

Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



JUST RM 424
monthly per person*

Europe Highlights Travel Itinerary | 10 Days 7 Nights

Switzerland, Germany, Netherlands, Belgium, France, England

Tour Highlights

- 4 star hotel - American / English Breakfast
- Revolving cable car & ice flyer chairlift at Mt Titlis
- Volendam (Traditional Holland Village)
- Zaanse Schans (Windmill Village)
- Giethoorn - Venice of the Netherlands
- Eiffel Tower - 2nd level, River seine cruise at Paris & Shopping at La Vallee Village (outlet)
- Eurostar from Paris to London

Tour Includes



Accommodation
7 Nights



Meals
7 Breakfasts 6 Lunches
7 Dinners 2 In Flight Meals



Transport
All stated locations

*Instalment of RM424 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 RM12,947. 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.

Europe Highlights | 10 Days 7 Nights

Tour Itinerary

DAY
1

KUALA LUMPUR ~ ZURICH

| Meal on Board |

- Your Europe experience starts with your flight to Zurich from KLIA.

DAY
2

ARRIVE ZURICH ~ (85KM) ENGELBERG ~ MT. TITLIS - ICE FLYER CHAIRLIFT

| Meal on board | Chinese Lunch | Cheese fondue with western Dinner |

- This morning, you will step into the village of Engelberg and board the cable car all the way to the top of Mt. Titlis - 10,000 feet above sea level. Enjoy the fun of making snow-men, castle building, snow-ball throwing or perhaps an unparalleled view of the Swiss Alps. Your Lucerne city orientation includes a visit to the Lion Monument, a masterful stone sculpture. Stroll across the famous Chapel Bridge and then it's time for you to shop at the Bucherer for Swiss watches, some local handicrafts, chocolates, Bally bags & shoes etc... You may just want to relax in this beautiful township beside the romantic Lucerne Lake.

DAY
3

LUCERNE ~ (110KM) RHINEFALLS ~ (70KM) BLACK FOREST ~ (220KM) HEIDELBERG

| Breakfast | Pork Knuckle + sausage + black forest cake with beer Lunch | Chinese Dinner |

- En route to the famous Rhine Falls, be thrilled by the spectacular view of millions of gallons of water cascading down the fall. We then continue our journey along the countryside of the Black Forest into the town of Titisee which is famous for Cuckoo clocks. In the late afternoon arrive at the student town of Heidelberg. After dinner, transfer to the hotel.

DAY
4

HEIDELBERG ~ (255KM) COLOGNE ~ (270KM) AMSTERDAM

| Breakfast | Chinese Lunch | Chinese Dinner |

- Travel on the German Autobahn into Amsterdam. Stop over in Cologne to view the 13th Century Gothic Cathedral. On arrival in Amsterdam, visit the Gassan Diamond factory to appreciate how a rough mineral is transformed into a sparkling jewel and embark on a glass-roofed boat for a cruise along the canal in Amsterdam. Then stroll along Amsterdam's renowned red-light district situated near Dam Square.

DAY
5

AMSTERDAM ~ (21KM) Zaanse Schans ~ (23KM) Volendam ~ (128KM) Giethoorn

| Breakfast | Fish menu Lunch | Western Dinner |

- In the morning, we visit Zaanse Schans which is a delightful village on the banks of the river Zaan. It is an open air museum and an enchanting village to see windmills. Experience the traditional cheese and wooden clogs making here. In the afternoon, continue our tour to Volendam, a typical Dutch village with its charming wooden houses and locals wearing their colourful Dutch traditional dresses. Later, bid goodbye to Amsterdam and depart for Giethoorn - the Venice of Holland. Upon arrival, you will take a boat trip around the village center to soak up the idyllic beauty of this amazing place. In order to fully enjoy Giethoorn, take some time to wander the narrow walking paths and explore more than 150 bridges in a beautiful and peaceful atmosphere.

