

Real Estate Agents Malaysia

# DREAM



Malaysian Institute of Estate Agents

March/April 2008

A Publication of the  
Malaysian Institute  
of Estate Agents



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## A Little Something Goes a Long Way...

Buying a house is one of life's achievements, which is a visible legacy for your present and future. However, unexpected events may lead to loss of income or a decreased ability to fulfill loan obligations. Let AIA's Mortgage Reducing Term Assurance (MRTA) or Mortgage Level Term Assurance (MLTA) safeguard your home for you and your family.

### MORTGAGE LEVEL / REDUCING TERM ASSURANCE PLAN (MLTA / MRTA)

MLTA or MRTA plan will ensure repayment of your outstanding mortgage in the event of Total Permanent Disability (TPD) or loss of life.

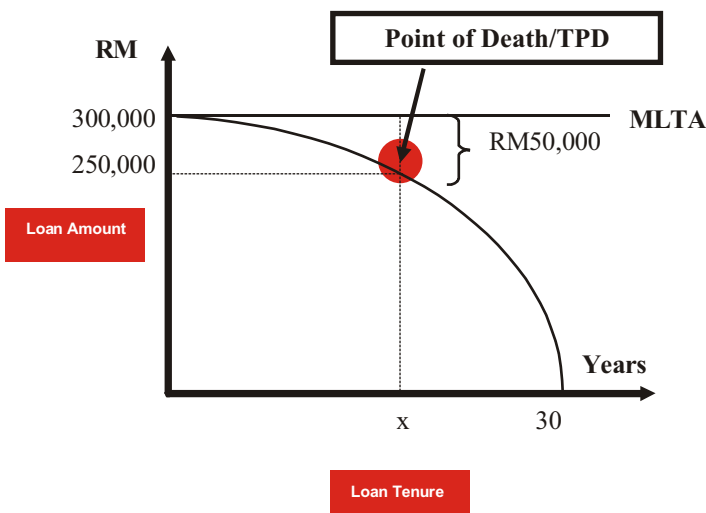
AIA will take care of your loved ones with these affordable protection plans for your home loan. Rest assured that your ongoing loan repayments will not financially "burden" your loved ones.

#### Illustration:-

**Note:**

- Loan Amount: RM300,000
- Loan Tenure: 30 years
- Outstanding loan amount (at point of death/TPD): RM250,000

**(i) MLTA**



**MLTA**

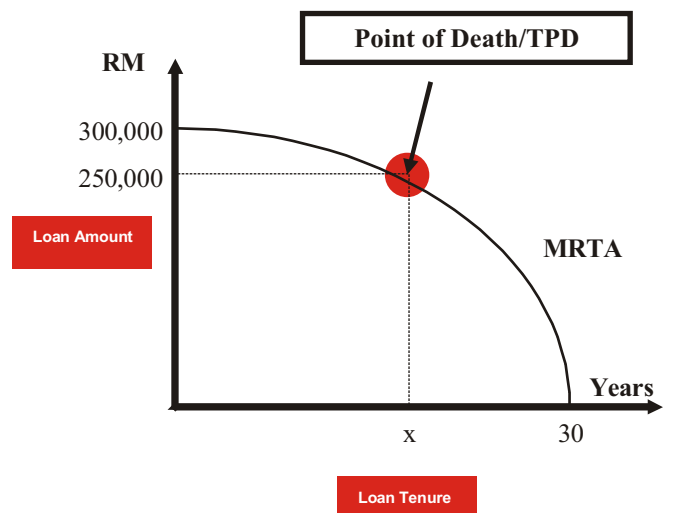
The coverage amount remains level as the outstanding loan amount reduces.

Payout from MLTA: RM300,000

\*RM250,000 for outstanding loan

\*RM50,000 given to family

**(ii) MRTA**



**MRTA**

The coverage amount reduces with the outstanding loan amount.

Payout from MRTA: RM250,000



Malaysian Institute of Estate Agents

## The Malaysian Institute of Estate Agents

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

### The Institute's New Theme

**UNITED RELEVANT PROGRESSIVE**

The 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 council, 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 become 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.

#### Copyright

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D'REAM is an acronym for "The Real Estate Agents, Malaysia".

D'REAM is published by The Malaysia Institute of Real Estate Agents (MIEA), 88-B Jalan SS21/39, Damansara Utama, 47400 Petaling Jaya, Selangor Darul Ehsan, Malaysia.

