



KARMA APSARA
WHY KOH SAMUI IS THE
ULTIMATE DESTINATION

KARMA SITABANI
BRINGING YOU ONCE IN A
LIFETIME EXPERIENCES

KARMA MOMENTS
MEMBERS SHARE THEIR
KARMA EXPERIENCES

CELEBRATING ANOTHER YEAR OF UNFORGETTABLE JOURNEYS WITH KARMA

Ok, let's take a moment to draw a breath! To call 2019 action-packed would be an understatement - and we still have the final quarter of the year to come! Setting up safaris in tiger country, finding a hidden haven on a magical island in Thailand, wine-fuelled marathons for Karma charities, introducing a magical corner of the Emerald Isle, further adventures with Yale University, a Wind in the Willows inspired eatery in the English countryside stand among a host of new benefits for Odyssey members.

We're super excited to introduce two new resorts to members - Karma Apsara marks a serene return to one of our favourite islands on the planet - Koh Samui. A few clicks to the west in north India and a very different destination awaits in the shape of Karma Sitabani - gateway to tiger country! More on both of these below.

We've also put together some very special offers and prizes to celebrate the bumper year we've had - plus all the latest from across the network, including some high profile industry awards, inspirational news from the charities we support and exciting improvements at our India and Bali resorts. And with that - let's get started!



John Spence
Chairman, Karma Group

RETURN TO KOH SAMUI: YOUR CHANCE TO EXPERIENCE OUR NEWEST ISLAND ESCAPE: KARMA APSARA!

All you need to know about our new offering on the north coast of Koh Samui - plus the chance to experience it yourself!



The second largest of Thailand's fabled southern islands, Koh Samui is the ultimate destination for those in search of a tropical paradise. With its endless expanses of white sand beaches, crystal waters, coral reefs and jungle clad interiors, Samui has it all. Whether you've a penchant for relaxing spas and reading in hammocks, island hopping boat trips or extreme watersports, the island has you covered.

Karma Apsara takes its name from the celestial consorts and court musicians of Hindu mythology - an apt name for this serene resort, set in a cool coconut plantation just steps from the sugary white sand of Mae Nam beach and a short drive from the famous Santiburi golf course - a regular on the PGA Asia Tour.

Mae Nam beach is the perfect antidote to the hustle and bustle of everyday life - a 5km stretch of sand that's perfect for swimmers and sunbathers alike, with the low levels of development in the area making it particularly idyllic. Further along the coast, Bophut Beach is an equally good choice, offering great value beach side dining and nightlife to boot. Watch the sunset over the aquamarine waters of the Gulf of Thailand, cocktail in hand.

Want to experience it for yourself? We've put together some extra special introductory offers for members - contact your Karma Concierge to find out more!

SPECIAL OFFER



EXPERIENCE KARMA APSARA

INCLUSIONS

25% Discount on F&B • Get 50% of the Booking Fee back as an Onsite Credit

*Travel between 5th October to the 14th December 2019
Valid for reservations confirmed prior to 15th October 2019*



BOOK NOW : <http://bit.ly/OfferKarmaApsara>

7 NIGHTS FROM US\$99



INDIAN SAFARI

GET UP CLOSE & PERSONAL WITH THE BIGGEST OF THE BIG CATS AS WE INTRODUCE KARMA SITABANI

They call Uttarakhand 'Devabhumi' - the Land of the Gods. It's a name that reflects the countless temples and places of worship that are scattered throughout this Northern Indian state - but it could just as well refer to the stunning landscapes and the richness of flora and fauna that are found here. From forest to grassland to Himalayan peaks, Uttarakhand offers a kaleidoscope of experiences for the visitor. And at its heart is the Jim Corbett National Park - the location for Karma's newest India resort - Karma Sitabani.

Karma Sitabani is named after a nearby temple dedicated to the Goddess Sita who is associated with good fortune and happiness. And for a guaranteed dose of happiness, simply join a safari into what is India's oldest national park - home to the legendary Bengal Tiger!

The Park comprises 520km² of stunning forest and grassland that's home to 488 plant varieties and 586 bird species. Then there are the iconic mammals - besides the tiger, there are elephants, buffalo, leopards, jungle cats, Himalayan black bears, deer and mongooses. There are many different ways to experience the Park and its surroundings - besides organised safaris, there are zip lines, river rafting, temple and waterfall tours.

