

Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



JUST RM **94**
monthly per person*

Joyful Taiwan

Travel Itinerary | 7 Days 6 Nights

Taoyuan, Taichung, Chiayi, Kaohsiung, Nantou, Hsinchu, Taipei

Tour Highlights

- Hinoki Village
- The World's Top Ten Most Beautiful Bike Trails
- Dahu Wineland Resort
- Gloria Outlets
- South Garden Hotels And Resort
- Pineapple Tart Do-It-Yourself
- Modern Fish Market
- Lingzi Specialty Center
- Taiwan Traditional Tea Specialty
- Pixiu Lucky Charm Center

Tour Includes



Accommodation
6 Nights



Meals
6 Breakfasts 4 Lunches



Transport
All stated locations

*Instalment of RM94 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 RM2,868. 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.

Joyful Taiwan | 7 Days 6 Nights

Tour Itinerary

DAY
1

KUALA LUMPUR ~ TAIPEI (TAOYUAN)

| Meal on board |

- Flight arrival at night: Assemble at KLIA for your flight to Taipei.
- Flight arrival before 12pm: Lunch provided.

- Modern Fish Market (Addiction Aquatic Development): A massive space that houses fresh seafood and aquamarine products, a large Japanese-style supermarket, and many themed restaurants and food kiosks under one roof.

DAY
2

TAOYUAN ~ CHIAYI ~ KAOHSIUNG

| Breakfast | Beer Braised Duck Lunch |

- Rainbow Family Village: a beautiful and colorful small village in Taichung, Taiwan where almost everything in sight is painted joyful colours.
- Hinoki Village: Consists of 28 wooden Japanese-style dormitories, the Alishan Forest Club, director's official residence, guest house, public bathhouse etc.
- Fo Guang Shan Buddha Memorial Center: The largest Buddhist complex in Taiwan.
- Leo Ho Night Market: Many of the stalls here have its own unique characteristic and taste.

DAY
6

TAIPEI

| Breakfast |

- Free for your own leisure.

DAY
7

TAIPEI ~ TAOYUAN ~ KUALA LUMPUR

| Hotel Or Packed Breakfast |

- If time permits, you can do some last-minute shopping before you transfer to the airport for your flight home

DAY
3

KAOHSIUNG ~ NANTOU ~ TAICHUNG

| Breakfast | Aboriginal Cuisines Lunch |

- Sun Moon Lake Bike Trails: touted as one of the most beautiful trails in the world
- Fengjia Night Market: To savor various local snacks.

DAY
4

TAICHUNG ~ MIAOLI

| Breakfast | Taiwanese Cuisines Lunch |

- Dahu Wineland Resort: The very first winery in Taiwan and in Asia that produces strawberry wine. In case you didn't know, together with the US and Canada, it is one of only three production centres in the world solely dedicated to strawberry wine.
- Cheng Huang Temple: Renowned as a Tier-Two historical site with flourishing incense and many Taiwanese snacks in front forming a vivid scene.
- Gloria Outlets: Discover the diverse offerings for every aspect of your lifestyle and exclusive discounts from the top hundred brands. Enjoy a relaxing shopping experience where indulgence in low-key luxury is within a stone's throw.
- South Garden Hotels and Resorts (bring a swimming suit & cap): A stylish Taiwan hot spring hotel offering luxurious accommodation for you to relax and unwind from the busy city life.

