

# D'REAM

For Internal Circulation to Members Only

A Publication of the Malaysian Institute of Estate Agents



April 2019



Local & International delegates giving a thumbs up for MAREC Summit 2019



A power packed panel on Disruption



The growing number of Malay REN's in the market is a welcome sign



With PropertyGuru team - Our Summit partners at their exhibition booth

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We want you to keep up- to-date on what's happening at the Institute and social media is a great platform for us to share that experience with you.



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Malaysian Institute of Estate Agents - MIEA



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# CONTENTS

Objectives Of The Institute	1
Editor Message	2
Special Program For Voluntary Disclosure	3
President Message	4
What is GDP and Why is It So Important to Economists and Investors?	5
Membership Promotion 2019	6
Membership Chairman Visit To Starbucks Reserve	7
Exclusive For MIEA Members	8
REA & PEA Cocktail Reception	9
Let's Talk Real Estate A Brunch Affair	10
Recon Update & Council of Past Presidents Meeting	12
MAREC Summit	13
Thank You	16
Branch Updates	17
MIEA Sarawak	
MIEA Johor	
MIEA Perak	
MIEA Sabah	
MIEA Penang	
A Note From Bank Negara Malaysia	23
AML / CFT Guide	24
What do you need to do?	25
MIEA Official Merchandise	26
MIEA: Property Agents, Negotiators have a role in FundMyHome	27
Media Report	28
6th ARENA (Mid-Term) COP Meeting	29
Arena Convention & Exhibition'19 Yangon, Myanmar	30
7th Annual Convention of Myanmar Real Estate Service Association (MRESA)	31
MIEA Secretariat	32



The Malaysian Institute of Estate Agents (MIEA) is a recognised body representing all Registered Estate Agents in the country.

### The Institute's Theme

**“UNITED RELEVANT PROGRESSIVE”**

Estate Agents' biggest and single most challenge is to be united. Unity is the binding factor that will allow us to have one voice, one common goal and one vision. Estate Agents must take pride and take ownership of the practice by working together for the common goal of the profession. As the old adage says, “Unity is strength, and strength is mighty”. The call is for the leadership, the BOD, the members and the negotiators to work in unison and in unity to tackle the daily issues we face.

The Institute must be relevant to the members by meeting their expectations. The programmes, activities will all be aligned towards this goal. By the same token members must also be relevant to the institute by participating in the committees, programmes and to give ideas & feedback.

When one is united there is peace & harmony, and when there is relevance there is respect.

When this is achieved there will be progress. When we progress there is growth, growth leads to betterment of our business and our lives and as a result we achieve recognition, respect and success. Only then can we bring change to the industry and be a dynamic Institute.

### Guide For Contributors

Articles to be considered for publication are required to adhere to the following guidelines.

### Submission of Manuscripts

Manuscripts must be submitted in English. Authors must provide original, unpublished work not under consideration for publication elsewhere. A copy of the manuscript together with original figures and tables must be submitted to the Editorial Board. Manuscripts, figures, tables and disks will not be returned to the author.

All illustrations, figures or tables in the article must be captioned, in clear black and white and ready for reproduction. Illustrations such as maps, pictures, etc must be submitted with a copy of the original photographs and clearly marked and captioned for clear reproduction.

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### ARTICLE 5 : OBJECTIVES OF THE INSTITUTE

- 5.1 To represent members on all issues of practice with BOVAEA, relevant government agencies, associations and to be the voice for Practitioners in the country.
- 5.2 To unite and protect the interests of all Practitioners in the profession.
- 5.3 To promote the code of conduct, ethics and maintain high ethical standards of practice.
- 5.4 To safeguard and protect the interest of the general public against fraud by practitioners or persons not authorized to act as practitioners.
- 5.5 To provide training, education, examination, technical and general knowledge for all Practitioners.
- 5.6 To mediate disputes / conflicts.
- 5.7 To provide a platform for networking and business development.
- 5.8 To encourage, elevate and maintain a high level of professionalism amongst practitioners.
- 5.9 To work towards the establishment of the Board of Estate Agents Malaysia.
- 5.10 To eradicate illegal brokers and malpractices.
- 5.11 To set up a private limited company to engage in business activities.



It has been another exciting quarter at MIEA. We concluded a very successful MAREC Summit in March 2019 with many good reviews from delegates. Congratulations to the Organising Chairman and the team with the Secretariat for the job well done!

MIEA believe strongly in education and is committed to provide more training sessions for members at minimal cost or even for free at selected events. Under the Let's Talk Real Estate – A Brunch Affair series which started in December 2018, we have had 4 sessions well attended by members.

MIEA through its business development initiative collaborated with Perbadanan PR1MA to offer sales opportunities to MIEA members. This was very well carried out and members who took up the offer have been harvesting sales especially during this Home Ownership Campaign period!

# THE EDITOR

MIEA events are not just at the HQ but also at the Branches. Do check out the MIEA branch news updates on happenings at the State level.

On International Updates, MIEA represented by President Eric Lim was at the 6th ARENA Council of Presidents Meeting at Yangon, Myanmar in conjunction with MRESA 7th Annual Convention. The next ARENA event will be at ACE 2019 at Yangon from 22 – 24 August 2019. Do jot this down in your calendar.

MIEA is also active in the media on 2 initiatives this quarter : 'Fund My Home – Theedge' and 'Extend Home Ownership Campaign benefits to the Secondary market'.

In this issue, we covered important issues like our role as reporting institutions under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA). AML/CFT Guidelines and flow chart is attached to provide greater clarity on our role and compliance requirement. Each firm needs to appoint a Compliance Officer.

Also information on Special Voluntary Disclosure Programme (SVDP) offered by Inland Revenue Board (LHDN) which first phase deadline has been extended from 30 April to 30 June 2019. Do take advantage of this opportunity to set your account right with the IRB.

This is me signing off.