Karma Sitabani is a collection of beautifully appointed deluxe rooms with private lawns, family suites with private balconies and wooden cottages with both lawns and balconies, all featuring flat screen TV, WiFi, mini bar and tea/coffee maker.

To be among the first to experience Karma Sitabani, please contact one of our Karma Concierges...

SPECIAL OFFER



EXPERIENCE KARMA SITABANI

INCLUSIONS

Free WiFi • 25% Discount for F&B and Spa
Complimentary Breakfast

*Travel between 14th November to 15th December 2019
Valid for reservations confirmed prior to 15th October 2019*



BOOK NOW : <http://bit.ly/OfferKarmaSitabani>

3 NIGHTS FROM US\$119

KARMA GROUP MAKEOVER

KARMA'S EXPANSION MATCHED BY EXEMPLARY QUALITY AT OUR RESORTS WORLDWIDE



At Karma Group, we're not just about expansion - yes, we want to make new resorts and destinations available to our members and guests, but we're also laser-focused on making sure that all our properties around the world stay in tip-top condition.

That's why we recently carried out refurbishments and improvements at our popular Bali member resorts - Karma Royal Sanur, Karma Royal Candidasa and Karma Royal Jimbaran. From re-furnishing the lobby and buying new contemporary furnishings to refurbishing the lounge, adding new tile flooring and hanging new paintings, we've made sure that each resort looks as good as new.

Meanwhile in India, a particularly intense monsoon season failed to slow down improvements at our resorts in Goa and Jaipur. At Karma Royal Haathi Mahal we're introducing 24 brand new luxury apartments to add to the Karma Royal Residences from sleek modular kitchens to smart TVs and even an outdoor Jacuzzi that can accommodate up to eight adults in the resort gardens!

At Karma Royal Benaulim, we installed the latest pneumatic pump for power-shower experiences, and at Karma Royal Palms there's now a 17ft Bouncy Castle, while diners will love the refreshed look at Benaulim Brasserie. Karma Royal Monterio has a new movie theatre and up in Jaipur, Karma Haveli has brand new ACs and an exciting new menu at Karma Kasuri,

For full details of improvements or to book a holiday at any of these resorts, please contact your Karma Concierge.

AWARDS & ACCOLADES

INDUSTRY ACCOLADES REFLECT KARMA COMMITMENT OF EXCELLENCE

Here at Karma Group we are continually improving and refining our offerings to members - from initial contact through the booking process to the destination experience and post vacation follow up, we're committed to delivering excellence at every stage. But don't take our word for it - so far in 2019, Karma Group resorts worldwide have been recognised by hospitality industry leaders like RCI, Perspective Magazine, ARDA, Trip Advisor and World Luxury Spa & Restaurant Awards as leaders in their field, with RCI Gold Crowns and TripAdvisor Certificates of Excellence for our resorts worldwide, as well as recognition of exceptional customer service standards.



WORLD CLASS FOOD & CHEF

WORLD CLASS CUISINE BY A WORLD CLASS CHEF AT KARMA KANDARA

2019 has been an exciting year for di Mare with the arrival of celebrated chef Joseph Antonishek. An alumni of the legendary Culinary Institute of America and winner of the James Beard 'Best Hotel Chefs in America' awards, Joseph is a hugely imaginative culinary creative with surf-fire instincts for flavour. He has enhanced di Mare's Mediterranean-inspired menu with a series of dishes that celebrate the Indonesian archipelago and his own influences.

And the hospitality industry is taking notice - di Mare won yet another industry accolade recently, scooping the Country Winner award from the prestigious World Luxury Spa & Restaurant Awards, which recognises excellence in service and outstanding achievement in the restaurant sector.

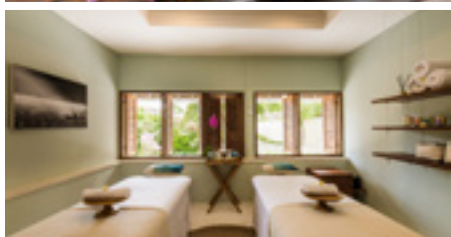
di Mare itself is one of the most spectacular dining venues in the world. Perched on the edge of a limestone cliff 85 meters above the Indian Ocean, the pavilion restaurant is covered by a huge white canopy so diners enjoy uninterrupted views over the sparkling Indian ocean, while they are regaled by Joseph's inspired dishes accompanied by wines from one of the best-stocked cellars in the country.



