

Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



South Africa Golden Triangle + Victoria Falls Travel Itinerary | 11 Days 8 Nights

South Africa, Zambia, Zimbabwe, Botswana

Tour Highlights

- Special meals: Seafood / Lobster Meal / Ostrich Meal / Carnivore Meal / Full Abalone Meal (each person 1 piece of abalone)
- FREE UPGRADE of 1 night stay at "The Palace of The Lost City"
- Half day Chobe National Park tour with lunch and 1x boat ride
- Luxury dinner on Sunset Cruise (with snack & wine) worth USD 80p/pax
- Lesedi Cultural Village stay & Cultural Show
- Entabani Game Lodge and 2x Game Drive

Tour Includes



Accommodation
8 Nights



Meals
8 Breakfasts 9 Lunches
8 Dinners 3 In Flight Meals



Transport
All stated locations

*Instalment of RM528 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 RM16,122. 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.

South Africa Golden Triangle + Victoria Falls |

11 Days 8 Nights

Tour Itinerary

DAY
1

KUALA LUMPUR ~ CAPE TOWN

/ Meal on Board /

- Your South Africa Golden Triangle experience starts with your flight to Cape Town.

DAY
2

CAPE TOWN

/ Meal on Board / Lunch / Dinner /

- On arrival at Cape Town International Airport, a city orientation of Cape Town includes a visit to the historical Malay Quarters - an inner suburb on the lower slopes of Signal Hill with narrow cobblestone streets and flat-roofed houses dating from the late 18th century. Take the world famous cable car that lifts you 1,068m to the top of Table Mountain (If weather does not permit, or there is cable car maintenance, this program will be cancelled without notice). Here, you overlook the harbor and Robben Island in a breathtaking view that you will always remember. The Parliament - a stately home to South Africa's lawmakers, features a white and red trimmed edifice, which faces the lovely city Gardens. Next, have lunch at V & A Waterfront, which adds the flavour of San Francisco to Cape Town. The cosmopolitan Waterfront development at Table Bay Harbour clings to the water's edge, a glittering wonderland reclaimed from the sea.

DAY
3

CAPE TOWN ~ CAPE PENINSULA ~ CAPE TOWN

/ Breakfast / Lobster Lunch / Hot Stone Dinner /

- After breakfast along the Cape Peninsula's tour, you will pass Clifton where some of the famous Hollywood celebrities up-market properties can be seen. As you arrive in Hout Bay, the magnificent backdrop of Chapman's Peak will be in front of you. Take a cruise around Sentinel Peak where you will see hundreds of seals on the little island. You then arrive in Fish Hoek for your lobster lunch. Next, we head to Boulders Beach at Simon's Town to say hello to African penguins. After this, you will visit Cape Point, the highlight of the Cape of Good Hope Nature Reserve. In spring, Cape Point is the south western most point and inspirational tip of Africa. For sheer majesty and excitement, no visit to the Peninsula would be complete without a trip to Cape Point. To reach the viewing site above Cape Point, you will take the Funicular Train to the top. Once you reach the base of the old lighthouse, you are rewarded with magnificent vistas, taking in the whole of False Bay and the distant Hottentots-Holland Mountains, Danger Point and the ocean all around you.

DAY
4

CAPE TOWN

/ Breakfast / Ostrich Lunch / Full Abalone Dinner /

- Start your morning tour from Stellenbosch, South Africa's second oldest town, a place that has grown gracefully over the centuries since it was originally founded in 1679 as a farming outpost. The first townsfolk planted avenues of oak trees that were to reach splendid maturity, creating open spaces and built charming little lime-washed homes with extra thick walls and thatched roofs. Then, go along the road with vineyard lining both sides. You will have your wine cellar and wine tasting at the world famous Wine Land. After this, you head to West Coast Ostrich Ranch where a guide will show you around the ostrich ranch, and tell you everything you need to know about the big bird. You even have chance to ride on the ostrich! After the exercise, it is time for a delicious ostrich lunch. Thereafter, proceed to Kirstenbosch Botanical Garden on the eastern slopes of the Table Mountain range.

DAY
5

CAPE TOWN ~ JOHANNESBURG ~ LIVINGSTONE (ZAMBIA) ~ ZIMBABWE

/ Box Breakfast / Lunch / Dinner /

- This morning, take a 2 hour flight to Johannesburg and transit for a flight to Livingstone to visit Victoria Falls. We

start with Victoria Fall's first view point - Devil's Cataract, and you will walk along the route to a different viewpoint. The Victoria Falls forms the largest curtain of falling water on earth measuring 1708 meters wide and with an average depth of 92 meters. When conditions are right, the spray plume rises to 500 meters high and can be seen from as far as 70 KM away. In full flood, over 550 million liters of water per minute cascade over the brink. After this, go across the border to visit another country - Zimbabwe.

DAY
6

ZIMBABWE ~ BOTSWANA ~ CHOBE NATIONAL PARK ~ ZIMBABWE

/ Breakfast / Lunch / Dinner /

- Today you will cross the African Golden Triangle - Zambezi River divides Botswana ; Namibia ; Zambia and Zimbabwe. Start your day in Chobe National Park, one of the most pristine settings in Botswana. You can enjoy a boat ride in the park overlooking the Chobe River and offers spectacular views of the floodplains. Next, there will be a chance for you to try trading at the Craft Market. This evening proceed to a Sunset Cruise, enjoy the sunset on the Zambezi River.

DAY
7

ZIMBABWE ~ ZAMBIA ~ JOHANNESBURG ~ SUN CITY

/ Breakfast / Informal Pack Lunch / Dinner /

- After breakfast, you will visit the Victoria Falls on the Zimbabwe side! You will get dripping wet from visiting the fall! Thereafter, check out from the hotel & transfer to Zambia International Airport for your flight to Johannesburg. Upon arrival, transfer to Sun City to spend a night at the world famous The Palace of the Lost City Hotel where you will enjoy all kinds of activities and casino!

