

## Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



## Brisbane / Gold Coast + Tangalooma

### Travel Itinerary | 6 Days 4 Nights

Brisbane, Gold Coast, Tangalooma

#### Tour Highlights

- Special Meals : Lobster & Abalone Menu, Hard Rock Café Gold menu (2 Course meal), Hot Pot + Buffet dinner
- Catch a Crab + seafood basket lunch
- Mt Nathan Winery + Picture on bottle (adult only)
- Abalone World
- 4WD Dessert Tour + Sand Tobogganing
- Wild Pelican & Dolphin Feeding
- Warner Bros. Movie World / Dream World
- Skypoint Admission
- Brisbane City Tour

#### Tour Includes



**Accommodation** .....  
4 Nights



**Meals** .....  
4 Breakfasts    2 Lunches  
4 Dinners        2 In Flight Meals



**Transport** .....  
All stated locations

\*Instalment of RM231 is based on a 3-year loan at 6% flat interest rate per annum for a loan amount of the travel package estimated to be RMRM7,036. The price of the tour package is subject to change depending on departure date and any other personalised arrangements and approval of financing is subject to credit assessment.

Tours are provided by Malaysian Harmony Tour & Travel Sdn Bhd.

# Brisbane / Gold Coast + Tangalooma |

## 6 Days 4 Nights

### Tour Itinerary

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DAY  
1

#### **KUALA LUMPUR ~ BRISBANE**

*/ Meal on Board /*

- Assemble at KLIA International Airport for your pleasant flight to Brisbane.

DAY  
2

#### **BRISBANE ~ MOVIE WORLD ~ ABALONE WORLD ~ GOLD COAST**

*/ Meal on Board / Chinese Dinner /*

- Upon arrival, today's tour visits the Warner Bros. Movie World. See some of the special effects and behind-the-scenes of movie making in a real movie studio. Warner Bros. Movie World is a whole world of entertainment. From heart-thumping thrill rides like Lethal Weapon to the colourful but gentle rides in Looney Tunes Village, meet your favourite stars and experience the fun-filled and family adventure with all the glitz and glamour of Hollywood. Warner Bros. Movie World has something for everyone. Proceed to Abalone World for free abalone tasting.

DAY  
3

#### **GOLD COAST ~ TANGALOOMA RESORT ~ 4WD DESERT TOUR ~ SAND TOBOGGANING**

*/ Breakfast / Buffet Lunch / Hot Stone Dinner /*

- This morning proceed to Holt Street Wharf and we will start our journey by taking a relaxing 75 minutes cruise from Brisbane to this idyllic resort. Enjoy the beautiful scenery and surroundings of white sandy beaches. Try to experience the 4 WD Desert Safari tour and Sand tobogganing down the huge sand hills. You may also enjoy activities such as scuba diving, snorkeling or simply relax on the natural beaches. In the evening, experience the Wild Dolphin hand feeding programme as you might get an opportunity to interact closely with the wild dolphins. However it is subjected to weather conditions.

DAY  
4

#### **TANGALOOMA RESORT ~ DREAM WORLD ~ SKY POINT ~ GOLD COAST**

*/ Breakfast / Hard Rock Dinner /*

- After breakfast, proceed to jetty and transfer back to Holt Street Wharf in Brisbane. Journey to Dream World, Australia's fastest growing region before adjourning for an exciting experience at The Dream World. Try out the fastest, tallest and most exciting thrill rides like the Giant Drop, Cyclone, Wipeout, Tower of Terror and the latest inclusion The Claw. Check out the koalas, kangaroos, and wombats; visit the Oakey Creek Farm & Tiger Island, where we will watch the Bengal tigers play with well-trained handlers. After that, visit the SkyPoint to experience 360 degree views at Australia's only beachside Observation Deck.