KARMA SPA & WELLNESS

KARMA SPA CURATOR JUDY CHAPMAN ON THE NEXT GENERATION OF WELLNESS EXPERIENCES

'As we approach the final quarter of 2019, it's a great time for all of us to reflect on the year we've had and also an amazing opportunity to set new intentions and goals for the year ahead. 'Prevention is better than cure,' says Karma's Wellness Spa Curator, Judy Chapman. 'Our mission is to create and launch opportunities for our members and guests that help them live longer, healthier and happier lives.'



REBOOTING THREE SIGNATURE TREATMENTS IN 2019...

We are pleased to announce we upgraded three of our best sellers this year to the next level. These include our magnesium-rich warm sea salt scrub, our amazing Karma Rhythm Massage and our Karma yoga Facial which now consists of Ayurvedic marma-point therapy. All of Karma's treatments are performed slowly and mindfully to ease one into deep relaxation.

RESET & RECHARGE ESCAPES...

We recently launched a series of half and full day wellness escapes which have become best sellers. In 2020, expect more high-level wellness. We are collaborating with some exceptional medical-spa brands and practitioners and are launching a collection of new year-round high-vibration spa, anti-aging and fitness programs.'



KARMA CARES

EMPOWERING YOUNG PEOPLE AROUND THE WORLD

Everywhere Karma Group operates, we make sure that we integrate as much as possible with the local community, making a special effort to give back to those less fortunate. This has been a Karma brand pillar since the company's inception and it continues to be one of the most fulfilling aspects of our work.

Below are short stories and photographs of the children who have been impacted by Karma Group's kind support.



Gusti Made Ari Wirawan

Hearing Made's story, we knew he needed immediate sponsorship. He was in a lot of school debt and about to drop out. Karma donations were used to pay his debt.



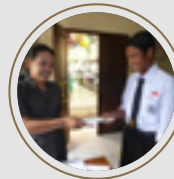
Wayan Rasmi Wati

Rasmi Wati had difficulties getting to school. Her family didn't own a bike and she was walking long distances every day. Funds helped so Rasmi Wati could easily access school.



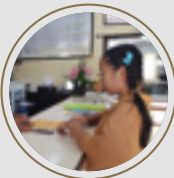
Gusti Bagus Taruna Kusuma

Taruna is another young man whose sponsor had stopped paying. Karma Group donations gave Taruna a temporary sponsorship so that he could pay his school fees.



Gede Darma Yasa

Gede had not yet been sponsored when school started. That meant he had fees to pay, but no sponsor to pay them. Karma Group enabled Gede to pay his fees.



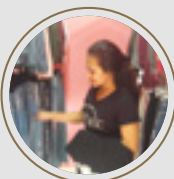
Ni Made Karmila

The donor paying for Karmila's sponsorship missed three months of payments, which left Karmila unable to afford her fees. Karma Group donations were used to help Karmila pay her school.



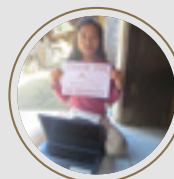
Gusti Ngurah Jasiana

Jasiana's sponsor stopped without any notice. That left Jasiana with school fees to pay, but no sponsor. Emergency funds were used to keep Jasiana sponsored and debt-free.



Nyoman Sinyta Dewi

Although she was sponsored for her school fees, there was nothing to help her buy clothing for her daily life - something her family couldn't afford.



Putu Sintiya Putri

Sintiya had been accepted to vocational high school, majoring in Audio-Visual. The school requirements were for all students to have their own Laptop. Karma Group supported her.



Ni Putu Nunik Yonia Saasri

Yonia had a sponsor, but they missed monthly payments. Thanks to Karma Group, payments were kept up to date and she had enough to continue in school.



Nyoman Asih

Asih's family had no motorbike. When Asih graduated to high school, it would be impossible to walk that far each day. Karma Group sponsored Asih's transport.



Kadek Ristiawati

Kadek's family told her that they couldn't afford to transport her to school. They already had too much debt. Emergency funds helped to purchase a second-hand bike.

