

## Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



JUST RM **383**  
monthly per person\*

## Classic Of Eastern Europe Travel Itinerary | 11 Days 8 Nights

Hungary, Czech Republic, Slovakia, Austria, Germany

### Tour Highlights

- 4 Star hotel, American Breakfast
- Full board meals, special meals: Prague dinner with dark beer, Hungarian Goulash Dinner & folk show, Vienna Schnitzel, Germany Pork Knuckle.
- Prague - Hradcany Castle, Historical Tram Ride, Crystal Factory, Prague cruise
- Budapest - Fishermans Bastion, Matthias Church & Tempton Museum
- Vienna - Magnificent Schonbrunn Palace
- Salzburg - Mirabell Garden, Mozart's Birthplace & Hallstatt Salt Mines tour
- Munich - Neuschwanstein Castle (Horse Carriage), Excursion of Top of Germany - Zugspitze Mountain

### Tour Includes



**Accommodation** .....  
8 Nights



**Meals** .....  
8 Breakfasts    7 Lunches  
8 Dinners        2 In Flight Meals



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

\*Instalment of RM383 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 RM11,679. 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.

# Classic Of Eastern Europe | 11 Days 8 Nights

## Tour Itinerary

DAY  
1

### **KUALA LUMPUR ~ BUDAPEST, HUNGARY**

*| Meal on Board |*

- Your Europe experience starts with your flight to Budapest, the "Paris of Eastern Europe".

DAY  
2

### **ARRIVE BUDAPEST**

*| Meal on Board | Hungarian Folklore show & Dinner |*

- On arrival, proceed to Citadel Mount Gellert to view the Danube River dividing Budapest into two: Buda and Pest. Buda is the oldest and most scenic part of the capital. Here, visit Fisherman's Bastion, a white, neo-Romanesque, limestone structure with sweeping staircases and conical towers, built in the late 1800s as a tribute to the city's Fisherman Guild. Continue to St Matthias Church, covered in Art Nouveau frescoes from top to bottom in the style of the 14th century originals. This church was the coronation church for the last Austrian Emperors. Crossing the bridge, we will reach the flat Pest side, which is also the "modern" part of the city. Chain Bridge and Elisabeth Bridge are two of the many beautiful bridges that span the Danube River. Visit Hero's Square where the Millennium Monument was erected in the biggest square in Hungary to commemorate the 1000th anniversary of the Magyar settlement. Pest's city skyline is dominated by the Parliament House, which was built for the 1896 millennium celebrations. In the evening, enjoy the Hungarian Folklore dance and show while having dinner accompanied by Gypsy music.

DAY  
3

### **BUDAPEST ~ (200KM) BRATISLAVA, SLOVAKIA ~ (331KM) PRAGUE, CZECH REPUBLIC**

*| Breakfast | Western Lunch | Czech Dinner with Dark Beer |*

- Today, enjoy your journey to Bratislava, Slovakia. On arrival, embark on a brief walking tour to view attractive colourful buildings reminiscent of the baroque and renaissance era, while passing by Michael's Gate & Town Hall, Opera House, the Rudolfinum Concert Hall and old town Hall. Enjoy a leisurely drive to Prague, capital of Czech Republic. Prague is considered one of Europe's most attractive capitals.

DAY  
4

### **PRAGUE ~ TRAM RIDE ~ CRYSTAL FACTORY**

*| Breakfast | Chinese Lunch | Western Dinner |*

- Discover Prague on a walking tour to St Vitus Cathedral. The coronation of Czech kings and queens took place in this important 14th century Gothic structure adorned with fascinating gargoyles. Enter the Hradcany Castle, one of the biggest ancient castles in the world. Continue a panoramic walking tour to Charles Bridge, the bridge is on top of every visitor's must-see list. After that proceed to the Old Town Square to view the Astronomical Clock which is a representation of the medieval perception of the universe. Visit the famous Wenceslaus Square, birthplace of modern Czech freedom. In the afternoon, you will have a chance to experience a beautiful and stylistic short ride on a 70-100 year old historical tram. After that, visit Bohemia Crystal Showroom to discover the secret of handmade glass. Then enjoy your cruise on the Vltava River.

DAY  
5

### **PRAGUE ~ (300KM) VIENNA, AUSTRIA**

*| Breakfast | Chinese Lunch | Viennese Dinner |*

- This morning, proceed to Vienna, Austria's music capital. On arrival our city tour includes the Schonbrunn Palace, one of the most important cultural monuments and a UNESCO World Heritage Site. Pass by the famous Heldenplatz Monument for a picture of the Hofburg Palace, winter residence of the Austrian Imperial family. Then drive along the Ring Boulevard to view the Parliament building, State Opera House, the OPEC building, and St Stephen's Cathedral with some free time to shop at the Old town - Kartner Street.

DAY  
6

### **VIENNA ~ (290KM) HALLSTATT ~ (80KM) SALZBURG**

*| Breakfast | Western Lunch | Chinese Dinner |*

- Embark on a leisurely drive to Hallstatt. Be mesmerized by Austria's oldest Alpine village as the arresting scenery of this tiny village tucked between mountains and waters comes to view. A few minutes walk from the market square will lead you to "the" spot where the most famous picture of Austria can be taken. Enjoy a funicular ride to the world's oldest salt mines, and from here you get a magnificent view of Hallstatt. Thereafter, continue the tour to Salzburg, where the "Sound of Music" movie was filmed.