Advertising in D'REAM can be directed to Irene at, Tel: 603 - 7727 7477. Rates can be obtained from our website [www.miea.com.my](http://www.miea.com.my).

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## Editor's Note

Chan Ai Cheng • aicheng.chan@gmail.com

# Progressive...

Under the Institute's theme, Progressive is the final word in the phrase and rightly placed as Progress is the key to ensuring enduring success. Is being progressive an easy path or one filled with challenges? I look at progress as to building muscles. A little exercise regularly with sufficient stress on the muscles and we can feel ourselves steadily growing stronger day by day.

We have seen much changes in our Political Climate in the last month. Who could have predicted a "Political Tsunami" as featured by the Press? What once would have seem to be impossible, has been made possible. MIEA experience a similar Tsunami in April 2007 (not literary) and the tidal waves of change has flooded the Institute and the fraternity and today, the voice of MIEA can be heard loud and clear. Our voice now counts in matters pertaining to the Board, to the Press of all facets and the list of the Institute's milestones goes on...

Having listed the Institute's achievements, MIEA has still got to travel a long and challenging road ahead and we need help. It is easy and quick to judge, complain, criticize and condemn the efforts of others. It takes no more than a breath to utter words that can completely destroy a man, a

team or even an Institute but so much more difficult to build, to uphold and the bring up someone or something to greater heights.

If we would take Dennis Waitley, a great motivator of our time's motto and I quote, *"Don't dwell on what went wrong. Instead, focus on what to do next. Spend your energies on moving forward toward finding the answer."*

Let us keep the spirit of Progress constantly with us, progressing toward better things ahead.

As Abraham Lincoln aptly said and I quote *"Having thus chosen our course, without guile and with pure purpose, let us renew our trust in God, and go forward without fear and with manly hearts."* Agreed!

Chan Ai Cheng  
Chairman  
Bulletin Committee

P.S. This will be the final copy of the bulletin circulated to non-members in our membership drive. To continue receiving D'REAM, do sign up as a member today. Membership has its privileges.

### Objectives of the Institute

- To unite those engaged in the Estate Agency Practice for the purpose of extending beneficial influence on the profession and related interests.
- To promote and maintain a high standard of conduct amongst members in accordance with the Code of Ethics of the Institute.
- To improve the technical and general knowledge of persons engaged in the profession.
- To develop and foster and maintain relations between members of the institute and to provide a platform for the networking and exchanging of ideas and opinions amongst practitioners.
- To provide for the upholding of the honour, reputation and status of members.
- To provide for the training, education, examination of persons practicing or intending to practice as estate agents, or who are otherwise employed or engaged in the profession.
- To represent members in discussion and dialogues with other trade/industry bodies and Government agencies.
- To safeguard and protect the interest of the general public against fraud by practitioners or illegal agents.
- To elevate and encourage the maintenance of a high level or professionalism amongst practitioners.



My dear fellowmembers,

So quickly the first year has come to an end leaving an estimated 360 days of office before my term ends as your President. A successful entrepreneur said and I quote "No institution which does not continually test its ideals, techniques and measure of accomplishment can claim real vitality" unquote.

What it simply means is that an institution like MIEA must continuously push itself to larger goals, achievements which will have a direct impact on its accomplishments and that will show whether we are healthy. I believe we have done that in the last one year. What was idealised as unachievable, we made it happen. First the unity, the purchase of our premise, the creation of D'REAM, the PR exercises on TV, news media, magazines, the revamp of the syllabus for the negotiators, the CREN policy formulation etc. We in our own way tested ourselves and proved MIEA can be a force and that we can be united and can represent the industry in a true and responsible manner. Our achievements are a true reflection that we can be a society for the practitioners at large.

There is a great level of confidence in the Institute, there is responsible undertaking at many levels to make MIEA relevant and progressive. The membership at large has given us the confidence through their support, participation that we should continue with our efforts. We have made strong stand on many issues and we are seen to be strong and responsibly vocal. Our achievements were not easy and it could be dedicated to the many council members and the die hard supporters who are always ready to give their hand when help is needed. However, the spirit of volunteerism has yet to reach any significant levels at the membership level. It is my fervent hope and wish that at this AGM more volunteers will offer a little of their time to sit in the respective sub committees which will enable the committees to get new ideas and more legs to execute the plans.

