

# ICE AGE APOCALYPSE: I HOARD BILLIONS OF SUPPLIES

## Chapter 5: Loaning Money

### Chapter 5: Loaning Money

Zhang Yi responded, “My name is Zhang Yi. Is there any issue with me ordering 500 tables of banquets?”

The manager was taken aback. Such an order was unprecedented in the hotel’s history.

However, such a large order would definitely be accepted.

“Mr. Zhang, 500 tables will cost over a million yuan. If you want to proceed, we will start preparing immediately, but we will need a 200,000 yuan deposit upfront.”

Zhang Yi replied, “No problem. Send me your account details, and I’ll transfer the money.”

With money, things get done quickly. The manager readily agreed, added Zhang Yi’s contact information, and then sent him the bank account details.

Without hesitation, Zhang Yi transferred the 200,000 yuan.

Upon confirmation of the deposit, the manager immediately mobilized all departments.

“Hurry, we’ve got a big order! Tell the procurement department to stock up, and the kitchen should halt all other delivery orders!”

“We need to prepare 500 tables of banquets within a day!”

...

On the other end, after hanging up the phone, Zhang Yi couldn't help but sigh, “Although money will be useless in a month, it's still necessary for purchasing things now.”

He had about 2 million yuan, the combined inheritance from his parents and his own savings.

Now, half of it was gone. It was a bit painful, to be honest.

But then he thought, this wasn't necessarily a bad thing.

Many people had piles of cash that later turned into worthless paper.

Not everyone had the chance to spend their money.

“However, there are still many expenses ahead, and I need to find a way to get more money.”

Zhang Yi's eyes fell on his house.

The property, located in the central ring of Tianhai City, covered 120 square meters and was built 10 years ago.

It was worth over 4 million yuan per square meter at market prices.

That meant the house was worth at least 5 million yuan.

“Got it, I can mortgage the house for a loan, and there’s the money!”

Zhang Yi chuckled. Once the loan was taken, he wouldn’t need to repay it, which was quite a comfortable thought.

He immediately left home and drove to the bank to apply for the loan.

On the way, he received a message from Fang Yuqing.

“Zhang Yi, weekends are so boring. I wish someone could accompany me for a walk.”

Zhang Yi glanced at it and tossed the phone aside.

He arrived at the bank to process the loan.

Given the large loan amount, complete documentation, and the fact that the house was fully paid off, the loan was approved swiftly, though the bank only granted him 4 million yuan.

Zhang Yi didn't haggle. After all, it was essentially free money, and he didn't have the time to argue with the bank.

After signing the documents, the bank transferred the money to his account.

"Now, after spending over a million on banquets, I still have about 5 million yuan."

"Remodeling the house should be enough. But I still need to buy a lot of medicine and weapons. This money might not suffice."

Zhang Yi stroked his chin, contemplating how to get more money.

At that moment, a guy with dyed yellow hair noticed Zhang Yi, deep in thought and approached him with a gleam in his eye.

“Hey, buddy, need some cash?”

Zhang Yi looked up at the guy.

“Who are you?”

The yellow-haired guy's smile deepened, and he lowered his voice, “I’m asking if you need money, and the bank won't lend it to you?”

Zhang Yi instantly understood the guy’s intentions.

He must be a loan shark!

An idea struck Zhang Yi.

He sighed, pretending to be troubled, “Yeah, my family's business urgently needs funds. But the bank...”

Zhang Yi trailed off, looking troubled.

The yellow-haired guy seemed to understand immediately.

Anyone who could get a bank loan wouldn't turn to loan sharks.

He said to Zhang Yi, "Yeah, banks are strict nowadays, with all sorts of rules, and loans take forever to get approved."

"But if you need money urgently, I can help you."

Zhang Yi eyed the guy cautiously.

"You? Can you really help? I need several million."

The guy's eyes lit up excitedly hearing it was a big deal.

He took out a business card and handed it to Zhang Yi.

“Our company specializes in helping people in urgent need. If you need money, look no further!”

Zhang Yi glanced at the card, which read “Duoduo Loan Financial Services Co., Ltd.”

The guy's title was Sales Manager Hu Minghua.

Zhang Yi pretended to be excited, “Can you lend me money quickly? I need 5 million. If you can help me through this tough time, I guarantee I can repay it within three months!”

Hu Minghua laughed, “That’s negotiable. Our company is competent. We’re here to help people like you who need funds urgently.”

“Let’s discuss this at our office.”



With a look of anticipation, Zhang Yi nodded and followed Hu Minghua to their company.

The so-called company was in a secluded office building.

Upon entering, Hu Minghua led Zhang Yi to the boss's office.

The loan company's boss was a burly man wearing a high-end Benetton suit, clearly trying to project a legitimate business image.

However, there was a certain menace in his demeanor.

Years of hustling in society would give someone that air.

Hu Minghua introduced Zhang Yi's situation to the boss, "Manager, this is the client who wants to borrow money."

The boss, Chen Xiong, smiled and invited Zhang Yi to sit.

“Mr. Zhang, how much do you want to borrow?”

True to a loan shark's nature, the conversation was straightforward and blunt.

Such companies were inherently illegitimate and didn't follow many rules.

They had ways of ensuring repayment, so they weren't worried about defaults.

Zhang Yi said, “I want to borrow 5 million.”

Chen Xiong frowned, “Oh, that's not a small amount. But Mr. Zhang, let me warn you that our interest rates are very high. You should understand that.”

Hu Minghua chimed in, “Mr. Zhang's business urgently needs funds. Once the business turns around, the money can be repaid quickly. Right?”

The two of them played off each other, which Zhang Yi noted with amusement.

Feigning eagerness, Zhang Yi said, “Yes, I can repay it quickly. A higher interest rate is fine as long as you lend me the money.”