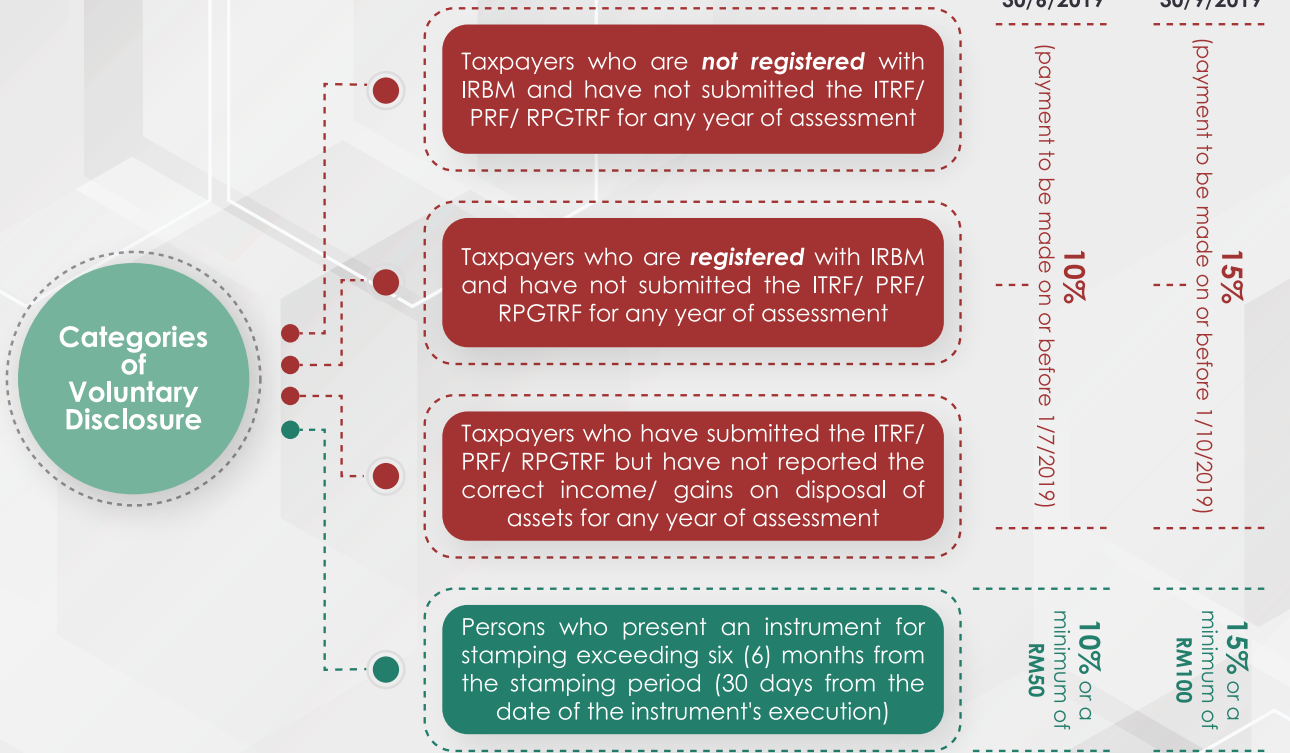
*Ai Cheng*

*P/S : A gentle reminder on the annual subscription, do update your membership and your details with the secretariat to ensure that you enjoy the benefits specially for members only.*

# Introduction

This Special Program is part of the government's efforts in tax reformation. It is to encourage taxpayers to make voluntary disclosure in reporting their income to increase tax collection for the country's development. This voluntary disclosure can be made at the nearest IRBM office commencing from 3rd November 2018 until 30th September 2019.

## Implementation



Source: Special Program For Voluntary Disclosure, Inland Revenue Board Of Malaysia

## Stamp Duty Rate As Of 1.1.2019

**Transfer of Property**

RM300,000.00 & below

**Exemption/Remission (Full)**  
01/01/2019 - 31/12/2020 (Date of SPA)

RM300,000.00 - RM500,000.00

**Exemption/Remission (RM5,000.00)**  
01/07/2019 - 31/12/2020 (Date of SPA)

RM300,001.00 - RM1,000,000.00

**Direct Purchase from Developer (Full)**  
01/01/2019 - 30/06/2019 (Date of SPA)

**Finance of Loan**

RM300,000.00 & below

**Exemption/Remission (Full)**  
01/01/2019 - 31/12/2020 (Date of SPA)

RM300,000.00 - RM500,000.00

**Exemption/Remission (RM1,500.00)**  
01/07/2019 - 31/12/2020 (Date of SPA)

RM300,001.00 - RM1,000,000.00

**Direct Purchase from Developer (Full)**  
01/01/2019 - 30/06/2019 (Date of SPA)

**STAMP DUTY RATE**

Rate from	Rate from	
	1/1/2019 - 30/6/2019	1/7/2019 onwards
RM100,000.00	1%	1%
RM100,001.00 - RM500,000.00	2%	2%
RM500,001.00 - RM1,000,000.00	3%	3%
RM1,000,001.00 - RM2,500,000.00	3%	4%
RM2,500,001.00 & above	4%	4%

Source: Ministry of Finance, Stamp Duty Rates

# PRESIDENT MESSAGE



Distinguished Members,

We understand the market has been challenging for the past few quarters. Property buyers and investors are getting very cautious and careful in their decision making. Banks are very strict in their lending. There is too much hype in the market on the property overhang. All these does not augur well for the market. However, these may not last long and many are expecting an improvement in the 2nd half of 2019. Prospective buyers and investor should begin their search now for a better bargain before the uptick began.

Besides the market, there are other challenges that are affecting the real estate practice. This include innovation and market disruption brought by technology or we call it "Proptech". We welcome and look forward to co-exist with them provided it is operated within the ambit of the law. During the recent MAREC Summit held in March 15th and 16th, we are pleased to have several speakers to share on the same subject matter.

Moving forward, we will be having our Annual General Meeting (AGM) to be held on 11th May 2019. I believe you should have received the Annual Report which was emailed to all the members recently. It is set to be an interesting AGM as an election will be held for most of the positions except the post of President. We welcome members to attend the AGM. Only active Ordinary Members (OM) and Probationary Estate Agents (PEAM) is entitle to vote.

We are pleased to share that our membership number is growing fast and almost hitting the 6,000 mark. As usual, membership renewal is due in January every year. Majority of the members

has renewed and paid their dues. For those who has yet to do so, please renew ASAP in order to enjoy the benefits strictly ONLY for active members.

As an esteem member of the Institute, we wish to remind you on the following's compliance;

**1) Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA)**

Members are strictly reminded to comply with the provisions of the Act. Every company is required to appoint a Compliance Officer (CO) within the organization as part of the requirements. Lately, Bank Negara officials has been visiting some of the members' firm to audit their compliance requirements.

**2) LHDN – Voluntary Disclosure**

The deadline for voluntary disclosure has been extended till 30th June 2019 to enjoy minimal tax penalty of 10%. We were told by LHDN officers to remind members of the Voluntary Disclosure period to avoid paying further penalty.

Soon, we will be organising a campaign to educate the public to use the services of MIEA members. Be proud being a member of MIEA. Use MIEA logo and "A Member of MIEA" in your name card and all your marketing collateral and promotional materials.

Best regards,

**Eric Lim**  
**President**

# What is GDP ?

Source:

<https://www.imf.org/external/pubs/ft/fandd/basics/gdp.htm>



Economists use many abbreviations. One of the most common is GDP, which stands for gross domestic product. It has become widely used as a reference point for the health of national and global economies. When GDP is growing, especially if inflation is not a problem, workers and businesses are generally better off than when it is not.

## Measuring GDP

GDP measures the monetary value of final goods and services—that is, those that are bought by the final user—produced in a country in a given period of time (say a quarter or a year). It counts all of the output generated within the borders of a country. GDP is composed of goods and services produced for sale in the market and also includes some nonmarket production, such as defense or education services provided by the government.