GET INVOLVED

t. +62 361 848 2202

e. info@karmagroup.com



CAMP ROYAL 2019

Camp Royal is a huge hit with the youngsters and 2019 was no exception as the 66 Grade 8 students were thrilled with a visit to a waterpark and a screening of the latest Spiderman movie - since the theme of this year's trip was Marvel's Avengers. Many of them were seeing the ocean for the first time - and just the experience of expanding their horizons is a huge benefit.



CHILDREN HOPE IN ACTIONS (C.H.I.A)

Karma Group provides ongoing support to Children's Hope In Action (CHIA), which supports kids who face challenges like poverty, disability and exclusion. Each month, US\$1000 goes towards CHIA's operations to support daily on site therapy for children with disabilities. But it's not just cash donations - Karma has a close relationship with CHIA and the children come for swimming lessons at Karma Cây Tre as well as enjoying regular excursions.

INAUGURATION OF CHILDREN'S PARK AT TRANG KEO LAKE, HỘI AN

Karma supports 26 underprivileged children nominated by the local government. The Group conducts free English classes twice a week for elementary school children in Thanh Hoa library and supplying each student 2 uniforms.



2019 SYDNEY CHOCOLATE BALL

This year Karma teamed up with the FSHD Global Research Foundation in hosting an indulgent evening of everything chocolate to raise funds to support the search for treatments and a possible cure for the devastating condition of Facioscapulohumeral Muscular Dystrophy (FSHD). It was an inspiring occasion with the Sydney community pulling out the stops to make a positive difference for sufferers of the disease and their families.

CHRISTEL HOUSE ART PROJECT ASSOCIATION

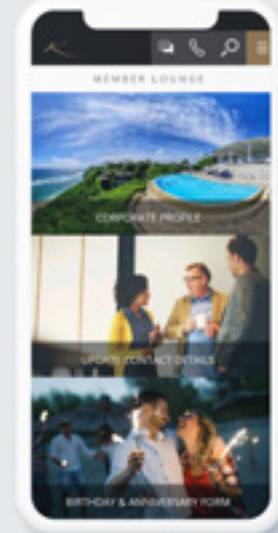
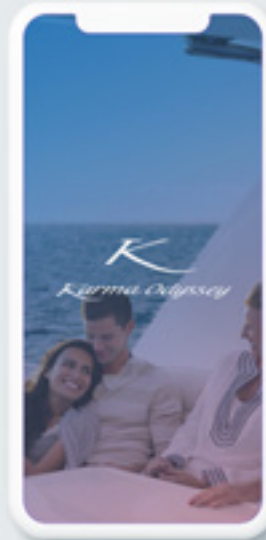
Karma Group also collaborated with Christel House on a special art project to encourage talented young artists to develop their skills with the help of Karma Group artist Rajesh Chari. The result was a stunning mural reflecting the textural shades and atmosphere of Goa, which now decorates the wall in the library leading into the dining hall.





INTRODUCING THE BRAND NEW KARMA GROUP APP

The Karma Group app is an in-your-pocket, 24/7 tool to help you get the most out of your Karma Group membership. Stay up to date on the latest events, news, and exclusive member offers.



KEY FEATURES

Browse the latest offers straight from your phone - we even send out app notifications with exclusive app-only deals at least once per week!

- Discover the worlds most beautiful locations with the Karma App.
- Book Internal and External resorts with real-time availability.
- Book extras for your upcoming holiday - such as airport transfers or spa treatments.
- Live chat directly with our Navigators, who will take care of any questions or concerns.

We are always improving the Karma Group App to give you the best experience possible, make sure you have the most up to date version to receive the latest offers and App exclusive perks!

CELEBRATING 26 YEARS OUR KARMA GROUP 26TH ANNIVERSARY QUIZ!

Member Number :

Surname :

Email address :

1. How many years has Karma been in operation?

.....

2. In which country will you find the most Karma Group resorts?

.....

3. How many new resorts has Karma Group opened in 2019?

.....

4. What month did Karma Apsara in Koh Samui open?

.....

5. What is the name of the famous castle near Karma Bavaria?

.....

WIN A 7-NIGHT STAY IN KARMA APSARA AND KARMA SITABANI

Competition terms: Entries must be received prior to the 31st of December, 2019.

Prize: The lucky winner will receive a 7-Night stay in Karma Apsara, Koh Samui AND a 7-Night stay in Karma Sitabani for use in 2020.