There are still few laps for this term and it is my goal to focus on the 'hard' issues of membership i.e. the practice, the representation at the board level, the registration of negotiators, the forthcoming convention, moving into our building and the ever evolving issue of the illegal's, improving membership privileges and a having a rejuvenated and organized secretariat.

We decided at the beginning of my term that the D'ream issues should be sent to all practitioners (even though many are not members) to make a point that MIEA can be effective and be represented if all practitioners become members. Much to my amazement that idea has been proved wrong and so as we say membership has its privileges, this will be the last issue to be sent to non members.

I hope that each one of you will realize that a one time registration fee of RM210 and a monthly subscription of RM200 and an application form is the only factor that prohibits the cost of unity, advancement and making this fraternity better for each one of us. I challenge each practitioner who is not member of this institute that; if you love what you are doing and if you want to fulfil your moral responsibility to bring dignity and respect to this profession you should apply to be a member NOW!

Last but not least it would be fool hardy for me if I don't record our appreciation to the outgoing editor Ms. Chan Ai Cheng for a wonderful job done with the D'ream. It is not easy to put words but she has successfully brought out the spirit of the institute in all aspects in the last 5 issues. We will miss a dynamic councillor, lady & editor. To the councillors who have completed their term of office may I record my profound thanks and appreciation for the unity, relevance and the contribution of your time and energy to the progress of the institute. To those who are hanging on there lets finish this lap in an illustrious manner. with a looming general election. Let's wait and see.

# Must Know...



## Amendments to the Housing Development Act

In line with the Government efforts to encourage the “build-then-sell” concept for developer, the Government has gazetted amendments to the HDA 1960 that came into force on 1 December 2007. The amendments known as the Housing Development (Control and Licensing) (Amendment) Regulations 2007 shall not affect the validity of any existing sale and purchase agreement entered into after the commencement of the Act notwithstanding anything inconsistent with or contrary to any provisions in the Regulations.

Apart from amending Schedules G & H, the Government also brings into effect two new Schedules i.e. Schedules I & J to cater for “build-then-sell” concept.

### SCHEDULE G

- Applicable to houses under construction which are built on the land (landed property) à individual title
- Payment method of the purchase price according to the Third Schedule (progressive payment)

### SCHEDULE H

- Applicable to houses under construction in a subdivided building à strata title
- Payment method of the purchase price according to the Third Schedule (progressive payment)

### SCHEDULE I

- Applicable to completed landed property à individual title
- Payment method of the purchase price according to the Third Schedule i.e. 10% of the purchase price to be paid immediately upon signing and the balance of 90% is to be paid within 21 working days after the Purchaser receives the Vendor’s written notice of delivery of vacant possession (must be supported with the certificate of completion and compliance)

### SCHEDULE J

- Applicable to completed houses in a subdivided building à strata title
- Payment method of the purchase price according to the Third Schedule i.e. 10% of the purchase price to be paid immediately upon signing and the balance of 90% is to be paid within 21 working days after the Purchaser receives the Vendor’s written notice of delivery of vacant possession (must be supported with the certificate of completion and compliance)

It must be noted that the above mentioned Schedule(s) shall not apply if at the time of execution of the contract of sale, the certificate of fitness has been issued AND its certified true copy has been forwarded to the purchaser(s). In such a case, parties are free to contract without following the Schedules.

*Ed. I would like to thank Saiful Lizan, an Advocate and Solicitor for his contributions in this article*

# MIEA in the News...

## HOME & PROPERTY

- News
- Property Scene
- Guide
- Living
- Renovation
- Gadgets
- Finance
- Legal
- Home Protection
- Classifieds
- RSS
- Contact Us
- Reader's Letters

Wednesday, October 10, 2007

### Malaysian Institute of Estate Agents (MIEA) Q&A

This Q&A series appears in the Metro Classifieds of *The Star* monthly. Here we feature some of the more popular questions asked by property

Tuesday, January 8, 2008

Review of ten...

### Joint venture to benefit estate agents

By DALJIT DHESI

PETALING JAYA: OCBC Bank (Ma) Bhd has linked up with the Malaysian Institute of Estate Agents (MIEA) to roll out a year-long development programme that will catapult estate agents to new heights of professionalism.

Head of secured lending Thoo Mee Ling said the programme would involve initiatives that would directly benefit agents, and ultimately profit consumers, such as conventions, training programmes and luncheon talks.

"As one of the top lenders in Malaysia, we recognise the need to go beyond just making loans available to our customers."