GDP in a country is usually calculated by the national statistical agency, which compiles the information from a large number of sources. In making the calculations, however, most countries follow established international standards.

## Real GDP

One thing people want to know about an economy is whether its total output of goods and services is growing or shrinking. But because GDP is collected at current, or nominal, prices, one cannot compare two periods without making adjustments for inflation. To determine “real” GDP, its nominal value must be adjusted to take into account price changes to allow us to see whether the value of output has gone up because more is being produced or simply because prices have increased. A statistical tool called the price deflator is used to adjust GDP from nominal to constant prices.

GDP is important because it gives information about the size of the economy and how an economy is performing. The growth rate of real GDP is often used as an indicator of the general health of the economy. In broad terms, an increase in real GDP is interpreted as a sign that the economy is doing well. When real GDP is growing strongly, employment is likely to be increasing as companies hire more workers for their factories and people have more money in their pockets. When GDP is shrinking, as it did in many countries during the recent global economic crisis, employment often declines. In some cases, GDP may be growing, but not fast enough to create a sufficient number of

jobs for those seeking them. But real GDP growth does move in cycles over time. Economies are sometimes in periods of boom, and sometimes in periods of slow growth or even recession (with the latter often defined as two consecutive quarters during which output declines). In the United States, for example, there were six recessions of varying length and severity between 1950 and 2011. The National Bureau of Economic Research makes the call on the dates of U.S. business cycles.

## What GDP does not reveal

It is also important to understand what GDP cannot tell us. GDP is not a measure of the overall standard of living or well-being of a country. Although changes in the output of goods and services per person (GDP per capita) are often used as a measure of whether the average citizen in a country is better or worse off, it does not capture things that may be deemed important to general well-being. So, for example, increased output may come at the cost of environmental damage or other external costs such as noise. Or it might involve the reduction of leisure time or the depletion of nonrenewable natural resources. The quality of life may also depend on the distribution of GDP among the residents of a country, not just the overall level.



UNITING AGENTS & NEGOTIATORS SINCE 1977



2019 MEMBERSHIP PROMOTION



YOU CAN FLY



MEMBERSHIP PROGRAMME

ANNUAL SUBSCRIPTION

REN RM50

PEA RM150

REA RM200

[ PROCESSING FEE WAIVER ]

YOUR BENEFITS AS MEMBER

ACTIVITIES

MEDIATION

TRAINING & DEVELOPMENT



BENEFITS & DISCOUNTS



CORPORATE SOLUTION



CORPORATE ADVANTAGE PROGRAM



SPECIAL PRICE



CORPORATE PROGRAMME



CORPORATE RATE FOR ROOMS AND F&B



CORPORATE RATE FOR ROOMS AND F&B



CORPORATE RATE FOR ROOMS



CORPORATE RATE FOR ROOMS AND F&B



DISCOUNT FOR HEALTH CHECK UP



DISCOUNT FOR SENG HUP



DISCOUNT FOR STARBUCKS COFFEE

Disclaimer: The above benefits may change from time to time and are subject to terms and conditions.

INTERNATIONAL AFFILIATION

A MEMBER OF



Institute of Estate Agents Singapore



Philippine Association of Real Estate Boards, Inc.



Thai Appraisal Foundation



Thai Real Estate Sales & Marketing Association (RESAM)



Vietnam National Real Estate Association



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Cambodian Valuers And Estate Agents Association



ASEAN REAL ESTATE NETWORK ALLIANCE Assean Real Estate Network Alliance (ARENA)



Asosiasi Real Estate Broker Indonesia



DPP Real Estate Indonesia (REI)



Chinese Association of Real Estate Brokers



National Association of Realtors (NAR)



Real Estate Institute of Western Australia (REIWA)



The Real Estate Institute of Victoria Ltd (REIV)



West San Gabriel Valley Association of Realtors



FIABCI - MALAYSIA International Real Estate Federation

Contact Secretariat +603 - 7960 2577 or email membership@miea.com.my for registration and more information

# MEMBERSHIP & MEMBERSHIP BENEFIT CHAIRMAN'S Visit to STARBUCKS RESERVE

## **BREAKING NEWS !!! Berjaya Starbucks partners with MIEA**

We are so pleased to inform you that we have secured a partnership with Berjaya Starbucks. On Valentine's Day (Thursday, 14 Feb 2019), we met with Ms Quimby Sun, the Corporate and Retail Sales Manager of Berjaya Starbucks Coffee Company Sdn Bhd.

We had a very successful meeting. We met at the Starbucks Reserve on the Ground Floor of Berjaya Times Square. This very new exclusive outlet officially opened its doors to customers in early Feb 2019. They serve premium and rare coffee beans that are only available at Starbucks Reserve.

Berjaya Starbucks treated our MIEA secretary general, Ms Chan Ai Cheng and I to some refreshing Cold Brew Coffee at the meeting. Starbucks has been in Malaysia for 20 years now. Our partnership will begin in March 2019.

## **Christopher Chan Membership Benefits Chairman Malaysian Institute Of Estate Agents (MIEA)**

### Promotion Period:

1 March 2019 - 31 Desember 2019

Not valid with any other promotions, discounts or set meals. Discount not applicable for Starbucks merchandise, packaged food, bottled drinks and whole beans.

A Valid MIEA membership card should be presented upon ordering.

Only Applicable at Starbucks 3 Two Square.



**STARBUCKS®**

Exclusively for  
**MIEA** Members

**Enjoy 10% off**  
on à la carte food and beverage  
in a single receipt.

Promotion period: 1 March 2019 - 31 Dec 2019.  
Not valid with any other promotions, discounts or set meals.  
Discount not applicable for Starbucks merchandise, packaged food, bottled drinks and whole beans.  
A valid MIEA Membership card should be presented upon ordering.  
Only applicable at Starbucks 3 Two Square.

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# PR1MA

MIEA meets PR1MA's Chairman on 15 November 2018. In the meeting were MIEA Director Hj Zamzuri, MIEA CEO PP Soma, PR1MA Chairman Tan Sri Eddy Chen, MIEA President Eric Lim and MIEA Sec Gen Ai Cheng.



Meeting with PR1MA officials.



From left, Tuan Haji Zamzuri, MIEA CEO PP Soma Sundram, Tan Sri Eddy Chen, MIEA President Eric Lim and MIEA Sec Gen Ai Cheng

## EXCLUSIVE FOR MIEA MEMBERS

MIEA is continuously on the lookout for business opportunities for our members. On this note, MIEA has joined a partnership with Perbadanan PR1MA Malaysia.

Perbadanan PR1MA Malaysia was established under the PR1MA Act 2012 to plan, develop, construct and maintain high-quality housing with lifestyle concepts for middle-income households in key urban centres. MIEA members attended the briefing on 4<sup>th</sup> of January 2019 at PR1MA Gallery, Sime Darby Brunnsfield Tower, Oasis Square, Petaling Jaya Selangor.