Travel Period: 2020

MEMBERS CORNER

Being a part of the Karma family has many unique benefits, we have put together some FAQs to help you get the most out of your Karma Group membership.



How can I check availability in real time?

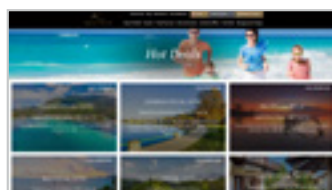
Whilst our Karma Odyssey Navigators can do all of the leg work as a member you have access to an extensive range of live Online Services including - Internal Exchange, Internal Preferred Member Rates, Internal Hot Deals, Internal Exclusive Offers, Affiliate Exchange, Affiliate Rentals, Affiliate Bonus Weeks, External Hotels, Flights & Car Hire



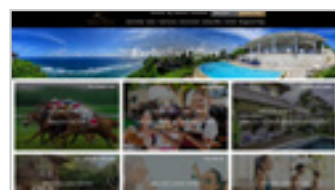
1 INTERNAL EXCHANGE
Discover Karma Group's global portfolio of world class resorts - from Chiang Mai to Kerala, Bali to Bavaria, Karma Odyssey lets you access scores of stunning destinations in exchange for your existing entitlement.



2 INTERNAL PREFERRED MEMBER RATES
Through Karma Odyssey, members receive preferential member rates at Karma Group properties in destinations around the world.



3 INTERNAL HOT DEALS
Head over to our Hot Deals page on the platform to browse a curated selection of amazing holiday offers from across our network, updated on the 15th of every month.



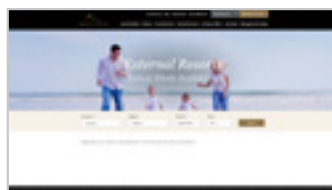
4 INTERNAL EXCLUSIVE OFFERS
Details on current Member Exclusive Offers can be found under the Exclusive Offers section.



5 AFFILIATE EXCHANGE
Karma Odyssey External Exchange opens the door on a host of different destination experiences at RCI affiliated properties around the world.



6 AFFILIATE RENTALS
Through Karma Odyssey, members receive preferential rates at a wide range of unique properties in destinations around the world.



7 AFFILIATE BONUS WEEKS
Browse our worldwide Bonus Week inventory, with a host of exciting destination experiences on offer. Bonus Weeks are constantly updated, so you can instantly check in real time what's available from our global portfolio.



8 EXTERNAL HOTELS
Karma Odyssey provides members with the opportunity to purchase unlimited hotel and resort vacations in desirable destinations without exchanging holiday entitlement weeks or points.




9 FLIGHTS
Organising travel itineraries can be stressful - that's why Karma Odyssey is on hand to help with booking the right flights for your holiday.



10 CAR HIRE
Check availability and rates from leading car rental companies including AVIS and Hertz via our live online booking system.

FOR MORE SPECIAL OFFERS, FOLLOW OUR SOCIAL MEDIA PROFILES AND USE **#EXPERIENCEKARMA** AND **#KARMAGROUPMEMBER** TO BE FEATURED!

 KarmaOdyssey

Can I save unused membership entitlements?

Members not using their entitlement during the allocated calendar year have until the 30th November to request their Karma Odyssey servicing office to bank / roll over their entitlement for use at a later date. Once this has been done the entitlement is valid for use through Karma Odyssey within the next two calendar years.

Roll Over My Entitlement : <https://karmagroup.com/karma-odyssey/member/banking-request/>



KARMA MOMENTS

What's your most memorable experience with us? Watch real members share their favourite Karma Moments, go to : karmagroup.com/hotel-reviews-bali/

Mr. Delaney and Mrs. Owen

Resort Visited :

Karma Apsara, Koh Samui, Thailand



GREETINGS TO ALL AND WHAT A GEM OF A HOLIDAY

Greetings to all and what a gem of a holiday we have just had. My family (three generations) have just visited Karma Apsara and although Koh Samui is really just another part of Thailand, Karma Apsara is a resort with a difference.

It not only has a beautiful building but the staff they employ are second to none. Both Noi and Bird are so obliging you don't feel embarrassed to ask them anything. Nothing is beyond their control, everything you may want is satisfied. The

meals are not only good but generous and tasty. It's rare for us to eat at the resort but this resort was an exception. The pool is relaxing and although the massage facilities were still not up and running we look forward to coming back and spending more of your relaxing time at Karma Apsara.

