



Dear members,

We'd like to wish you a happy 2020 and a wonderful new year! We hope that you had a festive holiday season.

As you might know, we moved at the end of last year and our new office is now open in the Westlake Lifestyle Centre. We're here for all your travel needs: local or international, adventurous or relaxing; we cater for every travel style.

> Warm regards, Your Giltedge International team

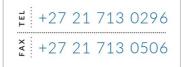
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