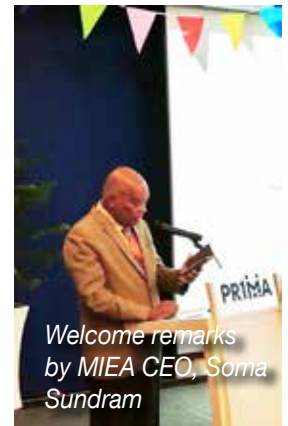
A total of 60 Registered Estate Agents came for the briefing.



Presentation by Mr Lee Sing Choy, Vice President, PR1MA



MIEA OM Members attended the briefing from various estate agency firms.



Welcome remarks by MIEA CEO, Soma Sundram



# REA & PEA Cocktail Reception

On 22<sup>nd</sup> February 2019, MIEA organised a Cocktail Reception for Ordinary Members. Same event was held for Probationary Estate Agents on 1<sup>st</sup> of March 2019. The event took place in Pavilion, Royal Lake Club, Kuala Lumpur. A total of 50 REAs & PEAs registered and came for both events.

The purpose of this event is to recruit PEA members as well as one of MIEA's initiative to promote MAREC Summit 2019.

This event was also an opportunity for MIEA to network with practitioners to share some insights and updates on the profession.



*PEAs who attended PEA  
Cocktail Reception*



*Opening remarks by MIEA  
President, Eric Lim*



*REAs who attended the  
REA Cocktail Reception*



*Group photo of REAs*



*Group photo of PEAs with MIEA Director Mr Tan  
Kian Aun and MIEA CEO PP Soma Sundram*



# LET'S TALK REAL ESTATE A BRUNCH AFFAIR

A Monthly Membership Benefit Programme!



## DECEMBER

“The Budget Talk” was moderated by MIEA Secretary General, Ms Chan Ai Cheng. Panellists invited by MIEA was Ms Agnes Wong, Managing Partner of Syarikat Ong Group of Companies, member of Chartered Tax Institute of Malaysia and Mr Soh Lian Seng, Executive Director of KPMG Tax Services Sdn Bhd, Council Member of Chartered Tax Institute of Malaysia.

It was an exciting forum with deep insights for members on the eBudget for 2019 and its impact.

Total of 55 participant joined the forum.



From left, MIEA Sec Gen Chan Ai Cheng, Mr Soh Lian Seng, Ms Agnes Wong

### The Budget Talk



From left, PP Nixon Paul, PP Stephen Tew, Mr Wan Choy Heng, Mr Govindasamy Balaguru and Ms Chan Ai Cheng

### Life After 60



## JANUARY

“Life after 60” was moderated by MIEA Secretary General Chan Ai Cheng together with 4 panellists; PP Nixon Paul, PP Stephen Tew, Mr Wan Choy Heng and Mr Govindasamy Balaguru. The forum untangled the journey of panellists who are still strongly managing their firm even after 60.

Total of 45 participant joined the forum.

# MARCH

The Changing Dynamics in Real Estate Agency Practice was presented by Mr Previndran Singhe on 8<sup>th</sup> March 2019. The talk covered interesting topics on the topic of Disruptions including Rapid Technology Change, PropTech, Fintech, Blockchain technology, Purple Bricks as well as The Power of Video Content for Marketing. Total of 51 participant came for the talk

## The Changing Dynamics in Real Estate Agency Practice



Speaker of the day,  
Mr Previn Singhe

# APRIL

## Why REN's Fail in The First 6 Months & How to Ensure Your Success

The forum was moderated by MIEA PE Sr Lim Boon Ping alongside 3 panellists, Mr Jonathan Lee, Mr Sua Boon Pu and Mr Ganesh. The forum discussed on the key factors why RENs failed and shared some interesting tips to succeed. Total of 55 participant came for the talk



Group photo of Forums Moderator and panellist with MIEA President Eric Lim, MIEA Sec Gen Chan Ai Cheng and MIEA CEO PP Soma Sundram



From left, Sr Lim Boon Ping, Mr Jonathan Lee, Mr Ganesh and Mr Sua Boon Pu



### Overcoming Legal Traps, Preparing The Letter of Offer & Protecting Your Commission

**25th February 2019, Monday**  
11:00am - 1:00pm  
MIEA HQ, Petaling Jaya  
Unit C-25-01, Dataran 3 Duta, No.3 Jalan 19/1, 46300, Petaling Jaya, Selangor

**RM90.00 (Member)**  
**RM150.00 (Non-Member)**



**Speaker:**  
**SELVI KANAGASABAI**  
B.L.S. (HONORIS) UNIVERSITY OF LONDON

Time	Topic
10:30am - 11:00am	Registration
11:00am - 1:00pm	Overcoming Legal Traps, When Preparing The Letter of Offer & Protecting Your Commission
1:00pm	Certificate Presentation

For more information, please contact 03-7960 2077 (Fax only) or visit <https://miea.com.my/reps>

On 25 February 2019 MIEA held a Real Estate Professional Seminar by Ms Selvi Kanagasabai from Adha Selvi & Associates. With 2 CPD points approved by BOVAEP, the talk covers legal topics including :

- Dealing with unwritten appointments
- Understanding terms of purchase
- Challenges in collecting fees
- Conditional sales
- Tenancy agreements - the do's and don't's

This topic attracted total of 45 real estate practitioners.

## OVERCOMING LEGAL TRAPS, PREPARING THE LETTER OF OFFER & PROTECTING YOUR COMMISSION



# RECON UPDATE

Mark Williams visited MIEA on 18 January 2019 and met with MIEA State Branch Chairmans in preparation for the RETalk Malaysia site launch in 2019.

On 3 April 2019, MIEA Council of Past President held a meeting at a'Roma Dining, Taman Paramount. Total number of 11 past presidents attended the meeting;

- PP Khatijah Abdullah
- PP Charlie Chan
- PP Soma Sundram
- PP Stephen Tew
- IPP Erick Kho
- PP Julie Wong
- PP Siva Shanker
- PP Raymond Tang
- PP Thinahara Kumar
- PP Dr Earnest Cheong
- PP Nixon Paul

Present at the meeting was MIEA President Eric Lim and MIEA Office Manager, Wai Ling.

## COUNCIL OF PAST PRESIDENTS MEETING





**M**AREC SUMMIT 2019 was successfully held on 15th and 16th March 2019 at Berjaya Times Square, Kuala Lumpur. This year, we have rebranded MAREC to MAREC SUMMIT with a new purpose, ideology and transformation. We understand the industry had grown, evolved and changed throughout the years and to be relevant to the industry we need to adapt and embrace the changes. The summit focused on issues that affects the practitioners of the fraternity which consists of the Real Estate Agents (REA), Probationary Estate Agents (PEA) and Real Estate Negotiators (REN).

