roads of success in the year ahead.

Ng Che Chin
Assistant GM of Contract and Admin Department



We build the best strategies and best buildings by building first our people. Our best wishes to all the people important to our organization and I wish all of you a marvellous Chinese New Year celebration.

Teh Kian Joo
Senior General Manager of Property Development



It is often said: Look after the customer, and the business will take care of itself. Our priority lies in taking care of our customers' needs and desires, and we shall continue finding innovative ways to do so. Best wishes to you and your families for a safe and happy holiday season.

Mazyati Abd. Halim
General Manager of Business Development Department



We have many more projects lined up next year and it is Titijaya's dedication to complete those also in time. I wish everyone a very happy and prosperous Chinese New Year in 2020.

Chong Swee Hoe
General Manager of Project Department



Sales is not just about selling anymore, but also about how our customers feel when they engage with us. In conjunction with the new year, it is our resolution to understand our customers' needs and feelings even better. We wish all of you a great end to 2019, and a blessed year ahead.

Fairus Wahid
Sales Director

CHINESE HOROSCOPE 2020 THE YEAR OF THE WHITE METAL RAT

After the Year of the Earth Pig, the Year of the Metal Rat 2020 is taking over, starting a new rotation cycle of the 12 zodiac signs of the Chinese calendar. 2020 belonging to the Metal Element, so this year is a "Metal Rat". The year of the metal rat is very rare, it improves as it progresses. Although new opportunities will appear, it is marked by the speculation of material goods.

 <p>THE RAT</p> <p>In its year, the Rat will see dozens of projects materialize, according to the Chinese Horoscope 2020. You will be focused on your own person and forget about your surroundings. Since it is the year of the Metal Rat, those who belong to this element will find that life is especially easy for them.</p>	 <p>THE HORSE</p> <p>It will be a year of much work and also of objectives met for the natives of the Horse sign. It is important that during this stage they intensify their contact with nature and seek spaces of mental tranquility. Why? In order to bring out all their creativity and achieve their goals.</p>
 <p>THE OX</p> <p>2020 is when the Buffalo will hatch and show their talent to the world. Everything that the Ox kept until now, either as a precaution, for humility or because they did not feel prepared and safe to exhibit it, will come to light during this period and the world they knew until now will take an unexpected turn.</p>	 <p>THE GOAT</p> <p>Next year promises to be a cycle of progress and success for the Goat in all areas of his life. The only enemy they will have to fight with is their own pessimism. At some stages of the year, it will threaten to cloud their vision and make them lose valuable opportunities. Optimism and focus are the keys to achieve everything the Goat wants and deserves, according to the Chinese Horoscope 2020.</p>
 <p>THE TIGER</p> <p>This is a year in which the Tiger must focus on appearances so as not to fall into contradictions. You will focus on politically correct relationships rather than authentic ones, according to the Chinese Horoscope 2020.</p>	 <p>THE MONKEY</p> <p>The Monkey will have a 2020 marked by abundance in all aspects of their life. It will be a very prosperous time when it comes to business; it will also bring great happiness in relation to feelings and the possibility of enjoying leisure and worldly pleasures.</p>
 <p>THE RABBIT</p> <p>It will be a somewhat stagnant year for the always pleasant Rabbit, who will look for many solutions for their most serious problems. They will find many obstacles along the way that could dent his innate enthusiasm. In love and at work, the Rabbit will have important challenges during this year.</p>	 <p>THE ROOSTER</p> <p>A year of many projects carried out, for the natives of the Rooster. You will achieve many things, but through much effort and work. Nothing will be free for you. However, when your fortune kicks in, everything will come together and you will have to open your arms to receive everything that life has prepared for you.</p>
 <p>THE DRAGON</p> <p>A very exciting year for the Dragon, who will find in this new year that a new air begins for their life and new horizons for their path. Answers to questions that the Dragon keeps suspiciously in their heart will come during the first months of the year.</p>	 <p>THE DOG</p> <p>Dog natives face a year of dilemmas. You will have to make decisions that will change the course of your life forever. Love, work and certain family relationships will be in check.</p>
 <p>THE SNAKE</p> <p>This year will be a time of adjustment for the Serpent, who will lay the groundwork for success for years to come. The Serpent is about to change its skin, but before that it must end everything that has been left unfinished. The Snake will enjoy a lot of love, but it will also have difficulties in that area during the year.</p>	 <p>THE PIG</p> <p>The best aspect of the year will be love, since in other aspects of life, it will not be your lucky year. You will have to be very careful with business proposals, as they come with a trap included, according to the Chinese Horoscope 2020.</p>

THE MILLENNIALS:

DRIVE
THE NEXT
IN REAL
ESTATE EVOLUTION

Millennials make up the largest market segment in Malaysia, and a majority of this age demographic comprises of first-time homebuyers and upgraders. There is a perception that owning a home is not a priority of this generation, but in fact they have revolutionized home buying to suit the needs and habits of their modern lifestyle. However, due to the lacklustre purchasing power of millennials, pricing is an important factor of consideration too.