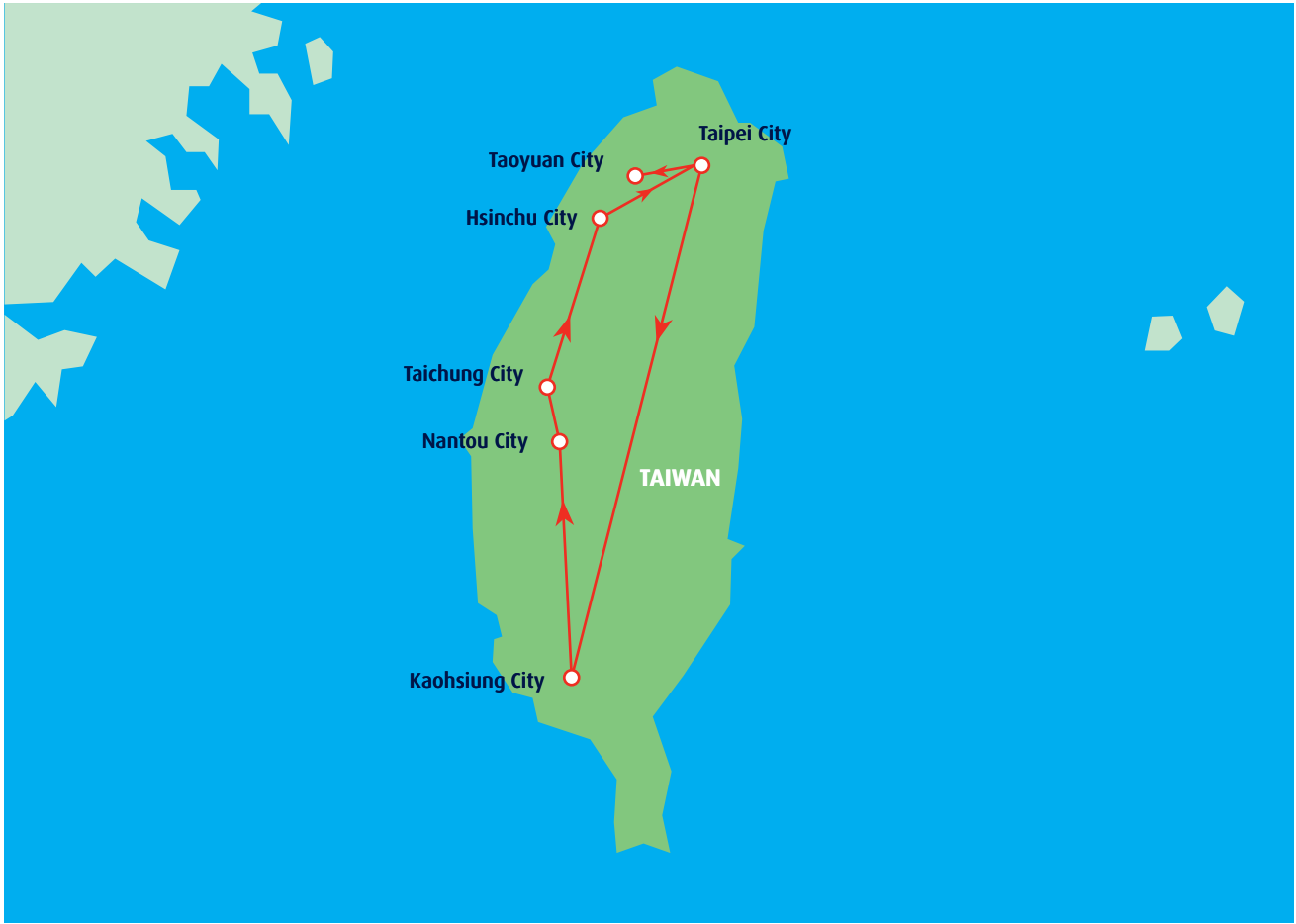
DAY
5

TAOYUAN ~ TAIPEI

| Breakfast | Teepanyaki + Snacks Lunch |

- Pineapple Dream Shop: Experience pineapple tart Do-It-Yourself.
- Jiufen: A prosperous village with many teahouses and shops selling famous local dishes, snacks and crafts.

Joyful Taiwan | 7 Days 6 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
Taoyuan	22/20	22/19	23/20	26/24	28/26	30/28	30/29	30/29	30/28	28/26	26/25	24/22
Kaohsiung	24/15	25/16	27/19	29/22	31/25	32/26	32/26	32/26	32/25	30/23	28/21	25/17
Taichung	21/11	21/11	24/16	28/19	29/22	30/23	32/25	32/25	30/22	29/21	27/17	23/13
Taipei	18/11	18/11	21/14	25/17	28/20	31/22	33/24	32/24	31/23	26/20	23/17	20/14

Currency

• Taiwan: NEW TAIWAN DOLLAR (NTD)

Timezone

• TAIWAN = UTC / GMT + 8 (same as Malaysia time)

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 RM2,868 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>143</td> <td>344</td> <td>516</td> <td>918</td> <td>1,147</td> </tr> <tr> <td>Total Loan amount (RM)*</td> <td>3,011</td> <td>3,212</td> <td>3,384</td> <td>3,786</td> <td>4,015</td> </tr> <tr> <td>Instalment per month (RM)*</td> <td>251</td> <td>134</td> <td>94</td> <td>79</td> <td>67</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 RM67, 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)	143	344	516	918	1,147	Total Loan amount (RM)*	3,011	3,212	3,384	3,786	4,015	Instalment per month (RM)*	251	134	94	79	67
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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.