This is the consecutive MAREC that I had been the Organisation Chairman. Over the years, I have witness how far MAREC as well as the Institute has grow to what it has become today. For that I am really proud to be part of MIEA, where our objectives are always in promoting professionalism, protecting public interest and representing the voice of practitioners in matters relating to the industry.

As we know, the real estate industry is bracing itself for more challenging market conditions ahead in 2019. This year's theme L.E.A.D (Leadership, Evolution, Adaptation and Disruption) aimed to address the current situation of the industry. Change is inevitable, whether you choose to accept and adapt or be left behind. As with any new changes it can be complicated, disruptive and create a lot of uncertainties. No matter where you are or how you look at it change can be scary and uncomfortable. Success depends on the ability to adapt and always think ahead. This revolution provides great opportunities for efficiency, transformation, innovation and growth which will usher over the next few years.

Changes not only happen in terms of technological but also in terms of social lifestyle, environmental issues, legality, economy factors and investor's appetite. Is change a disruptor or enabler? The winners are those who are able to maximise the boundless opportunities that change offers and anticipating what are the new challenges awaiting us. On a positive note, changes provide great opportunities for efficiency, transformation, innovation and growth. When there is change, there is opportunities.

As an overall MAREC SUMMIT 2019 was a huge success with plenty of positive notes. It was very well executed and received huge compliment. Some positive feedbacks include:

### Comments From Participants

*"Good location, convenient location"*

*"Amazing topics with outstanding speakers and fruitful learning, keep up and well done to MAREC organising team"*

*"Practical actual worth sharing by estate agents"*

*"New ideas and practical information/ knowledge to sharpen our skill and eye opener in aspect of operating and management of real estate business"*

*"MAREC is a good platform for the industry."*

*"I've been to MAREC 5 years already and previously it was very boring and dry. This year VERY GOOD! Good Speakers. Good topics and Good venue (near LRT)"*

*"Very relevant sharing, a worthwhile investment. Cheers, MAREC Summit!"*

Lastly, MIEA would like to take this opportunity to express our sincere gratitude to all distinguished speakers for their willingness in sharing their invaluable knowledge and experiences, our sponsors AXIS REITs, Hap Seng Star and our partner Property Guru who had contributed significantly to the success of the convention. With this we hope to keep the momentum going and achieving more numbers in the next MAREC SUMMIT 2020. See you there!

**TAN KIAN AUN**  
**ORGANISING CHAIRMAN**  
**MAREC SUMMIT 2019**





PropertyGuru Booth



Welcome Remarks by Organising Chairman



Faizul Ridzuan  
5 Investment Strategies a Buyer Needs to Know in 2019



From left;  
Previn Singhe, Sheldon Fernandez,  
Amanda Goh & Lee Jun Liang



Darmadi Darmawangsa  
The Making of a "NEW GEN REN"



Keynote Address by MIEA President Eric Lim



Question from the floor



Mr Sheldon Fernandez  
Country Manager Malaysia  
PropertyGuru Group



## CONVENTION DAY 1 & COCKTAIL NETWORKING



Govindasamy Balaguru  
GDS Properties



Group picture with ARENA Council of Presidents



Wong Yau Long,  
Are You Ready to Succeed in Today's Market



PR1MA booth



MIEA Secretariat



From left, Eric Lim, & PP Siva Shanker



Cocktail Networking Session





MIEA CEO Soma Sundram as the moderator for Open Dialogue on Our Profession: What Say You?



Forum: Malaysia's Million Dollar Producers - Their Success Story



Mr Ismail Gafoor How My RENs Become Smarter Than Me



MIEA CEO Soma Sundram moderating



Harry Low Breaking The Odds In a Tough Market



Arvin Setiawan PropertyGuru Group 'Digital Marketing Masterclass' Workshop

## CONVENTION DAY 2



Networking during tea break



From left, PP Siva Shanker, Juliana Teh, Benjamin Tee & Ehzhilchelvam Manimuthu



Closing Speech by Organising Chairman Tan Kian Aun



Sr Lim Boon Ping YouTuber



Jonathan Lee Disrupt Yourself!



Charles Gregory Managing the Latest Disruption - FB & SEO Marketing in Digital Marketing



MAREC Summit 2019 - The Committee



Arvin Setiawan PropertyGuru Group Digital Marketing Masterclass Workshop



MALAYSIAN ANNUAL REAL ESTATE CONVENTION 2019

In partnership with PropertyGuru

# Thank You

Host



In Partnership With



Cocktail Sponsor



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## Member of ARENA



## International Affiliates



# SARAWAK BRANCH YOUTH MEETING

MIEA Sarawak Branch held a Youth Meeting on 25 February 2019. It was held at MIEA Sarawak Secretariat with attendance of 9 youth members. The meeting was chaired by Mr Stanlee Ho, newly appointed Sarawak Youth Chairman for 2019-2021



*MIEA Sarawak Youth members taking a photo break after meeting*

# MIEA SARAWAK CHINESE NEW YEAR GATHERING

On 18 February 2019, MIEA Sarawak branch held a Chinese New Year Gathering to celebrate the year with networking.

The event took place at MIEA Sarawak Secretariat. 50 members and guests attended including bankers and business associates.



*Group photo of MIEA Sarawak Branch who attended the Chinese New Year Gathering*

# SARAWAK BRANCH AGM

MIEA Sarawak Branch Annual General Meeting was held on 9 March 2019 at MIEA Sarawak Secretariat office. The meeting was attended by 16 + 5 members by proxy from Sarawak.

The meeting was chaired by Dato' Alex Ting, MIEA Sarawak Branch Chairman.



# MIEA SARAWAK

# MIEA JOHOR



MIEA Johor Branch Annual General Meeting was held on 11 March 2019 at MIEA Johor Secretariat office. The meeting was attended by 31 members from Johor. Present at the meeting was Mr K. Soma Sundram, CEO of MIEA.

Mr Liew Toh Sen, Johor Branch Chairman, chaired the meeting.



Group photo of MIEA Johor Branch members who attended the Annual General Meeting



Present at the meeting, MIEA CEO P.P. Soma Sundram



Light meeting refreshment



MIEA Johor Vice Chairman; Sr Veloo

## JOHOR BRANCH ANNUAL GENERAL MEETING

# MIEA PERAK



*From left, MIEA Newly Elected Perak Branch Chairman (2019-2021) with MIEA Perak Immediate Past Chairman, Sr Noorzamani Noradin*

MIEA Perak Branch successfully held their Annual General Meeting on 2nd March 2019 at Azmi & Co. Office Perak Branch. The meeting was chaired by MIEA Perak Branch Chairman Sr Noorzamani Noradin.

The meeting was attended by 19 MIEA members across Perak state.

Present at the meeting was PP K. Soma Sundram, CEO of MIEA.