Digitalized, Personalized

While the previous generation used to look for new homes by driving around neighbourhoods, most millennials now find a home through mobile apps and real estate listing sites. A wealth of information is available online, turning millennials into savvy consumers who are able to look for very specific homes that accommodate to their lifestyle and values.

Urbanization and Transit

The reason why millennials generally prefer smaller high-rise residences in the city centre rather than suburban homes with larger yards is because of the convenient location and amenities available. The trend today is busy and urban lifestyles, with proximity to amenities, restaurants and entertainment. As a result, the accessibility of light rail, bus transit and highways have grown to be one of the top priorities for millennials to suit their modern needs.

Moving into a Home Immediately


When the previous generation purchased their first homes, they relied on hand-me-down furniture and housewarming gifts from family and friends to make their new house a home. But in catering to the millennial home-owner to be, real estate companies have quickly realized that this generation of customers prefer a furnished unit that is made ready for them to move in immediately therefore saving time and money. Nowadays, high-rise residential units are often packaged with free home products and equipment into the home purchase price.


TITIJAYA PROJECTS NOW AVAILABLE
FOR MAYBANK ISLAMIC #HOUZKEY


Titijaya Land Berhad is one of the few exclusive developers that will be partnering with Maybank to offer its HouzKEY home financing solution for the company’s developments. This campaign is a rent-to-own solution that Titijaya has offered to help its customers rent & own the home of their dreams.


With this innovative solution, first-time homebuyers and upgraders who are eager to own a home can now do so without worrying about the upfront cost. HouzKEY also offers greater flexibility and better cash flow as it will allow customers to stay in any of Titijaya’s participated properties before exercising the option to purchase or sell the home and keep 100% profit after 5 years.


Key Benefits

Minimal Upfront Cost

100% Financing

Lock-in Property Price

100% Profit Is Yours

Zero Payment During Construction

HOUZKEY VERSUS CONVENTIONAL MORTGAGE

Property of RM500,000	-	Incentive to Purchase 20%	
	90% Financing	100% Financing	
	Mortgage	HouzKEY	Difference
Initial Payment (upfront)	5,000.00	3,750.00	1,250.00
Progressive Payment	0.00	0.00	0.00
Monthly Payment (for 2 years)	54,036.24	30,000.00	24,036.24
- Principle	12,968.70	0.00	12,968.70
- Interest	41,067.54	30,000.00	11,067.54
Total (for 2 years)	59,036.24	33,750.00	25,286.24
Principal (start)	450,000.00	500,000.00	(50,000.00)
(minus) Principle Reduction	12,968.70	0.00	(12,968.70)
(minus) Incentive to Purchase	0.00	100,000.00	100,000.00
(minus) Refundable SD	0.00	3,750.00	3,750.00
Principal (end of Year 2)	437,031.30	396,250.00	(40,781.30)
Monthly Payment (Year 3 - 35)	2,251.51	1,802.34	(449.17)
Total Payment (35 years)	945,634.20	756,982.80	(188,651.40)

*Mortgage monthly payment simulated at 4.2% p.a.

HappyOwn

HappyOwn is Titijaya’s special programme offered for homebuyers who are ready to commit in purchasing a home. With HappyOwn, homebuyers will have an easier time taking on a housing loan or mortgage from the bank as they will only need to apply for 85%, while Titijaya will finance the reminder. For those who are unable to secure full loans for their home purchase, HappyOwn helps you to have a lower cash commitment at only 1% of the property value as Titijaya takes care of the rest.