Thoo Mee Ling

The bank's first effort for the Malaysian Annual Real Estate Convention scheduled on Jan 11 to 13 at the

## News

Monday, January 14, 2008

### Cross border smart partnerships

By SHABEEN WORG

MALAYSIAN Institute of Estate Agents (MIEA) will continue to support local real estate agents to set up operations overseas, according to president K. Soma Sundaram.

"We will facilitate smart partnerships between local and foreign real estate agents for possible cross-business cooperation," he told delegates at the opening of the Malaysian Annual Real Estate Convention (MAREC 08) in Kuala Lumpur on Saturday.



K. Soma Sundaram (left) presenting a memento to Datuk Seri Dr. M. K. Anwar at the opening of the convention.

Convention chairman S.M. Shanker said an increasing number of real estate agents were setting up operations overseas.



大馬产业市场向区域市场看齐，业者竞相地产的设计进行革新，以期成为产业市场领头羊。

## 大馬吹高

### 地產街

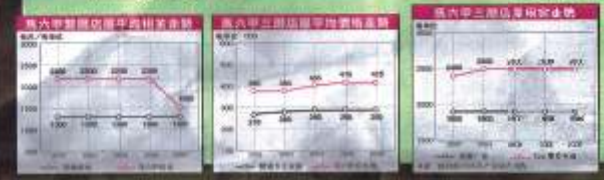


外資對大馬产业的持续关注，他们预计在重灾区购买房产，或购买第一、二、三、四、五、六、七、八、九、十、十一、十二、十三、十四、十五、十六、十七、十八、十九、二十、二十一、二十二、二十三、二十四、二十五、二十六、二十七、二十八、二十九、三十、三十一、三十二、三十三、三十四、三十五、三十六、三十七、三十八、三十九、四十、四十一、四十二、四十三、四十四、四十五、四十六、四十七、四十八、四十九、五十、五十一、五十二、五十三、五十四、五十五、五十六、五十七、五十八、五十九、六十、六十一、六十二、六十三、六十四、六十五、六十六、六十七、六十八、六十九、七十、七十一、七十二、七十三、七十四、七十五、七十六、七十七、七十八、七十九、八十、八十一、八十二、八十三、八十四、八十五、八十六、八十七、八十八、八十九、九十、九十一、九十二、九十三、九十四、九十五、九十六、九十七、九十八、九十九、一百。

### 馬六甲拉也商業單位佔地利

#### 行情與租金

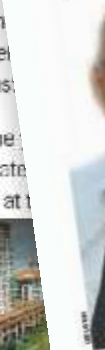
馬六甲拉也商業單位佔地利，行情與租金。馬六甲拉也商業單位的平均租金為每呎每月1.50令，較去年同期增加10%。



## Enhancing professionalism among real estate agents

By Young Ee Wah

THE COURTESY Department has agreed to work with the MIEA to set up a programme to enhance the professionalism of real estate agents in Malaysia. The programme will be a year-long development programme that will catapult estate agents to new heights of professionalism.



Young Ee Wah



Thoo Mee Ling

As the industry's leading body, MIEA has always been committed to the development of the real estate industry in Malaysia. The programme will be a year-long development programme that will catapult estate agents to new heights of professionalism. The programme will be a year-long development programme that will catapult estate agents to new heights of professionalism.

International Sports Science & Technology Expo 2008

16th May - 17th May 2008 | Mid Valley Exhibition Centre

Exhibitors: MagnaBioscience, FORTUNE PLAZA, PREDICOM, MIND HEALTH, SHAPE.

## Working Together for the Property Industry

### MIEA - OCBC



MIEA has firmed up a collaboration with OCBC Bank to assist property buyers to own properties swiftly and hassle-free. With OCBC's new concept of bringing the "Bank to the Agent" campaign, we can work hand in hand and in sync with each other when we approach property purchasers. It is our joint effort to assist property buyers to take a well informed decision on the property that they are purchasing as well as the loan package that most suits their needs.

OCBC will be involved in the monthly Negotiator's Training Course where they will train new agents, negotiators and others who are seeking knowledge on the loan processes.

As part of the initiative by the bank to provide support to the agents, OCBC will be sponsoring Signboards, a much sought after marketing tool in Real Estate. We encourage members to support OCBC Bank and work with their aggressive team of Mortgage Team Leaders and Officers. Do contact Mr. Liew Sheong Lam, Sales Manager Mortgage Sales Department at Handphone No : 016 333 7970 to set an appointment to get started on this partnership.

