

Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



JUST RM 393
monthly per person*

Italy & French Riviera Travel Itinerary | 11 Days 8 Nights

Italy, Vatican City, San Marino, France, Monaco, Switzerland

Tour Highlights

- 4 star hotel, American Breakfast.
- Special meals: Italian cuisine, black squid ink spaghetti, Pizza, Florentine beef Steak
- Entrance of Colosseum & Vatican Museum
- Gondola ride in Venice
- Enjoy a Mediterranean coastal drive into the French Riviera of Monaco & Nice
- Visit fashionable district of Monte Carlo
- Stroll on the Boulevard de la Croisette, Cannes
- Lake Lugano (famous Lake in Switzerland)
- Shopping at Factory Outlets (FoxTown)

Tour Includes



Accommodation
8 Nights



Meals
8 Breakfasts 8 Lunches
8 Dinners 2 In Flight Meals



Transport
All stated locations

*Instalment of RM393 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 RM11,986. 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.

Italy & French Riviera | 11 Days 8 Nights

Tour Itinerary

DAY
1

KUALA LUMPUR ~ ROME

| Meal on Board |

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

DAY
2

ROME ~ VATICAN CITY

| Meal on Board | Lunch | Dinner |

- Arrive in Rome, the capital of Italy, also known as the Eternal City built on Seven Hills. A city orientation includes a guided tour to the world smallest sovereign state - Vatican City with its famous St. Peter's Basilica, (including the Vatican Museum & Sistine Chapel) the largest church in the world. Continue the tour with the Colosseum, Roman Forum and make a wish at Trevi Fountain before proceeding to admire the Spanish Steps. After dinner transfer to hotel for check-in.

DAY
3

ROME ~ (177KM) ASSISI ~ (185KM) SAN MARINO

| Breakfast | Lunch | Dinner |

- In the morning, travel to Assisi for a city tour before heading to San Marino. You may stroll along the pleasant country town of Assisi from end to end, passing through Porta Nuova, and stopping at Saint Clare Church for a superb view of the surrounding country-side. Admire the Temple of Minerva at Piazza del Comune before arriving at the unique two-tier Church of Saint Francis. See the Basilica with its Giotto fresco and enjoy the view from its medieval ramparts. Continue to San Marino - the oldest constitutional republic in the world still in existence today. Perched on the hill top, protected by ramparts and defence towers, the old town is a pleasant experience to walk along and shop for interesting souvenirs and Moscato mines. Enjoy the panoramic view!

DAY
4

SAN MARINO ~ (278KM) VENICE ~ GONDOLA RIDE

| Breakfast | Lunch | Dinner |

- Today we will be heading to Venice - a romantic city-on-the-sea. Enjoy yourself by a private water taxi to the floating Venice Island. Commence a walking tour which includes the Bridge of Sighs, Doges Place, St. Mark's Cathedral, Grand Canal and Rialto Bridge. Witness a glass-blower demonstrating his ancient art of Murano glassmaking at the Venetian glass-blowing factory. Then enjoy a romantic Gondola ride on the Venice River.

DAY
5

VENICE ~ (258KM) FLORENCE ~ (86KM) PISA

| Breakfast | Lunch | Dinner |

- After breakfast, we will journey towards the renaissance city of Florence. At Florence, we will explore Michaelangelo Square and the famous Statue of David, where you will have the most beautiful and breathtaking scenic view of this ancient city. Later, we will have a walking tour covering the Duomo and the "gate of Paradise", Ponte Vecchio, Uffici Museum, Piza Signoria and Piazza Santa Croce. Continue your tour to the Leaning Tower of Pisa. Explore the Square of Miracle and marvel at one of the finest ensembles of church buildings which includes the renowned Leaning Tower.

DAY
6

PISA ~ (338KM) MONACO ~ (22KM) NICE

| Breakfast | Lunch | Dinner |

- Today, enjoy a Mediterranean coastal drive into the French Riviera of Monaco & Nice. Entering France, you then arrive shortly at the one-square-mile independent country to visit its castle area and the church where Princess Grace Kelly is buried, and where the Royal Palace ground is located. Proceed to the fashionable district of Monte Carlo. You may wish to visit the world - renowned 'rich and famous' Grand Casino (optional) and try your luck in it. In the late evening, proceed to Nice for an overnight stay.

DAY
7

NICE ~ (20KM) ST.PAUL DE VENCE ~ (28KM)

CANNES ~ (33KM) NICE

| Breakfast | Lunch | Dinner |

- In the morning, your Nice city tour includes the Promenade de Anglais, Place Massena, Old Port, War Monument. Continue your tour to St.Paul De Vence, discovered by artists and celebrities in the 1930's, who tried to preserve the reclusive nature of Saint Paul. The community is now an open secret. After that proceed to Cannes - stroll along the Boulevard de la Croisette lined with expensive boutiques on one side and a beautiful sandy beach on the other.

DAY
8

NICE ~ (317KM) MILAN

| Breakfast | Lunch | Dinner |

- After breakfast, proceed to the fashion city of Milan - home to the Italian fashion gurus. We will have a brief city tour of Milan, the highlights include the Gothic Duomo, Glass-domed Galleria, La Scala Opera House and spend the rest of your time in the bustling center around the Gothic Duomo.

DAY
9

MILAN ~ (80KM) LUGANO ~ (20KM) FACTORY

OUTLET ~ (60KM) MILAN

| Breakfast | Lunch | Dinner |

- Today we will cross the border to Switzerland and enjoy the border excursion to the beautiful lakeside city of Lugano, with its traffic-free medieval town, bustling with cafes and boutiques. Spend some relaxing time to stroll along the lakeside promenade with a magnificent view of the Swiss Alps. You may take the opportunity to buy Swiss watches, Swiss army knives, chocolate and quality souvenirs in Europe! After that, proceed to the Factory Outlet for shopping.

DAY
10

MILAN ~ KUALA LUMPUR

| Breakfast | Meal on board |

- After breakfast, transfer to the airport for your flight back home.

DAY
11

ARRIVE KUALA LUMPUR

| Meal on board |

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

Italy & French Riviera | 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
Italy	12/-2	13/-1	15/3	18/7	23/11	27/15	30/17	30/17	27/14	22/8	16/4	13/-1
France	6/1	6/1	11/2	1/5	18/8	21/11	22/12	22/11	20/10	1/6	7/2	6/1

Currency

- EU Countries: EURO (EUR)
- Credit cards are widely accepted by most shops.

Timezone

- Italy, France: 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	<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 RM11,986 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>599</td> <td>1,438</td> <td>2,157</td> <td>3,836</td> <td>4,794</td> </tr> <tr> <td>Total Loan amount (RM)*</td> <td>12,585</td> <td>13,424</td> <td>14,143</td> <td>15,822</td> <td>16,780</td> </tr> <tr> <td>Instalment per month (RM)*</td> <td>1,049</td> <td>559</td> <td>393</td> <td>330</td> <td>280</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 RM280, 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)	599	1,438	2,157	3,836	4,794	Total Loan amount (RM)*	12,585	13,424	14,143	15,822	16,780	Instalment per month (RM)*	1,049	559	393	330	280
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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.