## PERAK BRANCH AGM



*Group photo with MIEA Perak Branch members who attended the Annual General Meeting*



Group picture of Newly Elected Sabah Committee

# SABAH BRANCH AGM

MIEA Sabah Branch held their Annual General Meeting on 8 of March 2019.

The meeting was held at MIEA Sabah Secretariat with 16 OM Members and 3 REN members in attendance. The meeting was chaired by MIEA Sabah Chairman Victor Wong.

Present at the meeting, MIEA President Elect Sr Lim Boon Ping.

## NCC SABAH

MIEA Sabah Branch held an NCC class on March 2nd & 3rd. The class was held at MIEA Sabah Training Centre. The class was fully attended. Well done MIEA Sabah!



# MIEA SABAH





Group photo of MIEA Penang members after Annual General Meeting

MIEA Penang Branch Annual General Meeting was held on 11th March 2019 at 12.30pm held at MIEA Penang Secretariat office. The meeting was attended by 20 members from Penang state. Present at the meeting was MIEA Vice President Kelvin Yip. Mr Mark Saw, MIEA Penang Branch Chairman chaired the meeting.

# PENANG BRANCH AGM



# MIEA PENANG





# PENANG PROPERTY SUMMIT



Penang Property Summit 2019 was held on 5 January 2019 at SPICE Arena, Bayan Baru, Pulau Pinang.

The inauguration of the program was completed by the Penang Chief Minister, YAB Chow Kon Yeow with the Minister of Housing and Local Government, YB Puan Hajjah Zuraida Binti Kamaruddin.

Also present at the program were the Housing Executives, Local Government and Town & Country Planning, YB Jagdeep Singh Deo A/L Karpal Singh; Mayor of the City Council of Penang, YBhg Dato' Ar Yew Tung Seang and Yang Dipertua of the Seberang Perai Municipal Council, YBhg. Dato' Sr Haji Rozali Bin Haji Mohamud.

In conjunction with the program, the Penang International Property Conference was held for two days on 5 and 6 January 2019.



MIEA CEO PP Soma Sundram as one of forum's speaker



MIEA CEO PP Soma Sundram having a quick chat with YB Puan Hajjah Zuraida Kamaruddin



Group photo with YB Zuraida Kamaruddin, Minister of Housing

# A Note From Bank Negara Malaysia



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

Telephone 60(3) 2698-8044 ext. 8745  
Facsimile 60(3) 2691-6108  
Web www.bnm.gov.my

Jalan Dato' Onn  
50480 Kuala Lumpur  
Malaysia

22nd February 2019

To:

All reporting institutions under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA) which have been specified by Bank Negara Malaysia to be subjected to the Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT) – Designated Non-Financial Businesses and Professions (DNFBPs) and Other Non-Financial Sector (Sector 5) Policy Document.

Tuan/Puan,

**Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful  
Activities Act 2001 (AMLA) and subsidiary legislations  
Designated Non-Financial Businesses and Professions and other Non-  
Financial Sectors (DNFBPs)**

Reporting institutions are required to undertake measures to prevent their institutions from being used as conduits for money laundering and terrorism financing (ML/TF) activities as required under Part IV (Reporting Obligations) of the AMLA and its subsidiary instruments. These obligations were invoked on DNFBPs' reporting 'restitutions incrementally between 2003 and 2008 and subjected to Standard and Sectoral Guidelines, including the AML/CFT- DNFBP (Sector 5) issued in 2013.

2. As reporting institutions under the AMLA, the DNFBPs complement the financial institutions to act as the first line of defence in preventing ML/TF activities, which in turn serves to protect the integrity of the Malaysian financial system while protecting themselves from being abused for ML/TF activities. Hence, Bank Negara Malaysia reiterates the call for greater commitment from the DNFBPs reporting institutions to put in place the necessary infrastructure and measures to facilitate understanding and effective implementation of AML/CFT requirements.
3. The recent National Risk Assessment in 2017 found that the DNFBPs sectors continue to face higher net ML/TF risks. In this regard, Bank Negara Malaysia, as the competent authority appointed under the AMLA, intensified its engagement with the DNFBP sectors and its supervisory efforts thereon, with a 163% increase in on-site examinations on five higher risk sectors in 2018.
4. Moving forward, to keep abreast with the DNFBPs sectors' potential exposure to ML/TF risks, Bank Negara Malaysia will continue to intensify its risk-based supervisory activities, including the requirement to submit periodic institution-based business activities data and compliance reviews from 2019 onwards. In addition, to instil stronger compliance culture, beginning 2020 Bank Negara Malaysia will consider pursuing more deterrent actions, including taking appropriate enforcement actions under the AMLA, for any identified non-compliances.

Yang Benar,

  
 (Abdul Rasheed Ghaffour)  
 Timbalan Gabenor



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

# AML/CFT Guide

Bank Negara Malaysia (BNM) is the competent authority under the **Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA)**. Among others, BNM:

- Leads national efforts in AML/CFT
- Formulates effective AML/CFT regime/policies
- Receives and analyses Suspicious Transaction Reports (STRs)

## Who is this guide for?

This guide is for reporting institutions that are Designated Non-Financial Businesses and Professions and other Non-Bank Financial Institutions (“DNFBP”) in Malaysia to comply with the requirements in the fight against money laundering and terrorism financing. It explains the **MAIN\*** anti-money laundering & counter financing of terrorism (AML/CFT) requirements under the AMLA, the AML/CFT policy document issued for DNFBPs (Sector 5 Policy Document) and other relevant documents issued by **Bank Negara Malaysia**.

Bank Negara Malaysia  
Jalan Dato' Onn  
50480, Kuala Lumpur  
Tel: 1-300-88-5465 (1-300-88-LINK)  
E-mail: [fied@bnm.gov.my](mailto:fied@bnm.gov.my)

**\*For the full list of requirements, please refer to:**

- Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA)
- Anti-money laundering and counter financing of terrorism (AML/CFT) – Designated Non-Financial Businesses and Professions (DNFBPs) and Other Non-Financial Sectors (Sector 5) Policy Document

**Disclaimer:**

This document is intended for your general information only. It does not contain exhaustive advice or information relating to the subject matter nor should it be used as substitute for legal advice. In the event that the information on Bank Negara Malaysia's official printed documents or any Acts differ from the information contained within this document, the information on such Act and official documents shall prevail and take precedence. The information contained herein is accurate and reliable as of the date of publication, 26 February 2018.