Thank you to all the Burmese boys, Noi and Bird for making our trip to enjoyable.

This is a treat but we will be back.

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OUR STAY VERY ENJOYABLE AND MEMORABLE

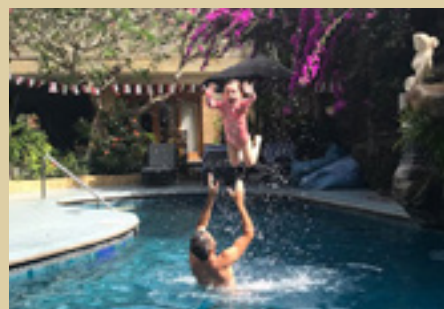
Booked three apartments for myself and two other families our hosts were the most friendly people you could meet and made our stay very enjoyable and memorable **The food was fantastic** and the entertainment was first class we hired a car and driver for a day and went north to the volcano seeing many attractions

on the way The rooms were clean and tidy with plenty of space for our needs The pool was a big hit with both the kids and the adults and many hours were spent enjoying it I would have no hesitation in returning to Karma Royal Jimbaran for more family holidays.

Mr. Darryl Lawrence Argall

Resort Visited :

Karma Royal Jimbaran, Bali, Indonesia



02

03

Mr. Delaney and Mrs. Owen

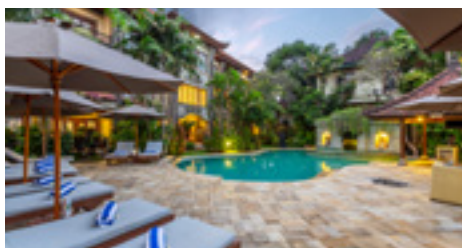
Resort Visited :

Karma Royal Sanur, Karma Royal Jimbaran & Karma Mayura, Bali, Indonesia

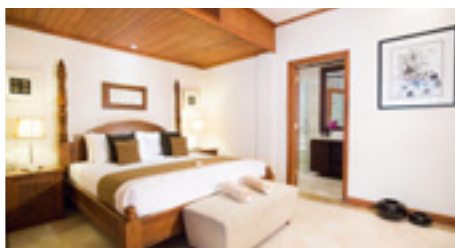
THIS WAS OUR FIRST KARMA HOLIDAY AND WE LOVED IT!

This was our first Karma holiday and we loved it! We stayed at Karma Sanur, Royal Jimbaran and Mayura and they were all fabulous. Once of the highlights (apart from the beautiful beaches and scenery) was meeting

some like-minded people who we shared meals and day trips with, and with whom we are aiming to keep in contact. **Thank you for a relaxing holiday.**



Karma Royal Sanur, Bali, Indonesia



Karma Royal Jimbaran, Bali, Indonesia



Karma Mayura, Ubud, Bali, Indonesia

MY HUSBAND'S 80TH BIRTHDAY CELEBRATIONS

Our family joined us at Karma Borgo di Colleoli to celebrate Peter's 80th birthday. On our arrival we were very warmly greeted by Sabrina & Alessandro. All staff members went out of their way to make sure we were happy with everything.

Our bags were taken to our rooms, which were just beautiful, they have been restored to their original splendour. 4 adults and one child were accommodated in a two bedroom villa with a lovely terrace, where we all had breakfast every morning. 2 adults were accommodated in a one bedroom villa which was just as lovely, beautiful view of the hills from the bathroom. We didn't know what to expect of this resort, but it exceeded all our expectations. There are so many

little villages to explore, and the scenery is magnificent from every angle. Sabrina and Alessandro suggested places for us to dine, the food was fantastic, always great recommendations.

Our granddaughter Anna enjoyed the swimming pool, which was just adjacent to our apartment. Everything about this venue was just perfect, the staff very friendly and helpful, rooms cleaned every day, they even do recycling, which is great. Karma have restored this to a wonderful condition.

On our last night, there was a concert with five opera singers, just outside our window. It was a beautiful night, and to sit outside and hear such beautiful music was a great end to a fantastic holiday.

