

Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



Taste of Honshu Travel Itinerary | 7 Days 5 Nights

Osaka, Kyoto, Toyohashi, Mt Fuji, Tokyo, Disneyland, Narita

Tour Highlights

- Tokyo Bay Sumida River Cruise - A pleasurable trip on the Sumida River.
- Osaka Kaiyukan - Is one of Japan's most spectacular aquariums.
- Eat all you can
- Tokyo Disneyland
- Mount Fuji
- Gotemba Premium Outlet

Tour Includes



Accommodation
5 Nights



Meals
5 Breakfasts 4 Lunches
4 Dinners 2 In Flight Meals



Transport
All stated locations

*Instalment of RM258 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 RM7,881. 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.

Taste of Honshu | 7 Days 5 Nights

Tour Itinerary

DAY
1

KUALA LUMPUR ~ OSAKA

| Meal on Board |

- Assemble at KLIA for your flight to Osaka.

DAY
2

OSAKA

| Shabu-Shabu Lunch |

- Meet and greet upon arrival and transfer to city tour.
- [Osaka Castle] - Picture stop at the famous imposing castle, built in the year 1583 by Hideyoshi.
- [Osaka Kaiyukan] - Visit one of Japan's most spectacular aquariums. It introduces various forms of life inhabiting the Pacific Rim in a well-organized and impressive way.
- [Shinzaibashi] - Osaka's busiest shopping paradise and entertainment area is a place not to be missed!
- [Dotonbori Street] - Stroll along the south side of the Dotonbori canal, the home of 'Kuidaore' with various eateries of its famous food, and other regional sushi and other traditional Japanese foods.

DAY
3

OSAKA (BULLET TRAIN) KYOTO ~ TOYOHASHI

| Breakfast | Nabe set Lunch | BBQ Buffet Dinner |

- Experience a short ride on the Bullet train from Osaka to Kyoto.
- [Kiyomizu-dera Temple] - over a thousand years old and could almost be called an institution of Kyoto life.
- [Heian Shrine] - is an old and very Japanese shrine built in 794 with a pretty garden.
- [Gion Corner] - best known as being the geisha quarter of Kyoto, where the famous movie *Memoirs of a Geisha* was filmed.

DAY
4

TOYOHASHI ~ MT FUJI ~ LAKE KAWAGUCHI

| Breakfast | Japanese Set for Lunch | Buffet Dinner + Crab |

- [Mt. Fuji] - the highest and most popular mountain in Japan. Enjoy a panoramic view from the 5th station of Mt. Fuji (if weather permits).
- After that visit [Peace Park]
- [Gotemba Premium Outlet] - The largest outlet mall in Japan, with 210 renowned domestic and overseas brands brought together with a view of Mt Fuji.

**All meal arrangements will be based on the Japanese local agent's final confirmation.*

DAY
5

LAKE KAWAGUCHI ~ TOKYO

| Breakfast | Tempura Set for Lunch | Chan-ChanYaki Dinner |

- [Asakusa Kannon Temple] - a temple town and a popular place during holidays and festivals.
- You will find many small stands selling snack foods, traditional gifts, and souvenirs along the Nakamise-dori lining the path to this temple founded in the 7th century.
- [Ginza] - Another shopping street not to be missed!
- [Tokyo Bay Sumida River Cruise] - A pleasurable trip on the Sumida River.
- Proceed to [Shinjuku] area for shopping and entertainment.

DAY
6

TOKYO DISNEYLAND ~ NARITA

| Breakfast | Izakaya flavor Dinner |

- Always magical and always fun, today we will visit the place where Disney dreams come true - the Kingdom of Dreams and Magic. We will include a [Disneyland] 'passport' for every tour member for unlimited rides on any attraction.

