

Hong Leong Personal Loan Travel Happy Campaign

Promotion period: 1 March – 31 August 2018



JUST RM 167
monthly per person*

Turkey Delight + “Safranbolu” Unesco World Heritage Travel Itinerary | 10 Days 7 Nights

Istanbul, Safranbolu, Ankara, Cappadocia, Pamukkale, Kusadasi, Canakkale

Tour Highlights

- Bosphorus Cruise
- Archaeological site of Troy (Seven Wonders of the Ancient World)
- Hierapolis (The Cotton Castle)
- Goreme Open Air Museum
- Kaymalki Underground City
- Belly Dance and Folkloric show
- Safranbolu (Unesco World Heritage)

Tour Includes



Accommodation
7 Nights



Meals
7 Breakfasts 7 Lunches
7 Dinners 2 In Flight Meals



Transport
All stated locations

*Instalment of RM167 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 RM5,085. 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.

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Tour Itinerary

DAY
1

KUALA LUMPUR ~ ISTANBUL

- Assemble at Kuala Lumpur International Airport for your flight to Istanbul.

DAY
2

ISTANBUL ~ (410km) SAFRANBOLU

| Meal on Board | Lunch | Dinner |

- Topkapi Palace - is a large museum in Istanbul, Turkey. In the 15th century, it served as the main residence and administrative headquarters of the Ottoman sultans.
- Hippodrome of Constantinople - was a circus that was the sporting and social center of Constantinople, capital of the Byzantine Empire. Today it is a square named Sultan Ahmet Square in the Turkish city of Istanbul.
- Hagia Sophia - was a Greek Orthodox Christian patriarchal basilica, later an imperial mosque and now is a museum in Istanbul.
- Safranbolu - is a UNESCO World Heritage site town in the Black Sea region, its Ottoman architecture includes the old district, with hundreds of preserved, red-roofed Ottoman houses on cobblestone streets.

DAY
3

SAFRANBOLU ~ (228km) ANKARA ~ (309km)

CAPPADOCIA

| Breakfast | Lunch | Dinner |

- Hıdırlık Hill - is a major landmark in Safranbolu. You may enjoy a panoramic scenic view of the Ottoman town.
- Ataturk Mausoleum - is the mausoleum of Mustafa Kemal Atatürk, the leader of the Turkish War of Independence and also the founder and first President of the Republic of Turkey.
- Ankara Castle - A drive thru overlooking the view of the castle.

DAY
4

CAPPADOCIA

| Breakfast | Lunch | Dinner |

- Goreme open Air Museum - is a UNESCO World Heritage Site. It is a collection of historical monasteries with ancient caves, churches and impressive Byzantine biblical frescoes.
- Kaymakli Underground City - These are centuries old underground dwellings carved out of the volcanic soft rock. It is fascinating to view the living quarters, granaries, and even a wine cellar.
- Photo stop - at the geological oddity of boulders which include Mushroom Valley, Camel Rock, Pigeon Valley, and Uchisar Castle.
- Carpet Factory - Turkey is famous for their beauty and craftsmanship of handmade carpets.
- Jewelry shopping - A visit to a Turkish sapphire factory to purchase the ultimate souvenir from a trip to this country.
- Belly Dance & Folkloric show - enjoy a Turkish Oriental dance performance and Turkish classical music show.

Optional Cappadocia - Hot Air Balloon estimated cost USD 230 per person, subject to weather condition.

DAY
5

CAPPADOCIA ~ (236km) KONYA ~ (396km)

PAMUKKALE

| Breakfast | Lunch | Dinner |

- Sultan Hani Caravanserai - photo stop at the largest 13th-century Seljuk caravanserai.
- The Cotton Castle, Hierapolis - is a natural site famous for its terraces of carbonate mineral left by the flowing water.

DAY
6

PAMUKKALE ~ (255km) KUSADASI

| Breakfast | Lunch | Dinner |

- Ephesus - is an archeological site built in the 10th century BC on the site of the former Arzawan capital by Attic and Ionian Greek colonists.
- House of Mary - is a Catholic and Muslim shrine discovered in the 19th century.
- Local Product Shop - you may choose some Turkish delights such as lokum, olive products, and nuts for your friends or relatives as a signature souvenir from Turkey.
- Leather Outlet - The leather industry in Turkey has a legacy of hundreds of years and has been flourishing since then. Today, Turkey is one of the biggest producers of high quality leather products in the world.

DAY
7

KUSADASI ~ (404km) CANAKKALE

| Breakfast | Lunch | Dinner |

- Pergamon Acropolis - is a great temple of the Egyptian gods Isis and Serapis founded on a hill. It is one of the unique masterpieces of the old settlements as a cut-mountain town due to the lack of a natural plateau. Cable car ride included.
- Troy - An ancient city. Learn about its significance in Greek mythology as the main battlefield in the Trojan War.

DAY
8

CANAKKALE ~ (384km) ISTANBUL

| Breakfast | Lunch | Dinner |

- Blue Mosque (Sultan Ahmed Mosque) - is a historic mosque and a landmark located in Istanbul. It continues to function as a mosque today.
- Grand Bazaar or Spice Market - the most famous bazaar in Turkey!
- Bosphorus Cruise - discover the spectacular view of Istanbul tourist attractions along the Bosphorus, part of the boundary between Europe & Asia.

DAY
9

ISTANBUL ~ KUALA LUMPUR

| Breakfast | Meal on Board |

- After breakfast, transfer to airport for your flight home bringing sweet memories and many souvenirs.

DAY
10

ARRIVE KUALA LUMPUR

Turkey Delight + “Safranbolu” Unesco World Heritage | 10 Days 7 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
Istanbul	8/4	8/3	11/5	16/8	20/12	26/17	28/19	28/19	25/16	19/12	14/9	10/6
Canakkale	9/4	9/4	12/5	17/9	22/13	27/17	30/19	29/19	26/16	20/12	15/8	11/6
Kusadasi	12/7	12/6	14/8	18/11	24/15	29/20	32/22	32/23	27/18	22/15	17/11	13/8
Pamukkale	7/-2	10/-1	13/2	19/6	24/10	29/13	33/16	32/16	28/11	20/7	16/3	9/-1
Cappadocia	8/-2	12/-2	15/2	20/5	25/10	28/13	32/16	32/16	26/11	19/5	15/1	2/-6
Ankara	3/-5	5/-4	11/-2	16/3	20/6	25/9	28/12	28/12	25/8	18/3	11/-1	5/-3
Safranboru	6/-1	9/0	13/2	18/6	23/10	27/13	30/15	30/15	27/12	20/8	14/4	8/-1

Currency

- Turkey: Turkish Lira (TRY), U.S Dollar (USD), EURO (EUR)
- Credit cards are widely accepted by most shops.

Timezone

- GMT + 3 , 5 hours behind Malaysia (Last Sunday March - Last Saturday October)
- GMT + 2 , 6 hours behind Malaysia (Last Sunday October - Last Sunday March)

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 RM5,085 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>254</td> <td>610</td> <td>915</td> <td>1,627</td> <td>2,034</td> </tr> <tr> <td>Total Loan amount (RM)*</td> <td>5,339</td> <td>5,695</td> <td>6,000</td> <td>6,712</td> <td>7,119</td> </tr> <tr> <td>Instalment per month (RM)*</td> <td>445</td> <td>237</td> <td>167</td> <td>140</td> <td>119</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 RM119, 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)	254	610	915	1,627	2,034	Total Loan amount (RM)*	5,339	5,695	6,000	6,712	7,119	Instalment per month (RM)*	445	237	167	140	119
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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.