Mr Dixon and Mrs Handley-Dixon

Resort Visited :

Karma Minoan, Crete, Greece



Mr. and Mrs. Jillian Osborne

Resort Visited :

Karma Cây Tre, Hì An, Vietnam



WE FOUND KARMA CÂY TRE TO BE VERY RELAXING AND ENJOYABLE

We found our week at Karma Cây Tre to be a very relaxing and enjoyable. We went for bike rides through the rice fields, to the Central Market, the Night Market and also to the beach. Hì An is a beautiful and restful part of Vietnam and comes highly recommended. We went on the Eco Cooking tour which included riding in the bamboo boats, catching little crabs, cooking a delicious meal and learning the art of Vietnamese chopping of the vegetables

and creating tasty sauces. We also went on a visit to Bana Hills - a French Village on the top of a mountain. This was a highlight and we went on a 5km cable car ride, saw the Golden Hands Bridge, more delicious food at the buffet and experienced this amazing village. For the young there is an underground Fantasy entertainment park which would keep young and old entertained. We had a great time in Hì An. We will definitely go there again.

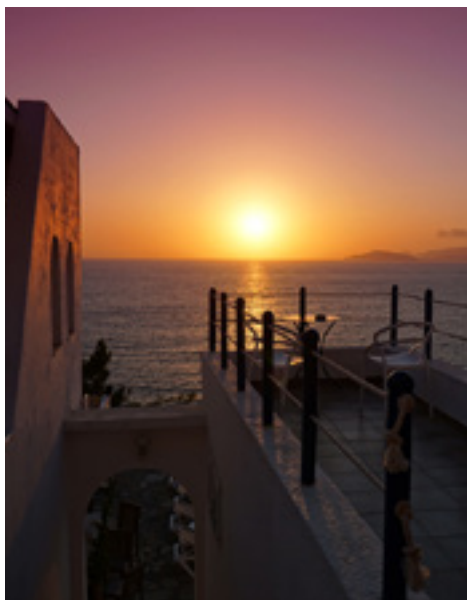
WE RECENTLY HAD AN ENJOYABLE STAY AT KARMA MINOAN

We recently had an enjoyable stay at Karma Minoan, overlooking the beautiful Mirabello Bay. Such a peaceful place to unwind. The staff, as usual at Karma, were great, always remember our names. We especially enjoyed the traditional Greek buffet night and dancing (I had to be part of that) and taking part in smashing plates. An awesome experience, we hope to make it all the way back from NZ!

Mr. and Mrs. Jillian Osborne

Resort Visited :

Karma Cây Tre, Hì An, Vietnam



WIN A SHARE OF MORE THAN US\$15,000 IN PRIZES WITH KARMA

Once again the Karma Group is giving our valued members the opportunity to win a share of over US\$15,000. Settle your 2020 Management Charge by 31st October 2019 and you're in the 1st draw, and we will double your chance to win, as you will automatically be entered in the 2nd draw for all payments received before 30th November 2019. **THAT'S 42 CHANCES TO WIN!**

FIRST PRIZE DRAW FOR PAYMENTS BY 31ST OCTOBER 2019

FIRST PRIZE US\$3,000 (CASH or MC CREDIT)
SECOND PRIZE 10 x US\$500 (MC CREDIT)
THIRD PRIZE 10 x US\$250 (MC CREDIT)

SECOND PRIZE DRAW FOR ALL PAYMENTS BY 30TH NOVEMBER 2019

FIRST PRIZE US\$1,500 (CASH or MC CREDIT)
SECOND PRIZE 10 x US\$200 (MC CREDIT)
THIRD PRIZE 10x US\$150 (MC CREDIT)

RECEIVE A DISCOUNT

Settle your 2020 Management Charge in full by the invoice due date and you will receive a discount of 2.5%

CARD SURCHARGE WAIVED

For payment by credit or debit card, the processing fee of 3% will be waived for payments settled by the invoice due date.

2019 MANAGEMENT CHARGE 1ST PRIZE DRAW WINNERS

US\$5,000 Mrs C Carbone & Mr F Carbone
US\$1,000 Mr A Subandrio & Mrs E Sutiasasmita
25 Winners of US\$500

2019 MANAGEMENT CHARGE 2ND PRIZE DRAW WINNERS

US\$1,00 Mr C Hinsley & Mrs B Hinsley
US\$500 Mr W Rossiter
20 Winners of US\$250

Go to karmagroup.com and login with your member number to view your Management Charge invoice.

Should you need help with settling your payment, please contact the Management Charge Department:
Email : mcharge@karmagroup.com • Tel : +(62) 361 762 131