

# Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



**JUST RM 264**  
monthly per person\*

## Sydney / Melbourne + Fruit Orchard Tour

### Travel Itinerary | 8 Days 5 Nights

Sydney, Melbourne

#### Tour Highlights

- Special meals: Buffet dinner at The Star casino, Chinese dinner with Half lobster meal, Winery Lunch
- Highlight Cruise
- Sydney city tour + Fish Market
- Blue Mountain (with 3 rides)
- Olympic Stadium
- Victoria Market / Chadstone shopping mall
- Maru Koala Park / Phillip island penguin parade
- Puffing billy steam train / Winery lunch + wine tasting / Rayners's stonefruit orchard / Chocolaterie

#### Tour Includes



**Accommodation** .....  
5 Nights



**Meals** .....  
5 Breakfasts    2 Lunches  
4 Dinners        2 In Flight Meals



**Transport** .....  
All stated locations

\*Instalment of RM264 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 RM8,052. 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.

# Sydney / Melbourne + Fruit Orchard Tour |

## 8 Days 5 Nights

### Tour Itinerary

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DAY  
1

#### **KUALA LUMPUR ~ SYDNEY**

*| Meal on Board |*

- Assemble at KLIA and depart by flight to the largest & oldest city in Australia - Sydney.

DAY  
2

#### **SYDNEY ~ CITY TOUR ~ FISH MARKET ~ HIGHLIGHT CRUISE ~ STAR CITY ~ SYDNEY**

*| Meal on Board | Dinner |*

- Upon arrival, commence a Sydney city tour highlighting famous landmarks such as China Town, The Rocks area, Darling Harbour, Sydney Harbour Bridge and the famous Sydney Opera House. Visit Sydney Fish Market, featuring the day's catch - rock oysters, fish, lobsters! Take the Sydney Harbour Cruise for spectacular sights of the Sydney Harbour. At night, enjoy a sumptuous Buffet Dinner at Star City Casino.

DAY  
3

#### **SYDNEY ~BLUE MOUNTAIN (WZ RIDES) ~ HOMEBUSH ~ SYDNEY**

*| Breakfast | Lunch | Dinner |*

- This morning, travel to Blue Mountains, named as a result of the blue mist that rises from forests of eucalyptus trees, enveloping the surroundings in a hazy tinge. See the Three Sisters rock formation at Echo Point. At Scenic World, experience the grandeur of the mountains through 3 Scenic rides - Railway, Cableway and Skyway. Next proceed to Homebush - Olympic Park for a photo stop.

DAY  
4

#### **SYDNEY > MELBOURNE ~ CITY TOUR ~ VICTORIA MARKET ~ MELBOURNE**

*| Breakfast | Dinner |*

- After breakfast transfer to the airport for your domestic flight to Melbourne - capital of Victoria. Upon arrival, commence on a Melbourne city tour including Captain Cook's Cottage in Fitzroy Gardens, St. Patrick's Cathedral, Yarra River & Melbourne Chinatown. Next, visit Queen Victoria Market (open daily except Mon, Wed & Australian public holidays). The Queen Victoria market is more than just Melbourne's shopping Mecca. This 19th century market is also a historic landmark illustrating the variety of Melbourne culture through its Village produce. It is the largest market in Australia and the Southern Hemisphere. Tonight, enjoy a sumptuous western dinner in Melbourne city centre.

DAY  
5

#### **MELBOURNE ~ CHADSTONE SHOPPING CENTRE ~ MARU KOALA PARK ~ PHILLIP ISLAND ~ PENGUIN PARADE**

*| Breakfast | Dinner |*

- After breakfast, proceed to Chadstone Shopping Centre - Australia's premier retail and entertainment destination, where international labels find a home away from home amongst

the local brands. With close to 400 stores, you're bound to find something you love. Next, travel to Maru Koala Park for a sheep-shearing demonstration, close encounter with koala and kangaroo and other native animals. Thereafter, proceed to Phillip Island with its unspoiled beaches, and breathtaking coastline. End the day with the famous penguin parade on the beach as the fairy penguins return from feeding at the sea wobbling their way to their burrows. (It is advisable to bring along a jacket due to the cold weather in Phillip Island)

DAY  
6

#### **MELBOURNE ~ PUFFING BILLY STEAM TRAIN ~ WINERY ~ RAYNER'S STONEFRUIT ORCHARD ~ CHOCOLATERIE ~ MELBOURNE**

*| Breakfast | Lunch |*

- Drive to Yarra Valley, one of Australia's most famous wine regions. Embark on the Puffing Billy Steam Train ride, one of the finest preserved steam railways in the world. Continue our visit to Yarra Valley Winery and enjoy some Australian wine tasting! Relax and enjoy the Western lunch with wine served with the breathtaking scenery of this beautiful estate. Thereafter, visit Rayner's Stonefruit Orchard and hop on the tractor, riding through groves of fruit trees, sampling a variety of seasonal fruits, and learn more about the characteristics of trees and their fruits. Continue our visit to Chocolaterie and delight in the experience of tasting, seeing and indulging in quality products of chocolate and ice cream in a spectacular showroom and café nestled amongst sweeping valley vistas.

DAY  
7

#### **MELBOURNE ~ KUALA LUMPUR**

*| Breakfast | Meal on Board |*

- Enjoy a free day at your own leisure. You may spend your time exploring Melbourne city by its free shuttle or Free City Circle Tram. Later, transfer to the Airport for your flight home, with your memorable holidays & souvenirs from Australia.

DAY  
8

#### **ARRIVE KUALA LUMPUR**

*| Meal on Board |*

# Sydney / Melbourne + Fruit Orchard Tour | 8 Days 5 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
Sydney	26/19	26/19	25/18	23/15	20/12	18/10	17/8	18/9	20/12	22/14	24/16	26/18
Melbourne	26/15	26/16	24/14	21/12	17/10	14/7	14/6	15/7	17/9	22/10	22/12	24/14

## Currency

- Australia: Australian Dollar (AUD)
- Credit cards are widely accepted by most shops.

## Timezone

- SYDNEY / MELBOURNE = GMT +10  
(2 hours ahead Malaysia time and 3 hours ahead during day light saving)
- \* Day Light saving normally falls on end of Mar until 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.

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Open to Malaysian citizens.</li> <li>• Aged between 21 to 60 years old.</li> <li>• Earn an annual income of RM24,000 p.a.</li> </ul>																														
<b>Interest Rates</b>	<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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<b>Illustration of Personal Loan</b>	<p>The following is an example of an RM8,052 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>403</td> <td>966</td> <td>1,449</td> <td>2,577</td> <td>3,221</td> </tr> <tr> <td>Total Loan amount (RM)*</td> <td>8,455</td> <td>9,018</td> <td>9,501</td> <td>10,629</td> <td>11,273</td> </tr> <tr> <td>Instalment per month (RM)*</td> <td>705</td> <td>376</td> <td>264</td> <td>221</td> <td>188</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 RM188, 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)	403	966	1,449	2,577	3,221	Total Loan amount (RM)*	8,455	9,018	9,501	10,629	11,273	Instalment per month (RM)*	705	376	264	221	188
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<b>Cash Out</b>	You can also opt for cash out at the same interest rate if you need it for your travels or other purposes.																														
<b>Fees and Charges</b>	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.																														
<b>Mode of Payment</b>	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.																														
<b>Early Settlement</b>	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.																														
<b>Disbursement</b>	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.																														
<b>Cancellation</b>	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](http://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.