With the support of OCBC, more sales can happen!

With a tagline "Bringing the Bank to the Agent", we can be assured that we are well regarded by OCBC as Business Partners in the Property Business.



### MIEA - AIA



There are few things in life that can be as nerve-wrecking to our customers as purchasing properties. In most instances, the purchase is being funded through borrowing from financial institutions. As responsible Estate Agents, we should advise our customers to consider MRTA/MLTA to insure them against liability from loans taken from financial institutions should anything untoward were to befall them.

MIEA has worked a collaboration with AIA to promote awareness of the MRTA/MLTA unique package offered by AIA and how we can play our part in this process. Do contact Mr. Kevin Chua at Tel : 03-2056 2000 or email Kevin-KC.Chua@AIG.com for further information or assistance.





# MAREC08

MALAYSIAN ANNUAL REAL ESTATE CONVENTION  
**Regionalising The Malaysian Market  
The Reality Of Getting There**

10 - 12 Jan 2008 • Sime Darby Convention Centre





# Happenings

## MIEA Community Development – Sharing with the Community



MIEA will be organizing a “Charity Campaign” to contribute wheelchairs to the less fortunate individuals who are in need of it but have little means. We are seeking out members who would like to participate in this “Charity Campaign” so that collectively we can make a difference in the community as Estate Agents Who Care. Each wheelchair cost only RM100 and members are welcome to contribute as much as they have been blessed.

These wheelchairs will be given away to the respective charitable organizations in conjunction with events held by the Institute. For more information and to participate, please contact Tan Kang Yap (Chairman – PR & Community Development) or the Secretariat at Tel : 03- 7727 7477.

## Dialogue on the Registration of Negotiators

Bukit Kiara Equestrian Club, Saturday, 22 March 2008



A preliminary dialogue was held on the subject matter pertaining to the Registration of Negotiators. The Board has asked MIEA to present a report on the subject of registration of negotiators and MIEA having made a stand that the registration should be done by MIEA, was to present a report to the Board by April 11, 2008.

A group of some 25 members and non-members were present to give their views on the subject matter, a broad based idea on the framework of the registration. At the dialogue, MIEA came to terms with a few issues and agreed that if the Board approves our idea then we would call for a forum on this issue with all members.

More news on this in future issues. Watch this space!

## Negotiators’ Training

We had a total of 28 participants in the January Negotiator’s Course and a further 11 participants in the February intake. The feedback received from participants have been most encouraging and we encourage members to enrol your negotiators for this programme. The next negotiator’s training is scheduled for 22 & 23 March 2008 at MIEA Secretariat, Damansara Utama.

What Past Participants Say About Our Negotiator’s Course

“Course is good”

“Speakers are good, helpful, professional”

“Very informative but intense”

“Excellent”

“Informative and relevant”

“Keep up the good work”

“Good for knowledge”

“For a new comer – very enlightening

“The course provide me with a new view on real estate

“It is really very effective”

It’s a good programme. Wish it was a longer one”

## Special RM22.50 per day Offer by Oriental Daily

We are pleased to inform members that Oriental Daily has agreed to offer a lower advertising rate for members of MIEA.

The offer is as follows :-

1 + 4 days; 5 + 25 days; or 55 + 305 days

The column size is 3cm x 3cm which can accommodate up to 50 words at only RM22.50 per day.

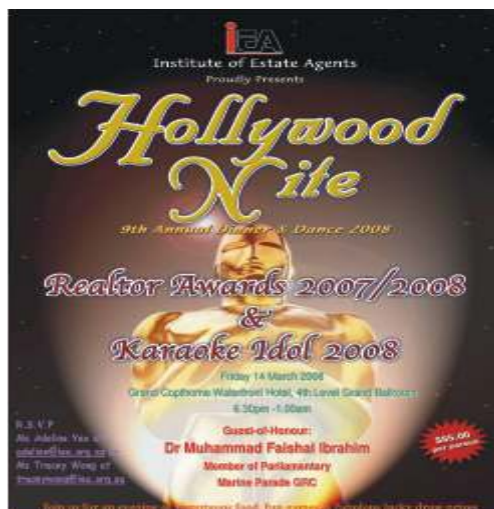
For more details or assistance, please call Mr Hon (Oriental Daily) at 0122229369.