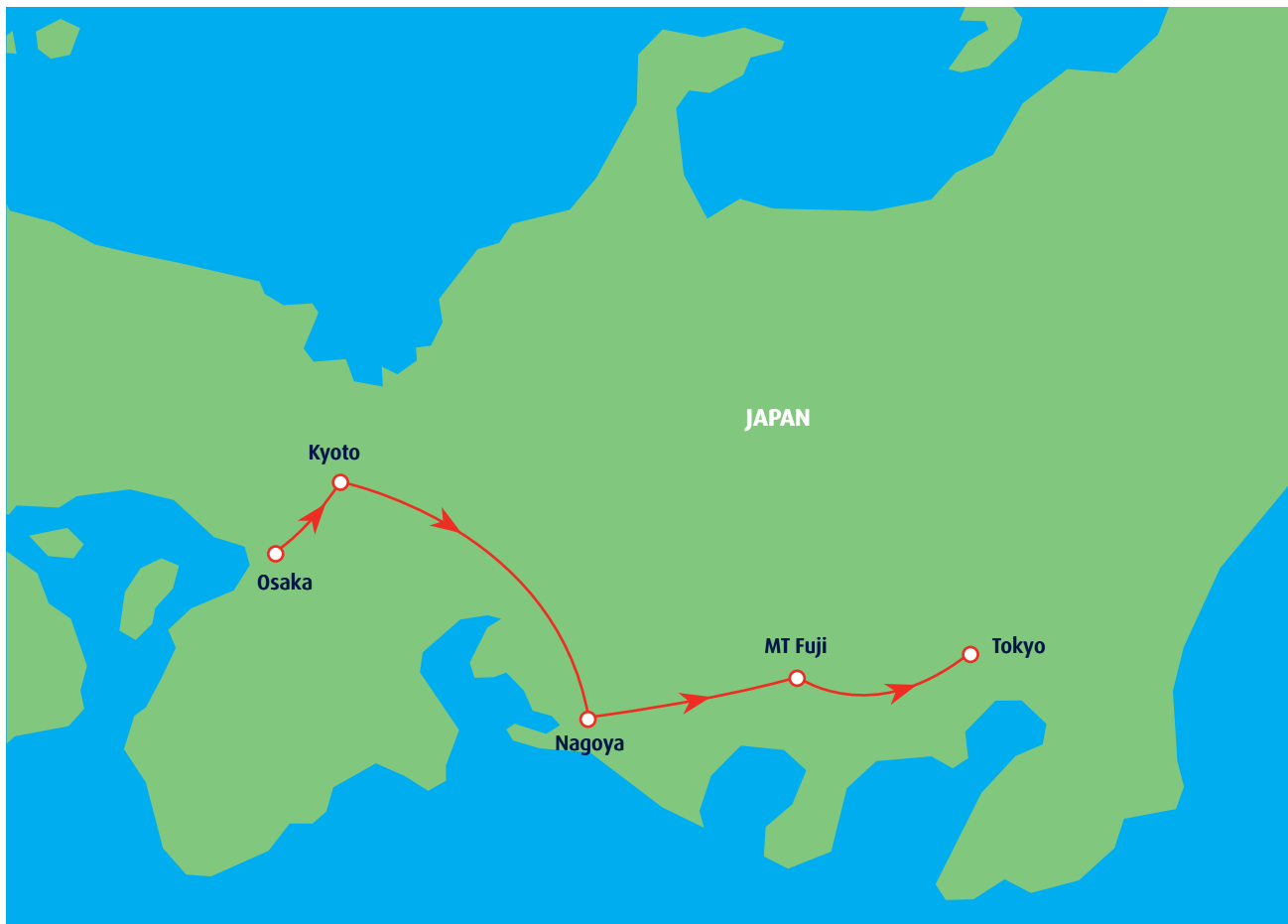
DAY
7

NARITA ~ KUALA LUMPUR

| Breakfast | Meal on Board |

- After breakfast, transfer to Narita International airport for your flight home.

Taste of Honshu | 7 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
Osaka	11/3	11/4	15/11	19/12	25/20	27/21	30/25	32/27	28/22	23/17	18/11	14/6
Kyoto	11/3	11/4	15/11	19/12	25/20	27/21	30/25	32/27	28/22	24/17	18/11	14/6
Toyohashi	11/3	11/4	15/11	19/12	25/20	27/21	30/25	32/27	28/22	23/17	18/11	14/6
Mount Fuji	9/1	9/2	13/9	17/10	22/18	25/18	28/22	30/24	26/20	20/15	15/9	12/4
Tokyo	10/2.5	10/3	14/10	18/11	23/19	26/19	29/23	31/25	27/21	22/16	17/10	13/5

Currency

• Japan: Japanese Yen (JPY)

Timezone

• JST (UTC+9) (1 hours 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.																						
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Illustration of Personal Loan	<p>The following is an example of an RM7,881 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>394</td> <td>946</td> <td>1,419</td> <td>2,522</td> <td>3,152</td> </tr> <tr> <td>Total Loan amount (RM)*</td> <td>8,275</td> <td>8,827</td> <td>9,300</td> <td>10,403</td> <td>11,033</td> </tr> <tr> <td>Instalment per month (RM)*</td> <td>690</td> <td>368</td> <td>258</td> <td>217</td> <td>184</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 RM184, 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)	394	946	1,419	2,522	3,152	Total Loan amount (RM)*	8,275	8,827	9,300	10,403	11,033	Instalment per month (RM)*	690	368	258	217	184
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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.