Key Benefits

0%

Deferred Payment Scheme

30%

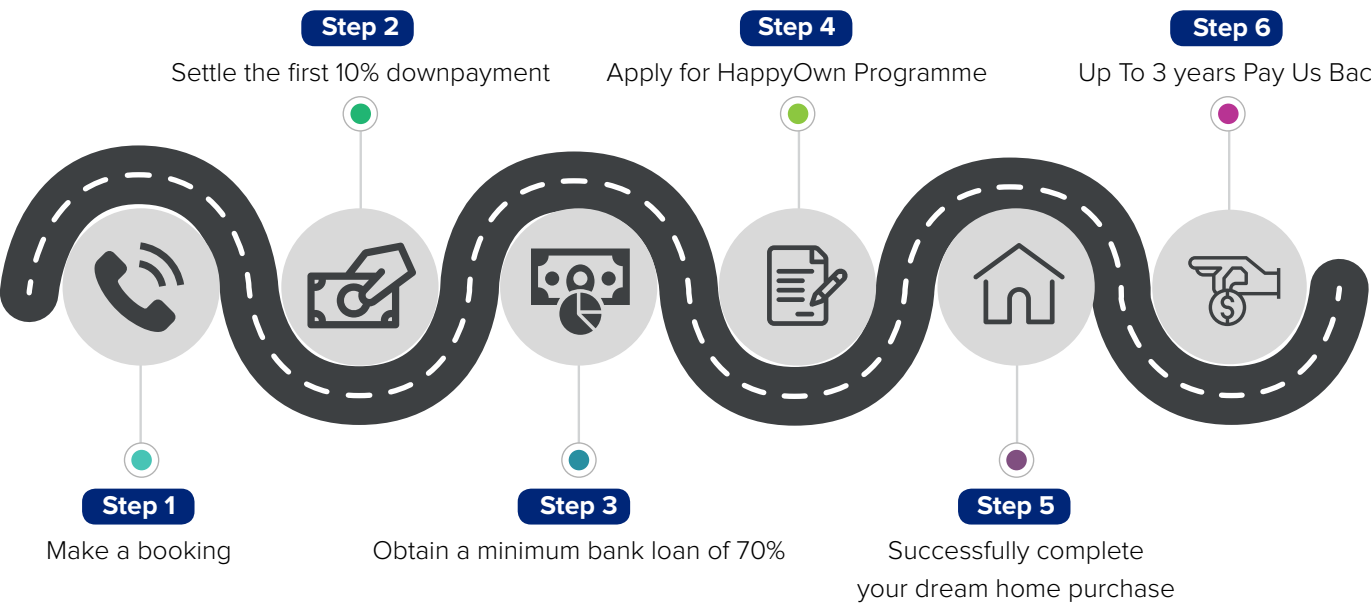
Up To 30% Of Your Property Price

5%

Interest

Up To 3 Years Pay Us Back

Let Titijaya Help You Own A Home With HappyOwn



For First Time Homebuyers and Upgraders

Nestled in the border of Kota Damansara and Subang, Damaisuria is a 46-acre freehold township development that offers exclusive yet affordable family living. Set amid lush greeneries and an array of facilities, Damaisuria is an ideal living place to enjoy your family life, to bring up children or to spend your golden years. Starting from an indicative price of RM380,000 onwards, it is a suitable place for a first home or a growing family in the Klang Valley.

A Vibrant Urban Lifestyle

Set in a very prudent area, Damaisuria is well-equipped with amenities surrounding it. The residence takes pride in the educational facilities located nearby such as various primary and secondary schools, UiTM campus, HELP and SEGI universities and colleges. There are also medical centres such as Ramsay Sime Darby Medical Centre and Pusat Perubatan Tropicana within close proximity, while nearby recreational facilities include Denai Alam Riding Creation Club and Dragon Back Trek. Damaisuria is easily accessible via the NKVE, GCE and North-South Central Link, while the proposed DASH (Damansara-Shah Alam Elevated Expressway) will form a direct link to Kota Damansara which is only 5.2km. It is also only a stone’s throw away from the Sultan Abdul Aziz Shah Airport.

Newly-launched

Seiring Residensi, which is Phase One of Titijaya’s Damaisuria township project, was officially launched in July 2019. Consisting of four towers, the serviced apartments offer a selection of units with sizes ranging from 668 sq ft to 972 sq ft, with up to four bedrooms.

Thoughtful design and inventive ideas are behind every part of Seiring Residensi. It was designed for every home owner, from singles to families. With the convenience of all education, services, retail and entertainment facilities located nearby, the development ensures that all needs are covered, ensuring the best for the future generations.