## Condolences

Our deepest sympathy and condolences goes out to Council Member, Mr. Tan Kang Yap on the demise of his late father Mr. Tan Choo Meng on 13 February 2008

Our deepest sympathy and condolences goes out to our President, Mr. Soma Sundram on his recent loss of his late mother, Madam Devi on 25 April 2008.

# Membership News...



## IEA, S'pore Annual Dinner

14 March 2008 • Grand Copthorne Waterfront Hotel, Singapore

The Institute of Estate Agents (IEA) Singapore held their Annual Dinner on Friday, 14 March 2008. A small group of Council and Ordinary Members who have served on the Council made a trip to support this event to further strengthen the ties with our Affiliates over there. It was truly a fun-filled night, where IEA members got-together for networking, to witness the finalist of the IEA Karaoke Idol competition and also to recognize outstanding Agents for the year 2007. MIEA has also reached an understanding with IEA Singapore that we will mutually carry news of each others' major activities in our respective newsletters to keep both side of the causeway posted on significant happenings.



◀ Photo taken with the President of IEA Singapore, Mr. Jeff Foo and Vice President, Mr. Ismal Gafoor (to his right) and the Guest of Honour, Dr. Muhammad Faishal Ibrahim, Member of Parliament, Marine Parade GRC.



◀ We thank Mr. Sam Gian, one of the VIPs that night, for presenting us his book on Million Dollar Closing

### FORUM

## Challenges Real Estate Agents Face and the Issues affecting the Industry

Wednesday, April 2, 2008

We encourage all Registered Estate Agents to be a part of the Institute so that together we can achieve more.

MIEA will be organising a FORUM on the Challenges Real Estate Agents Face and the Issues affecting the Industry as a platform for members to get together and to invite our fellow Registered Estate Agents to come together to discuss on matters that are pertinent to us. Matters like :-

1. The Negotiator's mistakes, the Principals fault
2. The Negotiator – Principal relationship
3. The role of the Board
4. The issue on Illegal Estate Agents and our edge against them
5. Estate Agents and Property Management
6. The 40% Commission Cap, 20 Negotiators per license etc. – How to cope
7. Franchising Real Estate Brand

8. Developers engaging non-registered agents to market properties

9. How MIEA can work for us and with us

For more details on how to become a member of MIEA, please visit [www.miea.com.my](http://www.miea.com.my) or call Jing at MIEA Secretariat 03-7727 7477 or contact the Chairman for Membership Affairs, Gavin Tee at 012 221 5432

Date : Wednesday, April 2, 2008

Time : 2.00pm - 5.30pm

Venue : Chinese Assembly Hall, Kuala Lumpur (1st Floor, Seminar Room)

Admission is Free

Members are welcome to submit their suggestion on issues for discussion through email [secretariat@miea.com.my](mailto:secretariat@miea.com.my) or Fax 03-7729 3693

We look forward to meeting fellow Estate Agents there!

# State and International News...

## Meeting with Johor State Investment Centre (JSIC)

Wednesday, 2 April 2008



Mr. Mohamed Basir Bin Mohamed Sali, General Manager

MIEA Johor will be meeting with Mr. Mohamed Basir Bin Mohamed Sali, General Manager of Pusat Pelaburan Negeri Johor (Johor State Investment Centre) to discuss the services that MIEA members can offer to JSIC to assist in the promotion of the State as the investment destination in the region. Johor State Investment Centre (JSIC) was established on the 16th August 2004 under a direct administrative order of the Johor State Government and comes directly under the purview of the "Menteri Besar" or the Chief Minister.

JSIC functions as a one-stop centre for forthcoming investors eager to discover various business opportunities in this robust southern state of Malaysia. Its primary function is to promote the State of Johor as the ideal investment destination in the region. It is a special purpose vehicle (SPV) responsible for achieving Johor's aspiration to become a regional hub for high-technology, knowledge-based and capital intensive industries.

If you need to contact JSIC. The details are as follows:

Address: Johor State Investment Center  
Suite 19B, Tingkat 19, Menara ANSAR,  
No. 65, Jalan Trus, 80000 Johor Bahru  
Johor Darul Ta'zim, MALAYSIA

Phone: [6] 07-224-6755 / [6]07-224-6766

Fax: [6] 07-224-7688

E-mail: info@jsic.com • my mbasir@jsic.com.my

## Meeting with Johor State Planning Unit

Thursday, 3 April 2008

MIEA Johor Branch has been invited together with other professionals such as Malaysian Institute of Accountant Johor, Johor Bar, ISM Johor, Malaysian Medical Association Johor and others to jointly discuss over the the Master Plan for Johor State Development from 2008 to 2025 (service sector). We view this as a further recognition from our Johor state government as to the identity of MIEA as representing the real estate agency industry.

