

Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



JUST RM 155
monthly per person*

Seoul . Gyeonggi-Do + Jeju Travel Itinerary | 8 Days 6 Nights

Seoul, Gyeonggi-Do, Jeju

Tour Highlights

- Mount Hallasan Seongsan Sunrise Peak
- Nanta Show
- Suwon Fried Chicken Street
- Grevin Museum
- Bukchon Hanok Village
- Lotte World

Tour Includes



Accommodation
6 Nights



Meals
6 Breakfasts 5 Lunches
4 Dinners 1 In Flight Meals



Transport
All stated locations

*Instalment of RM155 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 RM4,728. 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.

Seoul . Gyeonggi-Do + Jeju | 8 Days 6 Nights

Tour Itinerary

DAY
1

KUALA LUMPUR ~ INCHEON

| Meal on Board |

- Assemble at airport and take your flight to Hangzhou.

DAY
2

ARRIVE INCHEON ~ SEOUL ~ GIMPO AIRPORT~ JEJU ISLAND

| Pan Fried Spicy Chicken With Rice Cake Lunch |
Seafood Steamboat Dinner |

- Arrival Incheon. Meet & greet by local guide.
- Kimchi Center: Experience Kimchi-making as you learn Korean history and culture through kimchi. Get dressed in a Hanbok (Korean traditional clothing).
- Mysterious Road: experience the phenomenon of going uphill with the engine off.
- Sumokwon Theme Park: Explore this indoor museum and theme park which combines the concepts of ice sculpture and 5D screen.

DAY
3

JEJU ISLAND

| Breakfast | Black Pork Bulgogi Lunch | Ginseng Chicken Soup Dinner|

- Mount Halasan: Take in the scenery of this mountain characterized by majestic cliffs, steep slopes, interesting rock formations, and, in particular, myriads of colorful azaleas.
- Seongsan Sunrise Peak: Enjoy the spectacular natural surroundings.
- Seopjikoji: The best spot to enjoy the scenery is Seongsan Ilchulbong Peak, shaped like a huge elephant, and the coastal view from the edge of the Seopjikoji while walking through the field of rapeseed flowers.
- Teseum Safari: One of the first museums in the world to exhibit all sorts of teddy bears and stitched dolls including ones shaped like wildlife animals, marine animals, flowers, birds, and more.
- Nanta Show: Sit back and enjoy this show featuring acrobatics, magic tricks, comedy, pantomime and audience participation.

DAY
4

JEJU ISLAND ~ GIMPO AIRPORT – GYEONGGI-DO

| Abalone Porridge Breakfast | Mushrrom Steamboat Lunch | Pork BBQ Dinner |

- Gwangmyeong Cave: This is where the joys and tears of coal mining workers remain intact. It was the heart of the revolution of modern industry in Korea and also a historical site of the Japanese colonial period. It takes pride as the only cave in a metropolitan city.
- Suwon Fried Chicken Street: This area is famous for its restaurants lining this street offering fried chicken and beer style bars and restaurants in the Suwon area.
- Ansan Starlight Village: A newly remodeled section in Provence Village, a tourist attraction with a French ambience. With grapes ripening under the sun, and fields full of lavender, unique culture and art lies in Provence, a southwestern region of France.

DAY
5

GYEONGGI-DO ~ SEOUL

| Breakfast | Shabu Shabu Dolsot Bibimbap Lunch | Braised Pork Ribs With Potato Soup Dinner |

- Gwangjang Market: One of Korea's largest traditional markets and is renowned for its quality silk goods, linen bedding and hand-made goods.

DAY
6

SEOUL KOREA SUBWAY EXPERIENCE

| Breakfast |

- Korea Subway Experience: One of Seoul's crowning achievements is its spectacular subway system.
- Lotte World Mall: A complex of luxury department stores and duty free shops. The multi-leveled mall is one of the top shopping attractions in Seoul, with a variety of domestic and foreign brands.
- Lotte World (With Free Pass): The perfect spot for entertainment and sightseeing. It is a theme park filled with thrilling rides, an ice rink, different kinds of parades as well as a folk museum, a lake, and much more.

DAY
7

SEOUL

| Breakfast | Squid & Pork Bulgogi Lunch |

- Visit to Yeouido Park during Cherry Blossom season [estimated from early Apr - Mid Apr]*
- Ginseng outlet: Explore the health benefits of Korean Ginseng.
- Healthy Liver Shop: Gain knowledge of and shop for Korean healthy liver products.
- Cosmetic Duty Free: Know more about Korean's natural beauty and their skincare regime.
- Seoul Historical Museum: Captures the traditional culture of Seoul. Vestiges from the prehistoric era to modern Seoul are on display.
- Myeongdong: One of the primary shopping districts in Seoul. Many brand name shops and department stores line the streets and alleys.

DAY
8

SEOUL ~ INCHEON ~ KUALA LUMPUR

| Udon Noodle Or Local Restaurant Breakfast |

- Proceed to Grocery Shop and Local Product shop to buy some local food & souvenir till transfer to airport for your flight home.

Seoul . Gyeonggi-Do + Jeju | 8 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
Jeju Island	8/3	9/4	13/6	18/10	22/14	25/19	29/23	30/24	26/20	21/15	16/10	11/5
Gyeonggi-Do	2/-7	-3/-8	-1/-5	4/0	11/5	16/11	21/16	24/21	25/21	20/15	13/7	6/1
Seoul	0/-9	3/-7	8/-2	17/5	22/11	27/11	27/16	31/22	26/15	19/7	11/0	3/-7

Currency

• Korea: KOREAN WON (WON)

Timezone

• UTC / GMT + 9 (one hour ahead 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.																						
Tenure	1 year	2 – 3 years	4 – 5 years																												
Interest Rate	5% p.a.	6% p.a.	8% p.a.																												
Illustration of Personal Loan	<p>The following is an example of an RM4,728 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>236</td> <td>567</td> <td>851</td> <td>1,513</td> <td>1,891</td> </tr> <tr> <td>Total Loan amount (RM)*</td> <td>4,964</td> <td>5,295</td> <td>5,579</td> <td>6,241</td> <td>6,619</td> </tr> <tr> <td>Instalment per month (RM)*</td> <td>414</td> <td>221</td> <td>155</td> <td>130</td> <td>110</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 RM110, 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)	236	567	851	1,513	1,891	Total Loan amount (RM)*	4,964	5,295	5,579	6,241	6,619	Instalment per month (RM)*	414	221	155	130	110
Loan Tenure (Year)	1	2	3	4	5																										
Interest Rate (%)	5	6	6	8	8																										
Total Interest (RM)	236	567	851	1,513	1,891																										
Total Loan amount (RM)*	4,964	5,295	5,579	6,241	6,619																										
Instalment per month (RM)*	414	221	155	130	110																										
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.