DAY
8

SUN CITY ~ JOHANNESBURG

/ Breakfast / Carnivore Meal Lunch / Dinner /

- Enjoy the greatest breakfast in the morning in Sun City, and enjoy some leisure time until your transfer back to Johannesburg. This afternoon enjoy lunch at Carnivore Restaurant. Thereafter, depart to Lesedi African Lodge & Cultural Village. Here you can experience the colourful sights and sounds of authentic African villages and learn about the ways of the Zulu, Xhosa, Pedi, Basotho, Nguni and Ndebele people. Enjoy traditional song and dance and a feast fit for a king to top off an unforgettable day and night.

DAY
9

JOHANNESBURG ~ PRETORIA ~ SAFARI GAME LODGE

/ Breakfast / Lunch / Dinner /

- Today depart to Pretoria for a city tour. Highlights include: Voortrekker Monument, Church Square and Union Building. After this, depart to Safari Game Lodge to experience an afternoon game drive. Encounter the supreme wildlife of Africa with qualified rangers in their open safari game viewing vehicles.

DAY
10

SAFARI GAME LODGE ~ JOHANNESBURG ~ KUALA LUMPUR

/ Breakfast / Lunch / Meal on Board /

- Today you will experience the next game drive early in the morning. Next, you will transfer back to Johannesburg for lunch. Pay a visit to the Diamond Factory to view one of the most important minerals discovered in South Africa. Your transfer to Johannesburg International Airport ends this 11 day trip of South Africa!

DAY
11

ARRIVAL KUALA LUMPUR

/ Meal on Board /

South Africa Golden Triangle + Victoria Falls |

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 |
| Cape Town | 26/16 | 26/16 | 25/14 | 22/12 | 20/10 | 18/7 | 17/7 | 18/8 | 19/9 | 21/11 | 23/13 | 25/15 |
| Johannesburg | 26/15 | 25/14 | 24/13 | 22/10 | 20/8 | 16/4 | 17/4 | 20/7 | 22/9 | 24/11 | 25/13 | 25/14 |
| Zambia | 27/17 | 28/16 | 28/16 | 27/13 | 26/10 | 24/8 | 22/7 | 27/9 | 30/13 | 32/15 | 31/16 | 28/16 |
| Zimbabwe | 25/16 | 25/16 | 24/15 | 24/13 | 22/10 | 19/8 | 19/7 | 22/9 | 25/12 | 27/14 | 27/16 | 25/16 |
| Botswana | 32/19 | 32/17 | 31/16 | 27/13 | 25/9 | 22/5 | 23/4 | 26/7 | 29/11 | 30/15 | 32/17 | 31/18 |
| Sun City | 31/17 | 30/17 | 28/15 | 26/11 | 22/7 | 20/3 | 21/3 | 24/6 | 28/10 | 30/14 | 30/16 | 20/17 |
| Pretoria | 29/18 | 28/18 | 27/16 | 25/13 | 23/9 | 19/5 | 20/5 | 24/8 | 28/12 | 29/15 | 29/16 | 28/17 |

Currency

- South Africa: South Africa Rand (ZAR), U.S Dollar (USD), EURO (EUR).
- Credit cards are widely accepted by most shops.

Timezone

- GMT + 2, 6 hours behind 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.



| Eligibility | • Open to Malaysian citizens. • Aged between 21 to 60 years old. • Earn an annual income of RM24,000 p.a. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------------|--|-------------|-------------|--------|--------|--------------------|--------|-------------|-------------|---------------|---------|-------------------|---------|---|---|---|---|---------------------|-----|-------|-------|-------|-------|-------------------------|--------|--------|--------|--------|--------|----------------------------|-------|-----|-----|-----|-----|
| Interest Rates | Our interest rates are on a flat rate basis, and based on the tenure of the Personal Loan. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <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 | The following is an example of an RM16,122 loan to cover 1 pax under twin sharing basis. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <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>806</td><td>1,935</td><td>2,902</td><td>5,159</td><td>6,449</td></tr><tr><td>Total Loan amount (RM)*</td><td>16,928</td><td>18,057</td><td>19,024</td><td>21,281</td><td>22,571</td></tr><tr><td>Instalment per month (RM)*</td><td>1,411</td><td>752</td><td>528</td><td>443</td><td>376</td></tr></tbody></table> | | | | | Loan Tenure (Year) | 1 | 2 | 3 | 4 | 5 | Interest Rate (%) | 5 | 6 | 6 | 8 | 8 | Total Interest (RM) | 806 | 1,935 | 2,902 | 5,159 | 6,449 | Total Loan amount (RM)* | 16,928 | 18,057 | 19,024 | 21,281 | 22,571 | Instalment per month (RM)* | 1,411 | 752 | 528 | 443 | 376 |
| Loan Tenure (Year) | 1 | 2 | 3 | 4 | 5 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Interest Rate (%) | 5 | 6 | 6 | 8 | 8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Interest (RM) | 806 | 1,935 | 2,902 | 5,159 | 6,449 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total Loan amount (RM)* | 16,928 | 18,057 | 19,024 | 21,281 | 22,571 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Instalment per month (RM)* | 1,411 | 752 | 528 | 443 | 376 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | <p>*0.5% of the total loan amount will be deducted from the loan for Stamp Duty charges. From as low as RM376, you can enjoy your dream tour. Instalments are rounded up to the nearest RMS. Total loan amount will be rounded up to the nearest RM1,000.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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.