DAY  
7

### **SALZBURG ~ (215KM) FUSSEN**

*| Breakfast | Chinese Lunch | Western Dinner |*

- Today we go on a walking tour to visit the Mirabell Gardens, part of a UNESCO World Heritage Site. Continue the journey to the birth place of Mozart - "Getreidgrasse aka The Old Town". The great fortress of Hohensalzburg Castle, the Salzburg "Dome", and Monumental Domplatz completes the Salzburg experience.

DAY  
8

### **FUSSEN ~ (67KM) GARMISCH-PARTENKIRCH**

*| Breakfast | Pork Knuckle Lunch | Western Dinner |*

- Today travel south to Fussen, visit the Neuschwanstein Castle, King Ludwig's fairytale Castle, which is perched on its craggy outcrop high above a sparkling lake. This castle served as the model for Walt Disney's Cinderella's Castle. You will experience the horse carriage (one way) to enjoy breathtaking scenery. After that travel to Garmisch-Partenkirchen, you'll take a cable car for 2962 meters up to the summit of Germany's tallest peak - Zugspitze Mountain. The Zugspitze marks the international border between Germany and Austria. In fact there are lifts from both countries that meet at the top of the mountain. From the top you'll have breathtaking views of the Alps which seem to stretch on forever.

DAY  
9

### **GARMISCH-PARTENKIRCH ~ (170KM) INGOLSTADT VILLAGE ~ (81M) MUNICH**

*| Breakfast | Western Dinner |*

- In the morning, proceed to the factory outlet for exciting shopping. After that, continue the tour to Munich, the capital city of Bavaria which is also the third largest city in Germany.

DAY  
10

### **ARRIVE KUALA LUMPUR**

*| Breakfast | Chinese Lunch | Meal on board |*

- After breakfast, embark on a Munich city orientation tour to view the Olympic Stadium, the T.V tower, BMW (outside view), Victory Arch and Frauenkirche Cathedral. After the tour, enjoy your own leisurely time at Marienplatz place, the old and new Town Hall. Then transfer to the airport for your flight home.

DAY  
11

### **ARRIVE KUALA LUMPUR**

- Arrive home, bringing with you beautiful souvenirs and sweet memories of your Eastern Europe tour with us!

# Classic Of Eastern Europe | 11 Days 8 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
Austria	4/-2	3/-4	9/1	15/4	20/8	123/11	25/13	30/17	11/9	14/4	7/2	4/-2
Czech Republic	0/-5	1/5	6/-1	12/3	17/7	20/11	22/12	21/11	18/8	12/4	6/1	1/-3
Germany	3/-2	3/-2	11/1	15/4	19/7	22/11	24/13	23/12	20/10	14/8	8/2	5/0
Slovakia	0/-5	3/-3	9/0	15/5	20/9	23/12	26/13	25/12	22/10	15/6	8/2	2/-2

## Currency

- Austria, Germany, Slovakia: EURO (EUR)
- Czech Republic: Czech Koruna (CZK)
- Hungary: Hungarian Forint (HUF)
- Credit cards are widely accepted by most shops.

## Timezone

- Czech Republic, Hungary, Austria, Germany : GMT + 2  
(6 hours behind Malaysia from end MAR until end OCT  
& 7 hours behind Malaysia from OCT until next year MAR)

## 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	<p>Our interest rates are on a flat rate basis, and based on the tenure of the Personal Loan.</p> <table><tr><td>Tenure</td><td>1 year</td><td>2 – 3 years</td><td>4 – 5 years</td></tr><tr><td>Interest Rate</td><td>5% p.a.</td><td>6% p.a.</td><td>8% p.a.</td></tr></table>	Tenure	1 year	2 – 3 years	4 – 5 years	Interest Rate	5% p.a.	6% p.a.	8% p.a.																						
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Illustration of Personal Loan	<p>The following is an example of an RM11,679 loan to cover 1 pax under twin sharing basis.</p> <table><tr><td>Loan Tenure (Year)</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr><tr><td>Interest Rate (%)</td><td>5</td><td>6</td><td>6</td><td>8</td><td>8</td></tr><tr><td>Total Interest (RM)</td><td>584</td><td>1,401</td><td>2,102</td><td>3,737</td><td>4,672</td></tr><tr><td>Total Loan amount (RM)*</td><td>12,263</td><td>13,080</td><td>13,781</td><td>15,416</td><td>16,351</td></tr><tr><td>Instalment per month (RM)*</td><td>1,022</td><td>545</td><td>383</td><td>321</td><td>273</td></tr></table> <p>*0.5% of the total loan amount will be deducted from the loan for Stamp Duty charges. From as low as RM273, 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.</p>	Loan Tenure (Year)	1	2	3	4	5	Interest Rate (%)	5	6	6	8	8	Total Interest (RM)	584	1,401	2,102	3,737	4,672	Total Loan amount (RM)*	12,263	13,080	13,781	15,416	16,351	Instalment per month (RM)*	1,022	545	383	321	273
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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.