AN ICONIC SPACE FOR A YOUNG URBAN LIFESTYLE



Denai Alam Riding Creation Club



Dragon Back Trek



HELP University Subang 2

Creating Green Spaces for Living

Life in Cheras is a story of two states, as it stretches from Kuala Lumpur in the north all the way to Selangor in the south. The large geographical footprint of the suburb means property in Cheras can be found at widely different ends of the spectrum. The area boasts a wide range of house types and immediate neighbourhood amenities to ensure ample choice for a diverse demographic of homebuyers.

No Longer a Remote Neighbourhood

Connectivity is often cited as a big challenge in Cheras. Thankfully, new plans to extend and expand traffic management are on-going. With 11 MRT stations, ample public transport options and accessibility through various major highways, Cheras is fast becoming one of the most well-connected cities in Kuala Lumpur. The area has also matured considerably with various amenities developed such as EkoCheras Mall, Sunway Velocity Mall, AEON Cheras Selatan and MyTown Shopping Mall, which boasts Malaysia's 2nd biggest IKEA, for your retail therapy and home-making needs. Other notable landmarks that are located within good proximity are Sunway Medical Centre Velocity, Universiti Kebangsaan Malaysia Medical Centre, Mines Resort City, C180 Cheras Selatan, Apek Hill Trail, and Taman Connaught Pasar Malam which is the longest night market in KL.



Luxury Eco Living

Located within a quick 10-minute drive from Kuala Lumpur City Centre, Alam Damai at Cheras is also one of the fastest growing townships in Kuala Lumpur due to the thriving plethora of amenities which cover dining, shopping, healthcare and education. The township, which is known for its family-friendly atmosphere and sustainable living, is where Park Residency can be found. Park Residency @ Cheras here provides an ideal lifestyle with its low-density landed development, combining peaceful living within the urban hustle and bustle. Here, homes are crafted thoughtfully surrounded by boundless lush greenery; a 6.9 acre Central Garden sits in the center of the gated and guarded community, providing a safe haven for you and your loved ones to experience luxury eco living in a safe space.



The longest night market in KL - Taman Connaught Night Market



MRT Station



Embrace The Excitement

A New York State of Mind

Why live in the CBD?

The hustle and bustle of the city is part of its vibrant pulse of life. Buzzing with activity, it is a place that encourages ideas to blossom, a place where people gather, neighbours meet and things happen.

For Real Foodies and Glamorous Shoppers

People say: "Everything you would ever want to live happily should be found within 100 metres of your own home". There is an endless array of international brands for the hype-chasers and charming indie shops for the connoisseur. Hop on the easily accessible public transportations and it can take you to a collection of top quality cuisines dotted around the area. The high-end malls nestled amidst tall buildings create a metropolitan heaven on Earth for retail lovers and entertainment seekers. This is the CBD's secret charm.

For Entrepreneurs and Professionals

This area is filled with numerous office buildings that is resided by both local and international companies. Located in Kuala Lumpur's Golden Triangle, a commercial, shopping and entertainment hub, it is home to many professional from all around the world. The proximity of this hub also offers clients and employees various opportunities for after-work downtime and business networking. Life in the urban city is full of life with continuous events and cultural offerings, fast-paced yet rich in activity.

3rdNvenue

Sprawling across 6.06 acres of land, 3rdNvenue is Titijaya's first mixed property development comprising 4 blocks with a total of 2,535 units of lifestyle office suites, serviced apartments and retail lots. This is luxury living at a most premium location right along the prestigious Embassy Row in Kuala Lumpur.

Surrounded by similar standards of living, lifestyle, educational and wellness, the landmarks located nearby include Petronas

Twin Tower, KLCC Shopping Mall, various international schools, and the highly respected Gleneagles Medical Centre right across the road.

3rdNvenue is inspired by the vibes of 5th Avenue in New York City, which is renowned for modern lifestyles and contemporary industrial designs. This project will be the new benchmark in the urban lifestyle concept for professionals and socialites. With the many facilities provided and its prime location, this project attracts working Malaysians and expatriates.



1 km International School



Approx. 3km from KLCC / CBD



300m Gleneagles Medical Centre

RIVERIA CITY

- KL SENTRAL -

Life in the Corridor to KL Metropolitan City

KL Sentral is a state-of-the-art transportation hub that seamlessly links all urban, suburban residential, commercial and industrial areas in Kuala Lumpur. As Malaysia's largest integrated transportation hub, it accommodates more than 60 million people annually – making it an integral part of the lives of both Malaysian and tourists in the country.