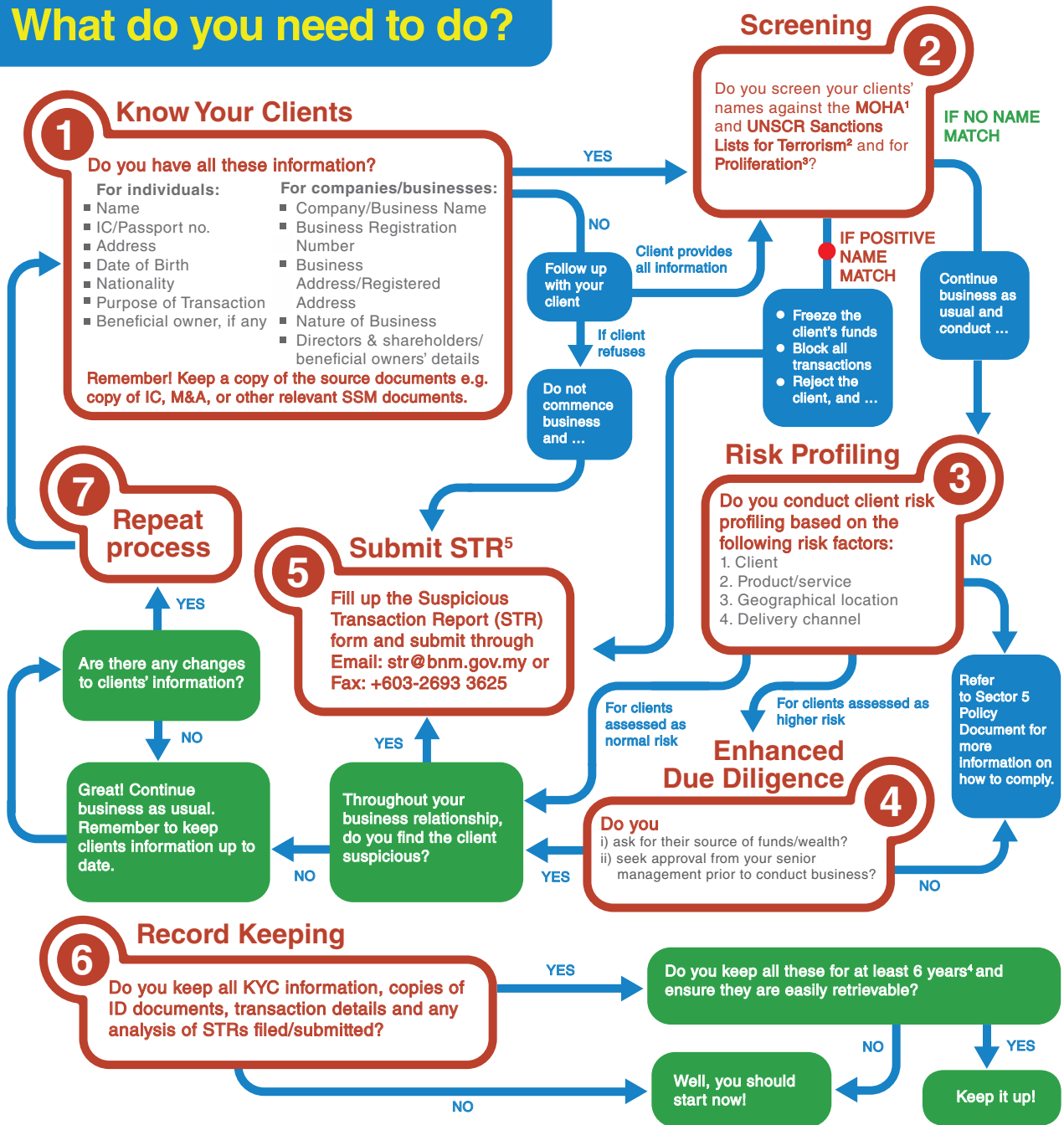
## Are you a “DNFBP”?

The following businesses/professions are “DNFBPs” under the Sector 5 Policy Document:

- Lawyers
- Accountants
- Trust companies
- Company secretaries
- Dealers in precious metals or precious stones (goldsmiths, jewellers, etc)
- Real estate agents
- Casino
- Gaming institutions
- Moneylenders
- Pawnbrokers

Please refer to the First Schedule of the AMLA for the full list and more details

# What do you need to do?



<sup>1</sup>MOHA: Ministry of Home Affairs

<http://www.moha.gov.my/index.php/en/maklumat-perkhidmatan/membanteras-pembiayaan-keganasan2/senarai-kementerian-dalam-negeri>

<sup>2</sup>UNSCR: United Nations Security Council Resolutions (Terrorism)

[https://www.un.org/sc/suborg/en/sanctions/1267/qa\\_sanctions\\_list](https://www.un.org/sc/suborg/en/sanctions/1267/qa_sanctions_list); and

<https://www.un.org/sc/suborg/en/sanctions/1988/materials>

<sup>3</sup>UNSCR: United Nations Security Council Resolutions (Proliferation of Weapons of Mass Destruction)

<https://www.un.org/sc/suborg/en/sanctions/1718/materials>

<https://www.un.org/en/sc/2231/list.shtml>

<sup>4</sup>From the date of termination of the business relationship

<sup>5</sup>Utmost care must be undertaken to ensure that STRs are treated with the highest level of confidentiality

## If you do NOT do any of these

Section in AMLA	Non compliance with	Maximum Penalty for Each Offence
13	Record keeping requirement	
14	Obligation to report suspicious transactions to BNM	Fine up to RM1 million
16	Obligation to conduct customer due diligence i.e. KYC	
17	Requirement to retain documents for at least 6 years	Fine up to RM 3 million or jail up to 5 years or both

For further details, please refer to the AML/CFT Microsite & STR form at <http://amlcft.bnm.gov.my>

# MIEA OFFICIAL MERCHANDISE

As part of our merchandising programme, we have printed MIEA T-shirts.

The colour in Black and laced in Red around the collar and arm band. It gives a neat and clean professional look. Every member should own one to use for Saturday/Sunday during viewing appointments.

The T-Shirt are sold at RM35.00.  
Please call Saidah (Membership)  
at 03-7960 2577 to get yours today!



## Size Measurement

SIZE	SHOULDER	CHEST	SLEEVE LENGTH	LENGTH
XS	16"	36"	7.5"	26"
S	17"	38"	8"	27"
M	18"	40"	8.5"	28"
L	19"	42"	9"	29"
XL	20"	44"	9.5"	30"
XXL	21"	46"	10"	31"
XXXL	22"	48"	10.5"	32"

## Other Merchandise Also Available...



MIEA LAPEL PINS  
**RM10.00**



EXCLUSIVE  
MIEA LANYARD WITH POUCH  
**RM10.00**



MIEA KEY HOLDER  
**RM50.00**  
*\*Limited time only*

## MIEA: Property Agents, Negotiators have a role in FundMyHome



**FundMyHOME**

From left: EdgeProp.my managing director and editor-in-chief Au Foong Yee, Soma, Tong, Lim, MIEA secretary-general Chan Ai Cheng, and MIEA director Christopher Chan. (Photo by The Edge)

PETALING JAYA (Nov 23): Real estate agents and negotiators have a role to play in the new FundMyHome property scheme, said Malaysian Institute of Estate Agent (MIEA) president Eric Lim.

