

Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



JUST RM 418
monthly per person*

Romance Of Greece Travel Itinerary | 10 Days 7 Nights

Athens, Delphi, Kalambaka, Meteora, Santorini, Mykonos

Tour Highlights

- One way domestic flight from Santorini to Athens
- Athens City Tour: Acropolis, Zappeion Exhibition Hall, Parliament Building and Panathenian Stadium.
- Athens walking tour + drink
- Delphi - Temple of Apollo
- Santorini - enjoy Oia sunset tour
- Mykonos town walking tour
- Kalambaka - Meteora Monasteries

Tour Includes



Accommodation
7 Nights



Meals
7 Breakfasts 3 Lunches
6 Dinners 2 In Flight Meals



Transport
All stated locations

*Instalment of RM418 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 RM12,766. 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.

Romance Of Greece | 10 Days 7 Nights

Tour Itinerary

DAY
1

KUALA LUMPUR ~ ATHENS

| Meal on Board |

- Assemble at KLIA international Airport for your departure flight to Athens.

DAY
2

ARRIVE ATHENS

| Meal on board | Dinner |

- Upon arrival, proceed for a walking tour of the ruins of Acropolis – the greatest of all archaeological sites and crowning glory of Athens. Stand in awe of the gleaming Parthenon which stands with effortless grace. It is Greece's largest Doric temple dedicated to the worship of Athena. Also marvel at the adjacent Erechtheion temple, where elegant Caryatids (sculpted female figures) take the place of columns. Tour the historic Zappeion Exhibition Hall in front of which towers the remaining columns of the Temple of Zeus and Hadrian's Arch, and do some souvenir shopping at Plaka, the oldest section of the city with plenty of tourist shops, jewellery stores and cafes. Photo stop at the marble Panathenian Stadium, site of the first modern Olympic Games in 1896. Drive pass Syntagma Square, home to the impressive Parliament Building in front of which you can see the Monument of the Unknown Soldier. Drive along Herod Atticus Road and catch the sight of the Odeon of Herod Atticus, an impressive open-air stone amphitheatre, and the ancient Dionysos Theatre. Dinner upon arrival before checking into the hotel.

DAY
3

ATHENS ~ MYKONOS

| Breakfast | Lunch |

- After breakfast, transfer from Athens to Mykonos - Jewel of the Aegean. The trip takes approximately 4.5 hours. Enjoy an island tour with many scenic photo opportunities in store. Mykonos is set around a picturesque bay with whitewashed houses fitting closely together and forming a maze of narrow, winding alleys. Be captivated by the earthen colours of bare hills surrounding the town's gleaming whiteness, an incredibly blue sky and an even deeper blue sparkling sea. Take in the cosmopolitan atmosphere and energetic nightlife.

DAY
4

MYKONOS ~ SANTORINI - OIA VILLAGE

| Breakfast | Dinner |

- Transfer by high speed boat to Santorini island. The trip takes approximately 3 hours. We drive to the north of Santorini for a tour of Oia, one of the island's most exquisite villages known for its quiet life and breathtaking sunsets and gorgeous views. Bright white and blue domed churches contrasting the deep blue of the Aegean Sea is a classic view of Oia. Enjoy an Oia sunset tour and be blown away by the magnificent purple sunset!

** high speed boat will be replaced by ferry if not operating due to high tide.

DAY
5

SANTORINI

| Breakfast | Dinner |

- After breakfast, free for leisure to explore this beautiful island. We recommend an optional tour to see the picturesque villages of Megalochori and the hilltop village of Pyrgos, with its view of the volcano before arriving at a local winery for a tour and wine tasting.

DAY
6

SANTORINI ~ ATHENS

| Breakfast | Dinner |

- Free for leisure until we transfer to Santorini airport for your 40 minute flight to Athens. After dinner, transfer back to hotel for overnight stay.

DAY
7

ATHENS ~ (185KM) DELPHI ~ (225KM)

KALAMBAKA

| Breakfast | Lunch | Dinner |

- This morning we will proceed to Delphi for a walking tour. It is Greece's most beautiful ancient site with evocative ruins surrounded by breathtaking mountain scenery. The main attraction is the Temple of Apollo, regarded as the holiest site in Ancient Greece. See the nearby Doric Temple, the Treasury of the Athenians and the sacred Castalia Spring. The entrance to the Delphi Museum displays some of the finest works of art in Greece such as the bronze Charioteer. Continue to Kalambaka, a town amid smooth sandstone cliffs at the base of Meteora, a UNESCO World Heritage Site that boasts some of Greece's most significant and distinctive monasteries.

DAY
8

KALAMBAKA ~ METEORA ~ (352KM) ATHENS

| Breakfast | Lunch | Dinner |

- An interesting visit to the famous Meteora Monasteries. Meteora's name, Greek for "suspended in air" is exceptionally apt, as the monasteries are spectacularly perched on top of rocky pinnacles soaring over 1,000 feet above the ground. The monasteries were built in the 14th and 15th centuries. There were 24 monasteries by 1500 but only six survive today. Visit two of the timeless Meteora monasteries and take advantage of the many photo opportunities at one of the most striking sights in Greece.

DAY
9

ATHENS ~ KUALA LUMPUR

| Breakfast | Meal on Board |

- After breakfast, transfer to airport.

DAY
10

ARRIVE KUALA LUMPUR

| Meal on board |

- Arrive home, bringing with you beautiful souvenirs and sweet memories of your Greek Romance.

Romance Of Greece | 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
Athens	7/16	6/13	7/17	9/22	13/27	17/31	21/32	21/32	17/30	13/26	9/20	7/16

Currency

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

Timezone

- Greece : GMT + 3
(5 hours behind Malaysia from end MAR until end OCT)

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 RM12,766 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>638</td> <td>1,532</td> <td>2,298</td> <td>4,085</td> <td>5,106</td> </tr> <tr> <td>Total Loan amount (RM)*</td> <td>13,404</td> <td>14,298</td> <td>15,064</td> <td>16,851</td> <td>17,872</td> </tr> <tr> <td>Instalment per month (RM)*</td> <td>1,117</td> <td>596</td> <td>418</td> <td>351</td> <td>298</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 RM298, 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)	638	1,532	2,298	4,085	5,106	Total Loan amount (RM)*	13,404	14,298	15,064	16,851	17,872	Instalment per month (RM)*	1,117	596	418	351	298
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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: forfeit total tour fare
- Cancel between 8 and 14 days: forfeit 75% of total tour fare
- Cancel between 15 and 21 days: forfeit 50% 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.