DAY  
5

#### **GOLD COAST ~ CATCH A CRAB ~ MT NATHAN WINERY ~ GOLD COAST**

*/ Breakfast / Buffet Lunch / Whole abalone + Lobster Chinese Dinner /*

- After breakfast, start your journey with Catch-a-Crab Tours, one of the beautiful Northern Rivers highlights for visitors. It combines the natural scenic beauty of the Tweed River with Aussie style family fun. Morning tea will be served and the tour includes Crab and Oysters Tasting. Try your hands in yabbie pumping, pelican feeding or fishing! Buffet lunch will be served. Thereafter visit Mt Nathan Winery where you can learn about the wine making process and wine tasting.

*\*Free picture on bottle per adult*

DAY  
6

#### **GOLD COAST ~ BRISBANE ~ KUALA LUMPUR**

*/ Breakfast / Meal on Board /*

- Today, free and easy till late evening, bid good-bye to Gold Coast and transfer to airport for a memorable flight home bringing with you beautiful souvenirs and sweet memories of your Australia tour.

# Brisbane / Gold Coast + Tangalooma |

## 6 Days 4 Nights



### Climate

Weather (average temperature in Celsius)

Countries	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Temperature	H/L	H/L	H/L	H/L	H/L	H/L	H/L	H/L	H/L	H/L	H/L	H/L
Gold Coast	29/20	29/21	28/19	26/17	24/14	22/11	20/9	22/10	24/12	26/15	28/18	29/20

### Currency

- Australia: Australian Dollar (AUD)
- Credit cards are widely accepted by most shops.

### Timezone

- BRISBANE / GOLD COAST = GMT +10  
(2 hours ahead malaysia time and 3 hours ahead during day light saving)
- \* Day Light saving normally falls on end of Mar until Oct

## Introducing Hong Leong Personal Loan Travel Happy Campaign

This travel package comes with the option of paying in instalments. Book your vacation with zero upfront payment and pay over time in affordable monthly amounts that fits your budget.

### How do I pay with monthly instalments?



#### Step 1

Choose the number of people going.



#### Step 2

Apply for a Hong Leong Personal Loan to see if you qualify for the instalment plans and we will require your proof of income for this step.



#### Step 3

Upon approval, you can finalise your bookings and we will disburse the approved loan out to the travel partner.

Eligibility	• Open to Malaysian citizens.   • Aged between 21 to 60 years old.   • Earn an annual income of RM24,000 p.a.					
Interest Rates	Our interest rates are on a flat rate basis, and based on the tenure of the Personal Loan.					
	Tenure Interest Rate	1 year 5% p.a.	2 – 3 years 6% p.a.	4 – 5 years 8% p.a.		
Illustration of Personal Loan	The following is an example of an RM7,036 loan to cover 1 pax under twin sharing basis.					
	Loan Tenure (Year)	1	2	3	4	5
	Interest Rate (%)	5	6	6	8	8
	Total Interest (RM)	352	844	1,266	2,252	2,814
	Total Loan amount (RM)*	7,388	7,880	8,302	9,288	9,850
	Instalment per month (RM)*	616	328	231	193	164
	*0.5% of the total loan amount will be deducted from the loan for Stamp Duty charges. From as low as RM164, you can enjoy your dream tour. Instalments are rounded up to the nearest RM5. Total loan amount will be rounded up to the nearest RM1,000.					
Cash Out	You can also opt for cash out at the same interest rate if you need it for your travels or other purposes.					
Fees and Charges	0.5% stamp duties which will be taken upfront from the loan amount before payment to the Travel Partner. This could result in some shortage which you can settle with the Travel Partner upon finalisation of your booking.					
Mode of Payment	You will be given a Hong Leong loan account number that you can make payments to via internet banking/online transfer/Interbank Giro (IBG) or transfer via ATMs.					
Early Settlement	In the event you wish to settle your loan before maturity, there are no early settlement charges. You will need to give 3 months notice.					
Disbursement	Minimum loan amount is RM5,000, and rounded up to the nearest RM1,000. As part of this campaign, you will need to authorise us to disburse the loan to our Travel Partner. The disbursement of the funds will cover the minimum deposit amount, and any shortfall (whether arising from the Stamp Duty charge or change in prices as communicated by the Travel Partner) will be settled by you with the Travel Partner.					
Cancellation	If you have reserved your tour and authorised Hong Leong Bank to disburse the funds to Malaysian Harmony Tour & Travel Sdn Bhd, the Deposit & Cancellation Terms & Conditions applies.					



