

Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



JUST **RM 104**
monthly per person*

Shanghai Jiangnan Water Village Travel Itinerary | 8 Days 6 Nights

Hangzhou, Wuzhen, Suzhou, Nanjing, Wuxi, Shanghai

Tour Highlights

- West Lake Boat Ride
- Visit one of the most beautiful water villages - Wuzhen
- Stay at Wuzhen guest house, experience life in a water village
- Explore Suzhou garden
- View the statue of the nation's father - Sun Yat-sen with reverence
- Experience a ride up to the Oriental Pearl TV Tower's 3rd Deck (includes glass floor experience)
- Shopping Stop (5): TongRenTang, Longjing Tea, Silk, Jade + Crystal, Pearl OR SIMILAR
- Optional Tour: (Subject to change)
Shanghai Cruise on the HuangPu River, Shanghai Acrobatic Show, Wuxi NanChang Street, Suzhou Guan Qian Street, Nanjing Fuzhimiao - RMB350/ person

Tour Includes



Accommodation

6 Nights



Meals

6 Breakfasts 6 Lunches
7 Dinners 1 In Flight Meals



Transport

All stated locations

*Instalment of RM104 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 RM3,163. 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.

Shanghai Jiangnan Water Village | 8 Days 6 Nights

Tour Itinerary

DAY
1

KUALA LUMPUR ~ HANGZHOU

| Meal on Board | Dongpo pork+ beggar's chicken Dinner |

- Assemble at airport and take your flight to Hangzhou.

DAY
2

HANGZHOU ~ WUZHEN

| Breakfast | Lunch | Dinner |

- West Lake Boat Ride: Enjoy the fascinating scenery around the lake and Chang Qiao Park, which is the best place to shoot the Leifeng Pagoda.
- ChengHuang Pavilion: Enjoy the bird's-eye view of the whole city and the West Lake.
- Qinghefang Ancient Street: Explore the shops, restaurants and teahouses in the political, cultural and commercial centre of the city. After so many years, it is still a prosperous business area.

DAY
3

WUZHEN ~ SUZHOU

| Breakfast | Lunch | Dinner |

- Enjoy the beautiful scenery of this water village.
- HanShan Temple: A very famous temple, known for its bell rings and culture of Buddhism.

DAY
4

SUZHOU ~ NANJING

| Breakfast | Lunch | Salted Duck Dinner |

- Lotus Garden (inclusive of row boats): One of the four famous classical gardens of Suzhou.
- Dr.Sun Yat-sen's Mausoleum: One of the first landmarks of modern Chinese architectural history.

DAY
5

NANJING ~ WUXI

| Breakfast | Lunch | Wuxi Spareribs Dinner |

- The Porcelain Tower of Nanjing, part of the former Da Bao'en Temple. Grand Lingshan Buddha + Kowloon irrigation Bath Show (inclusive buggy car): A bronze standing Buddha statue which stands more than 80 meters high.
- LingShan FanGong Palace: Take in the sights of the Buddhist performance, while appreciating Buddhist art and culture.

DAY
6

WUXI ~ SHANGHAI

| Breakfast | Lunch | Shanghai Xiaolongbao Dinner |

- Xi Hui Park: A scenic area with natural landscape and cultural relics. This park is famous for its number of historical sites, quiet temples and casual amusement.
- Shanghai XinTianDi: An affluent car-free shopping, eating and entertainment district.
- The Bund: The best way to enjoy the scenery on both sides of Huangpu River

DAY
7

SHANGHAI

| Breakfast | Japanese Buffet Teppanyaki Lunch | Dinner |

- Oriental Pearl Radio & TV Tower Aerial Sightseeing Corridor, located at the 2nd sphere of the tower, 259 meters off the ground, visitors get a panoramic view of the Huangpu River through the transparent glass under their feet. It is like walking on the clouds. Then visit Shanghai Municipal History Museum, located in the Tower's pedestal featuring the development of Shanghai over time
- Nanjing Road: The busiest commercial street in Shanghai.
- Visit the Cheng Huang Commercial District for shopping
- Transfer to airport for your flight to Kuala Lumpur

DAY
8

ARRIVE KUALA LUMPUR

Shanghai Jiangnan Water Village | 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
Hangzhou	8/1	10/3	14/6	21/12	26/17	29/21	33/25	32/25	28/20	23/15	17/9	11 / 4
Wuzhen	8/2	10/3	14/7	20/12	26/17	29/22	33/25	32/25	28/21	23/15	17/9	11 / 4
Suzhou	8/1	9/2	13/5	19/11	24/16	27/20	32/25	32/25	27/21	22/15	17/9	11 / 2
Nanjing	7/-1	9/1	13/5	20/11	26/16	29/21	32/25	32/24	27/19	22/13	16/6	10 / 0
Wuxi	7/1	12/2	16/7	22/14	25/18	28/22	29/24	33/25	29/22	23/18	17/11	11 / 4
Shanghai	8/1	8/2	13/5	19/11	24/16	27/20	32/25	32/25	27/21	22/15	17/9	11 / 2

Currency

• China: RENMINBI (RMB)

Timezone

• UTC + 8 (same as Malaysia)

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 RM3,163 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>158</td> <td>380</td> <td>569</td> <td>1,012</td> <td>1,265</td> </tr> <tr> <td>Total Loan amount (RM)*</td> <td>3,321</td> <td>3,543</td> <td>3,732</td> <td>4,175</td> <td>4,428</td> </tr> <tr> <td>Instalment per month (RM)*</td> <td>277</td> <td>148</td> <td>104</td> <td>87</td> <td>74</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 RM74, 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)	158	380	569	1,012	1,265	Total Loan amount (RM)*	3,321	3,543	3,732	4,175	4,428	Instalment per month (RM)*	277	148	104	87	74
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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.