

Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



JUST RM 119
monthly per person*

Singapore & Thailand + Genting Dream Travel Itinerary | 4 Days 3 Nights

Singapore, Phuket

Tour Highlights

- Waterslides: six slides to experience; gentler ones for the family and faster ones for thrill-seekers.
- One of the largest Asian reflexology lounges at sea, plus over 20 private rooms for Western spa and massage treatments.
- Indulge in the flavours of the world with over 35 restaurant and bar concepts on board, including scenic al fresco dining.

Tour Includes



Accommodation
3 Nights



Meals
3 Breakfasts 3 Lunches
3 Dinners 6 Hi Tea
** Subject to Selected Restaurant*



Transport
Free and Easy

*Instalment of RM119 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 RM3,632. 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.

Singapore & Thailand + Genting Dream

| 3 Days 4 Nights

Tour Itinerary

DAY
1

SINGAPORE

- Today, your journey will begin at Singapore Marina Bay Cruise Centre at the appointed time for boarding procedures. Thereafter, you will board the luxurious Dream Cruise and commence your 4 days 3 nights cruise trip. Admire the scenery and learn about the unique cultures of the cities along the coast line in South East Asia. Watch the beautiful sunrise and sunset on the cruise that will definitely leave you in awe.

Accommodation : Genting Dream Palace Suite Stateroom

DAY
2

SINGAPORE ~ THAILAND, PHUKET (PATONG BAY)

- Upon arrival at Phuket island, you can either have a free and easy tour by yourself or join the shore excursion arranged by the cruise. Phuket island is rich with its culture and heritage. The city contains numerous temples, shrines and splendid architecture. For those who love water sports, there are a variety of options to choose from, such as rowing, sailing, jet skiing, paragliding and deep sea fishing.

Accommodation : Genting Dream Palace Suite Stateroom

DAY
3

THAILAND, PHUKET (PATONG BAY) ~ SINGAPORE

Accommodation : Genting Dream Palace Suite Stateroom

DAY
4

SINGAPORE

- After 4 days of cruising, you will return to Singapore Marina Bay Cruise Center today. Singapore, which is also known as the "Garden City" is a perfect combination of natural beauty and a modern metropolis. The city is also equipped with advanced travel and cruise services and facilities. Experience the multicultural integration of the city, ranging from the Chinese features of Chinatown, the tranquility and elegance of Mount Cliffs and also the nostalgia of Tiong Baru. When the night falls, the gorgeous skyline of the waterfront will highlight the modern atmosphere of the entire city, making it an unforgettable experience. We look forward to meeting you again on your next cruise tour where your dreams set sail.

Singapore & Thailand + Genting Dream

| 3 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
Phuket	33/22	34/22	34/24	34/24	34/24	32/25	31/24	31/25	31/24	31/24	31/23	31/23
Singapore	31/23	31/23	31/23	32/24	32/24	31/24	31/24	31/24	31/24	31/23	31/23	30/23

Currency

- Singapore: Singapore Dollar (SGD)
- Thailand: Thailand Thai Bath (THB)

Timezone

- Phuket : GMT + 7
- Singapore : GMT + 8

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	<ul style="list-style-type: none"> 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 border="1"> <thead> <tr> <th>Tenure</th> <th>1 year</th> <th>2 – 3 years</th> <th>4 – 5 years</th> </tr> </thead> <tbody> <tr> <td>Interest Rate</td> <td>5% p.a.</td> <td>6% p.a.</td> <td>8% p.a.</td> </tr> </tbody> </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 RM3,632 loan to cover 1 pax under twin sharing basis.</p> <table border="1"> <thead> <tr> <th>Loan Tenure (Year)</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <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>182</td> <td>436</td> <td>654</td> <td>1,162</td> <td>1,453</td> </tr> <tr> <td>Total Loan amount (RM)*</td> <td>3,814</td> <td>4,068</td> <td>4,286</td> <td>4,794</td> <td>5,085</td> </tr> <tr> <td>Instalment per month (RM)*</td> <td>318</td> <td>169</td> <td>119</td> <td>100</td> <td>85</td> </tr> </tbody> </table> <p>*0.5% of the total loan amount will be deducted from the loan for Stamp Duty charges. From as low as RM85, 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)	182	436	654	1,162	1,453	Total Loan amount (RM)*	3,814	4,068	4,286	4,794	5,085	Instalment per month (RM)*	318	169	119	100	85
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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 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.