This tour is operated by Malaysian Harmony Tour & Travel Sdn Bhd and they are the Travel Partner for this Hong Leong Personal Loan Travel Happy Campaign. Travel Partner's terms and conditions apply, more information at <http://www.malaysianharmony.com.my/>

For more information about this campaign, visit [www.hlb.com.my/TravelHappy](http://www.hlb.com.my/TravelHappy) or contact 03-76268899. Terms and conditions apply. Pictures shown are for illustration purposes only.

#### **Deposit & Cancellation Terms and Conditions for the Travel Package imposed by MHTT**

Minimum Deposit of RM1,000 to RM2,000 per person to be paid upon reservation. The balance (if any) to be paid 21 days before the date of departure.

Cancellation fee per person applies to the following:

- Cancel 7 days before departure date: forfeit total tour fare
- Cancel between 8 and 14 days from departure date: forfeit 75% of total tour fare
- Cancel between 15 and 21 days from departure date: forfeit 50% of total tour fare
- Cancel 30 days or more before departure date: forfeit 25% of total tour fare

1. It is the responsibility of the customer to ensure that his/her passport has at least six months validity.
2. If visa application is rejected, cancellation fee applies.
3. Tour fare is subjected to change and without prior notice if it is beyond the control of MHTT.
4. The contents of the above itinerary are subjected to change without prior notice. MHTT will inform you of the changes, if any.
5. If necessary, the local ground operators reserve the right to amend the sequence of the itinerary, meals and hotel arrangements.
6. For single traveller, MHTT will endeavour to accommodate him/her on a twin or triple sharing basis. If not, single supplement charges applies.
7. For triple room sharing, extra roller bed charges applies.
8. The tour excludes airport tax, fuel surcharge, visa fees, laundry, travel insurance, excess baggage charges, room service, room items damage during the occupancy, beverages, gratuities to driver and tour escort, optional tours, and all items of personal nature.
9. To ensure the benefit of consumers, please refer to the standard Terms & Conditions at the back page of your invoice.

#### **Responsibilities**

Malaysian Harmony Tour & Travel Sdn Bhd and its subsidiaries are referred to as the Organisers.

1. The Organisers / its associated agents act only as agents for the transportation companies, hotel contractors and other principals. Tickets, vouchers and documents are issued subject to the terms and conditions of the suppliers.
2. The Organisers accept no responsibility for any loss, injury or damage to you or your belongings resulting directly or indirectly from occurrences beyond its control including breakdown of equipment, strikes, war, theft, delays, medical or customs regulations, cancellations, charges in therein or schedules, etc. It is the responsibility of the tour member to buy travel insurance and to safe keep his/her travel documents.
3. The Organisers shall not be held responsible if the tour member were refused entry by immigration Authorities for whatever reasons. There is no refund to the member/s affected.
4. The Organisers reserve the right to cancel the tours prior to departure. The Organisers will refund the amount paid by the person.
5. No refund or reduction will be made to any person who does not participate in any meals, sightseeing or accommodation during the course of the tour.
6. The Organisers also reserve the right to require any individual to withdraw from the tour if it is deemed that his act or conduct is offensive or incompatible with the interest, harmony and welfare of other tour members and the tour as a whole. The Organisers shall be under no further liability thereafter to any such person. No guides, tour leaders or other employees or agents of the Organisers are authorised to commit the Organisers to any liabilities.