“It is an interesting scheme and I think we have a role to play [in it] given that we have a big client base and network in the industry. So we would love to work together with [FundMyHome],” he told EdgeProp.my after a briefing at the institute’s headquarters here today which involved 110 real estate agents.

During the briefing, EdgeProp Sdn Bhd chairman Datuk Tong Kooi Ong said the platform is one that is inclusive of all stakeholders.

“It must cater for the needs of homebuyers, developers, financiers and real estate agents, valuers and every single person who currently participates in the property ecosystem.

“We want to change the ecosystem to make it better but we will change it in a way where every stakeholder continues to participate,” he said during the briefing, which was moderated by MIEA CEO Soma Sundram.

In his presentation, Tong said real estate agents can help prospective FundMyHome homeowners by facilitating transactions under the scheme.

Introduced by EdgeProp, FundMyHome allows one to buy a property featured on FundMyHome.com by paying just 20% of the property price.

The balance 80% of the cost of the property is contributed by participating institutions, who share the returns from changes in the future value of the homes.

**SOURCE;**  
Shawn Ng (23rd November 2018)  
EdgeProp.my

# MEDIA REPORT

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## MIEA: Extend HOC 2019 Incentives To Buyers Of Secondary Properties

PROPERTY

Tuesday, 5 Mar 2019



Citing the National Property Information Centre (NAPIC) data, it said the secondary property market makes up about 80 per cent of all residential property transactions in the country, compared to around 20 per cent of new properties (the primary market).

KUALA LUMPUR: The Malaysian Institute of Estate Agents (MIEA) has urged the government and stakeholders to weigh the importance of the secondary residential property market by reviewing incentives, offered during the six-month national Home Ownership Campaign 2019 (HOC), to be extended to first-time home buyers looking to purchase from the secondary market.

Citing the National Property Information Centre (NAPIC) data, it said the secondary property market makes up about 80 per cent of all residential property transactions in the country, compared to around 20 per cent of new properties (the primary market).

“There are significantly more varieties of homes at affordable prices for first-time home buyers within the secondary property market. Based on this premise, we should allow for the exemption of stamp duties to cover the purchase of homes within the secondary market by first-time buyers.

“As MIEA appreciates that the Finance Ministry has introduced new programmes to stimulate the primary market by focusing on first-time home buyers, it is also critical that we should not close the door to first-time property buyers by limiting incentives to only properties offered by developers,” it said in a statement today.

It said a mechanism of ‘Rent & Buy programme’ should be set up through a special vehicle or through banks to help buyers who were having challenges on the ability to place down payment and loan eligibility.

“We have also requested Bank Negara Malaysia to study and implement a fair and equitable loan approval and streamlined process for first-time buyers and/ or set up a special revolving fund to fund these buyers.

“This will allow for a shift in the dynamics of the property market, not only allowing for the disposal of ‘overhang’ properties but also unsold completed projects that are vacant. This will help further stabilise the property market,” it said.

The association, which represents close to 6,000 registered real estate practitioners in the country, also hopes that the tax exemption would be given to industry players who modernise themselves to be more efficient and effective through digitalisation.

**Source;**  
**Bernama**  
**Star Online, 5th March 2019**

# 6th ARENA (Mid-Term) COP Meeting

23rd March 2019  
By PP Soma Sundram

The ARENA Council of Presidents (COP) meeting twice a year. First the Mid-Term meeting in March and any month of that year where the ACE is held.

Mr Khin Maung Tan	Chairman of COP, representing MRESA
PP K. Soma Sundram	Secretary General of ARENA
Ms Agnes Fides Mercato	President of PAREB
Mr Herman Yeo	President of IEA
Dr Sopon Pornchokchai	President of TAF
Mr Eric Lim	President of MIEA
Ms Dong	Representation VNREA
Mr Serey Ping	Vice President, Representing CVEA
Mr Jeff Foo	Founding Member
Mr Nelson Aquiza	Founding mmeber

At the meeting, the theme for the convention “Embracing Technology & Network” was adopted. It was also agreed that an award title to Property Agent of The Year will be presented to a firm selected by the respective country. The ACE’19 convention will be held in Yangon, Myanmar from 22nd – 24th August 2019. 22nd of August will be arrival and registration, 23rd will be Conference Day 1 and 24th will be Conference Day 2. The registration fees are as follows;

**Now till June 30th** **USD150.00**  
**July 1st – 15th August** **USD180.00**  
**On-site Registration** **USD200.00**

All those interested to attend please register with MIEA as we are collecting all registration fees on behalf of MRESA.

**Contact Wai Ling at MIEA Head Office @ 03-7960 2577**



From left,  
Mr Jeff Foo, Dr Sopon Pornchokchai, Ms Dong, Ms Agnes Fides Mercato, Mr K. Soma Sundram, Mr Khin Maung Tan, Mr Eric Lim, Mr Nelson Aquiza, Mr Herman Yeo and Mr Serey Ping



ARENA Mid-Term Meeting in action at Novotel Yangon





# ARENA CONVENTION & EXHIBITION'19

## Yangon, Myanmar

Theme  
"Embracing Technology & Networking"

22-24 August 2019  
NOVOTEL HOTEL, YANGON

Host



Myanmar Real Estate  
Services Association

Registration Fee:

USD 150 until 30th Jun \* USD 180 until 15th Aug \* USD 200 Onsite

Programme

22/8 - Arrival / Registration \* 23/8 - Conference Day 1 \* 24/8 - Conference Day 2



# 7th Annual Convention of Myanmar Real Estate Service Association (MRESA)

23rd March 2019  
By PP Soma Sundram

The Annual convention was held at LOTTE Hotel, Yangon, Myanmar. The event was officiated by the Member of Parliament for Mandalay. There were close to 500 people from all the region of Myanmar. The first half of the day was presentation by the respective countries. The other half day was the business meeting.

The people of Myanmar are very warm and friendly. From the moment we arrived at the airport there was cordiality and importance given to our presence. We were picked up to the Novotel where we stayed.

Mr Khin, the president ensured that every aspect of the programme was taken care of. For the night, we were entertained to a dinner with all participants at the LOTTE Hotel. We expect a great programme for the ACE 2019 convention in Yangon. Many thanks to the Organising Committee for a job well done and for taking good care of us!



Opening ceremony with a lot of balloons



Participants attending from all region of Myanmar



From left, Dr Sopon Pornchokchai, Mr Nelson Arquiza, Mr Khin Maung Than, Mr K Soma Sundram, Mr Jeff Foo, Mr Herman Yeo, Mr Eric Lim, Ms Agnes and Mr Harry Yeo.



# SECRETARIAT

## KEEP IN TOUCH WITH OUR STAFF

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**Sarawak Branch**

**Let us  
keep you  
UPDATED**



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to update your  
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Members Information  
Update form*

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