Futurist and Holistic

Ultra-modern facilities and amenities result in a city where life flows efficiently without limitation. KL Sentral is a place that makes you want to set up your office as well as a home. Strategically located in one of Kuala Lumpur's most important business and financial hub, it gives Riveria City the distinct advantage of being one of the best living and working address in the heart of the city.

City-Within-A-City

KL Sentral is made up of corporate office towers, business suites, international hotels, luxurious condominiums, shopping malls, and an internal exhibition, convention and entertainment centre. Its strategic location puts you within walking distance to KL Sentral Station, the largest transportation hub in Malaysia, along with an array of luxury hotels, the KL Heritage Trail, Nu Sentral Shopping Mall and Thean Hou Temple. All you could possibly need is within walking distance, therefore keeping motor traffic to a minimum and creating an atmosphere free from urban noise and pollution. The first city in Malaysia to portray the new characteristics of a global city, where work, live and play co-exist in a harmonic environment.

Riveria City

Riveria City is a mix development that is designed to seamlessly emphasize the urban lifestyle found here. It will be an iconic landmark that will redefine metropolitan lifestyle with its riverfront retail space, service apartments and office towers with gorgeous views of the city. Whether you are a busy professional, laidback millennial or anyone else, the wide spectrum of well-designed lifestyle office spaces ranging from 250 to 486 sq feet will meet your every need.

Titijaya enters into second collaboration with Tokyu Land for the RM1.5 billion Riveria project in KL

The RM1.5 billion Riveria City, an integrated development located in Brickfields, Kuala Lumpur by property developer Riveria City Sdn. Bhd. ("RCSB"), a subsidiary company of Titijaya Land Berhad ("Titijaya Land" or "the Company") has received a major boost, following the emergence of Japan's leading real-estate giant, Tokyu Land Corporation ("Tokyu Land"), as the strategic partner. Tokyu Land Asia Pte. Ltd. ("TLA"), a subsidiary of Tokyu Land, will invest RM80 million in RCSB - RM40 million as equity participation while the business financing of RM40 million will be utilised for project financing.

Tokyu Land is a comprehensive real estate company incorporated in Japan. It is a core subsidiary of the Tokyu Fudosan Holdings Group ("Tokyu Fodusan"), a listed company in the Tokyo Stock Exchange. Tokyu Fudosan is also one of the companies in the Nikkei 225 Index, which refers to the price-weighted average of the 225 top-rated Japanese listed companies.

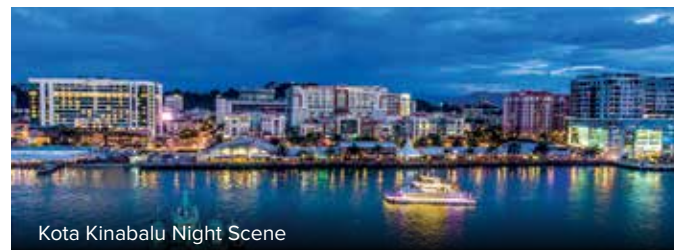
Under the Titijaya Land – TLA collaboration, an office suites tower and two towers of serviced apartments on top of a car park/lobby/shop podium will be developed across a 3.05-acre leasehold land in Brickfields. The Riveria City is currently under construction, comprising 784 office suites, 1,398 serviced apartments, 24 shop lots and 2,246 vehicle parking lots, with the total built-up area of approximately 2,921,984 square feet.

Commenting on the collaboration, Deputy Group Managing Director Mr. Lim Poh Yit said: "The joint participation of Titijaya Land and TLA in RCSB will provide Titijaya Land with an opportunity for growth expansion as well as the access to new markets and distribution networks, leveraging on TLA's international presence and experience. Currently, Tokyu Fudosan Holdings Group has its presence at Shanghai, Singapore, New York, Los Angeles and Jakarta."



A Destination Place for Foreigners Turned Property Investors

Sabah had recently projected tourist arrivals to hit 4 million in 2019, a 4% increase from the 3.8 million set in 2018. This opens up the property and hospitality industry, creating opportunities for real estate and accommodation businesses as well as the food and beverage and tourist support services industries. The growth in tourism is largely attributed to the improved air accessibility, which sees Sabah being connected through 24 international flights by 13 foreign airlines providing 216 flights per week.