(Note: Keukenhof Garden will replace Zaanse Schans during tulip season)

DAY
6

AMSTERDAM ~ (222KM) BRUSSELS ~ (320KM) PARIS

| Breakfast | Belgian Lunch + Mussels + Waffle | Thai Dinner |

- This morning, we will leave Giethoorn for Brussels, the capital of Belgium. We make a brief stop at the Atomium, a structure of an atom magnified 165 billions times its

DAY
7

PARIS ~ RIVER SEINE CRUISE

| Breakfast | Chinese Lunch | French 4 Course Dinner |

- Upon arrival, take a leisurely drive to the city of lights - Paris, capital city of the fashion world. Make a stop at the Eiffel Tower, the first building constructed completely of steel and is also the symbol of Paris itself where we have the opportunity to go up to the 2nd level for a breathtaking panoramic view. After that, we have a photo stop at the Arc de Triomphe, a monument to commemorate victories of the Emperor Napoleon. Drive along Champs Elysees, the avenue of paradise to Place de la Concorde which signifies peace and is one of the largest squares in the world. In the afternoon, enjoy a romantic cruise along the River Seine for the historical sites and various landmarks. Then, visit Fargonard Perfume Showroom with a guided tour to the perfume museum before proceeding to Galeries Lafayette mall for shopping. Tonight you may enjoy French escargot & goose liver salad.

DAY
8

PARIS ~ LA VALLEE VILLAGE ~ LONDON (Eurostar)

| Breakfast | English Fish & Chips Dinner |

- Today, visit La Vallee village to enjoy designer outlet shopping. Thereafter, we will board the prestigious Eurostar train, passing under the English Channel on a twin track tunnel which is 7.6m in diameter, 50.5km in length and cost nine billion Euros to construct.

DAY
9

LONDON ~ KUALA LUMPUR

| Breakfast | Tim Sum Lunch + Lobster noodle | Meal on board |

- After breakfast, London sightseeing includes all the famous landmarks: Buckingham Palace, Big Ben beside the River Thames, Tower Bridge, Trafalgar Square, the Houses of Parliament. After that, enjoy your leisure time until transfer to the airport for your flight back home.

DAY
10

ARRIVE KUALA LUMPUR

| Meal on board |

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

actual size. Go through the Gothic style Grand Place surrounded by gold-gilded gables, remarkable City Hall, Market Square and say "Hello" to the child hero-Manneken Pis. After lunch, we depart for Paris.

Europe Highlights | 10 Days 7 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
Belgium	3/0	4/0	8/1	13/3	17/7	20/10	21/11	21/11	18/10	14/6	8/3	5/1
France	6/1	6/1	11/2	14/5	18/8	21/11	22/12	22/11	20/10	14/6	7/2	6/1
Germany	2/-1	4/0	10/1	15/5	19/8	22/11	22/12	19/10	19/10	13/6	7/2	3/0
Netherlands	3/1	4/1	7/2	10/5	14/9	17/12	19/14	19/14	19/14	12/8	8/4	4/1
Switzerland	2/-2	9/0	9/0	9/0	18/7	21/11	23/12	22/11	22/11	12/5	6/1	8/-1
England	2/7	3/10	3/10	5/12	9/18	12/21	13/24	18/28	18/28	10/18	6/12	4/10

Currency

- EU Countries: EURO (EUR)
- Switzerland: Swiss Franc (CHF)
- United Kingdom: Pound Sterling (GBP)
- Credit cards are widely accepted by most shops.

Timezone

- Switzerland, Germany, Netherland, Belgium, France : GMT + 2
(6 hours behind Malaysia from end MAR until end OCT
& 7 hours behind Malaysia from OCT until next year MAR)
- England : GMT + 1
(7 hours behind Malaysia from end MAR until end OCT
& 8 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	<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 RM12,947 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>647</td> <td>1,554</td> <td>2,330</td> <td>4,143</td> <td>5,179</td> </tr> <tr> <td>Total Loan amount (RM)*</td> <td>13,594</td> <td>14,501</td> <td>15,277</td> <td>17,090</td> <td>18,126</td> </tr> <tr> <td>Instalment per month (RM)*</td> <td>1,133</td> <td>604</td> <td>424</td> <td>356</td> <td>302</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 RM302, 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)	647	1,554	2,330	4,143	5,179	Total Loan amount (RM)*	13,594	14,501	15,277	17,090	18,126	Instalment per month (RM)*	1,133	604	424	356	302
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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.