## MIEA Johor's Annual General Meeting

14 April 2008

MIEA Johor Branch will be holding their Annual General Meeting on 14 April 2008. After the AGM, they will proceed with a **Workshop on "Guidelines and Restrictions on Foreign Ownership in Johor Properties"** by Ms. Nora Lam, Legal Advisor of MIEA Johor Branch.

## Site visit to Iskandar Development Region (IDR)

May 2008

MIEA Johor Branch is currently arranging a site visit to IDR for IEA Singapore (expected 40pax) and would be having an informal dialogue with IEA Singapore after the site visit on cross border working relationship to create greater synergy in the property industry.



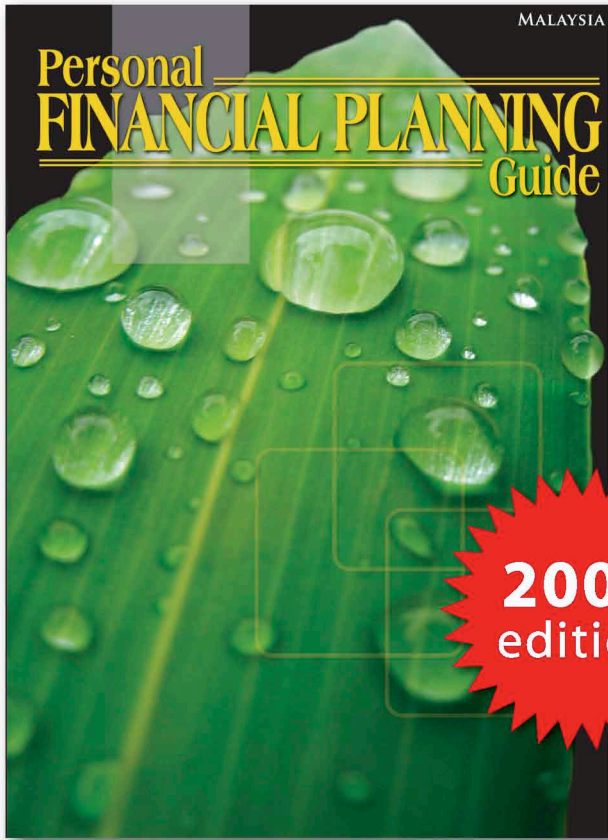
## Penang International Property Exhibition (PIP)

14 - 16 March 2008 • PISA, Penang

MIEA Penang Branch was involved in the 3rd Penang International Property Exhibition (PIP) held on 14 - 16 March 2008 at Penang International Sports Arena (PISA), Penang. This will be a further boost to the awareness of MIEA, not only in Penang, but internationally. Well Done!

## IDR - The 5 Economic Zones Zone





# FINANCIAL PLANNING INFORMATION AT YOUR FINGERTIPS!

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and get a free copy

Sign up online at [www.axeqtechnology.com](http://www.axeqtechnology.com)

## Personal FINANCIAL PLANNING Guide

## Free Listing Sign-up!

Company Name : ..... ROC No. : .....  
 Address : .....

E-mail : ..... Website : .....  
 Telephone : ..... Fax : .....

Nature of Business : .....  
 (e.g. financial planning, debt advisory, insurance agents, etc)

To list multiple branches, subsidiaries and affiliated companies, please sign-up online

We are also interested to advertise in your upcoming Personal Financial Planning Guide (2008 / 2009)

I hereby confirm the above information is correct:

Contact Person : ..... Position : .....

Mail or Fax to us at :

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 E 19-07, Metropolitan Square, Jalan PJU 8/1,  
 Bandar Damansara Perdana,  
 Petaling Jaya, 47820, Selangor.

Tel : 603-7726 3602 | Fax : 603-7726 6607  
 E-mail : [info@axeqtechnology.com](mailto:info@axeqtechnology.com)

**Terms & Conditions:**

1. We reserve the right to publish or amend only those approved listings with complete information supported with the required document.
2. FREE listing includes business name, address, one main classification & one main telephone number.
3. Your listing may be published on our upcoming financial web portal.