Kota Kinabalu Night Scene



Kota Kinabalu, capital of Sabah

Statistics have shown promising prospects for the property industry in Sabah and Kota Kinabalu, and the Pan Borneo Highway that is currently being constructed will further open more doors to the area as accessibility and connectivity improves. Home to the second busiest airport in Malaysia after Kuala Lumpur International Airport, Kota Kinabalu is also major tourist destination, with increasing year-on-year passenger traffic movement and many more direct flights to Kota Kinabalu added in 2019. KK is a hotspot for tourists, best known for its bustling Central Market, Gaya Street Sunday Market, Shangri-La's Tanjung Aru Resort & Spa, and the waterfront Kota Kinabalu City Mosque. It is also a gateway to Kinabalu National Park, the home of 4,095m-high Mount Kinabalu. The scenic beaches, majestic mountains and lush rainforests attract numerous thrill-seekers from around the world who love to travel and explore.

The tallest residential building in Kota Kinabalu city

With The Shore's strategic location in Kota Kinabalu, pricing and unique selling points, the project is expected to continue to perform well and provide excellent value to its customers and investors. Showcasing priceless ocean views thanks to its unique design, The Shore is a luxury mixed-use commercial hub docked within a prime waterfront enclave of Kota Kinabalu. A beachfront luxury hub where home, office and resort suite is uniquely rolled into one, The Shore @ Kota Kinabalu anchors in a new wave of lifestyle opportunities for the multi-talented modern generation.

Donation to SJKC Pandamaran B Building Fund

Titijaya has a long history of supporting the development of education and its facilities in Malaysia. 745 students in SJKC Pandamaran A & B have received meal donations by Titijaya to ensure that they are well-fed during their lunch break so that they may comfortably continue with their studies every day.

Driven by their tagline BUILT TO INSPIRE, Titijaya recognises the importance of building a stronger society for a better tomorrow. The organization of high impact CSR projects will be a continuous and growing agenda for Titijaya as they continue to make positive contributions to the community at large.



Opening Ceremony of Community Hub Project @ Flat Taman Dagang Fasa, Ampang, Selangor



Titijaya Land Berhad Group Managing Director Tan Sri Lim Soon Peng had participated in the opening ceremony for the Community Hub Project at Flat Taman Dagang Fasa recently, which aims to promote a sustainable, vibrant lifestyle through facilities such as mini libraries, learning spaces and a community meeting area. In line with Prime Minister Tun Dr Mahathir Mohamad's National Community Policy, Titijaya fully supports Malaysia's journey towards achieving a developed nation status by providing shared facilities and enhancing the capabilities of the urban community who live in strata housing. Moving forward into 2020, Titijaya will continue to be a responsible developer by undertaking good corporate governance and social responsibility.



Titijaya Land Berhad received a prestigious award in the CSR Malaysia Awards 2019 for their outstanding efforts in corporate social responsibility. The annual event is organised by CSR Malaysia, where Deputy Minister of Women, Family and Community Development Hannah Yeoh was in attendance to present the Company of Year in Social Excellence award to Titijaya executive director Charmaine Lim.

THE EDGE

Malaysia's Top Property Developer Awards 2019

Titijaya Land Berhad had clinched the Top 30 for Best in Quantitative Attributes in The Edge Malaysia's Top Property Developer Awards 2019. The award recognises the strongest and best real estate players in the country, recognizing Titijaya as a leading urban lifestyle developer in Malaysia that is poised for greater growth after many successful developments in the most sought-after growth areas.



SALES GALLERY DIRECTORY



Titijaya Land Berhad (HQ)
☺ SS15 Courtyard
Tel : 1300 22 9898



Damaisuria (Seiring Residensi)
☺ Damaisuria Subang Show Unit
Tel : 1300 22 9898



H2O Residences
☺ H2O residences Sales Gallery
Tel : 1300 22 9898



3rdNvenue (3rdNvenue)
☺ 3rdNvenue Sales Gallery
Tel : 1300 22 9898



The Shore
☺ The Shore, KK Sales Gallery
Tel : 088-258 708



Taman Seri Residensi
☺ Taman Seri Residensi Sales Gallery
Tel : 1300 22 9898



Embun & Emery
☺ Emery @ Kemensah
Tel : 1300 22 9898



Park Residency
☺ Park Residency Cheras
Tel : 1300 22 9898



Riveria City
☺ SS15 Courtyard
Tel : 1300 22 9898

1 300 22 9898
www.titijaya.com.my

TITIJAYA LAND BERHAD (1009114-M)
N-16-01, Penthouse, Level 16, First Subang, Jalan SS15/4G
47500 Subang Jaya, Selangor Darul Ehsan, Malaysia
Fax: +603 8022 9888 Email: sales@titijaya.com.my