# Building Fund Updates...



Our deepest thanks go out to all members who have made this happen especially those who have stepped forward to contribute towards the purchase of MIEA's new premises. We encourage members who have yet to contribute to contact the secretariat or our Building Fund Chairman, Ms. Shirley Chai and her committee. We have lined up a team of volunteers who will make arrangements to collect the contributions from you at your convenience. We want you to know that every contribution counts and adds up.

Malaysia Boleh! MIEA Boleh!

## The Dream of our New Premises is a Reality!



### Pledges Collected For Year 2007 & 2008

NO.	NAME	COMPANY	AMOUNT (RM)
1	Ong Eng Tieu, Clement	Megaharta Real Estate	3,000.00
2	Chan, Jonathan	Yit Seng Realty	3,000.00
3	Ho Chin Soon	Ho Chin Soon Research	2,000.00
4	Miea Johor Bahru	Miea Johor Bahru	1,960.00
5	Lim Liang Guan	3I Enterprises	1,003.00
6	Chang Siok Chneh, Jessie	Grand Star Properties	1,001.00
7	Wang Fook Ping, Adrian	Cbd Properties	1,001.00
8	Chin Kean Neap, Tommy	Propmark Realty	1,001.00
9	Chong Choon Kim	Ch Williams Talhar & Wong	1,000.00
10	Fong How Cheng, Jacquelin	Premier Realty	1,000.00
11	Lai Kim Hon, James	Wang Lai Realty	1,000.00
12	Lee Boon Chuanm Alex	First Realtors Agency	1,000.00
13	Loh Soong Park, Francis	Vpc Alliance (pj) Sdn Bhd	1,000.00
14	Ong Chin Poh	Hongseng Properties	1,000.00
15	Ong Poh See	Eaglenest Realty	1,000.00
16	Teh Teik Bin	Colliers International	1,000.00
17	Thanalan A/I S. Chinniah	Transfield Realtors	1,000.00
18	Tay Kah Chin, Eugene	Rainbow Estate Agency	1,000.00
19	Wong Tay Kow, Victor	Victor Wong Realty, Sabah	1,000.00
20	Wong Kian Hin, Stephen	Stephen Wong Realtors	1,000.00
21	Tan Kong Ming, James	JT Properties	1,000.00
22	Datin Zaleha Bt Abdullah	Read Realty	1,000.00
23	Foo Fang Lim	Asahi Agency	1,000.00
24	Yip Yoke Yin	Oasis Realtors	1,000.00
25	Che Had Bin Dhali	JB Jurunilai Bersekutu Sdn Bhd	1,000.00
26	Bao Kiew Wu	United Alliance Estate Agent	964.00
27	Shyu Seck Fei	3m Realtors	500.00
28	Shai Pah Long	Dowin Real Estate Agency	300.00
29	Lim Poi Poi, Jessica	Cityspace Properties	300.00
30	Asokkumaran Kesavan	Pantai Properties	200.00
31	Lee Peng Cheng	EI Shaddai Properties	200.00
32	Tan Soo Hia	Tiram Realty	200.00
33	Tey Lay Sim, Amy	Aim Realty	200.00
34	Hiew Boon Kee	Mujur Harta Sdn Bhd	200.00
35	Chan Kew On, Philip	Sk Brothers Realty (M) Sdn Bhd	200.00
36	Lee Sow Lan, Cynthia	People Realty	200.00
37	Lai Yew Hoong, Edwin	-	200.00
38	Soon Kok Kee	WK Properties	200.00
39	Cash Contributions	Thursday Group Dinner	180.00
40	Sale Of Photo	Thursday Group Dinner	137.00
41	Long Soo Keat	ED Bid Properties	100.00
42	Lee Sow Lan, Cynthia	People Realty	65.00
43	Sale Of Photo	Thursday Group Dinner	31.00
<b>TOTAL</b>			<b>RM35,343.00</b>

Updated on 20/02/2008

# Upcoming Events...

## CPD Programme – Legal Issues On Real Estate Practise

Wednesday, 26 March 2008

Commonwealth Club, Damansara Heights, Kuala Lumpur



MIEA will be organising a CPD Programme on the Legal Issues On Real Estate Practise. Some of these issues have plagued many of us in our day to day dealings with buyers and sellers, landlords and tenants, developers, be it local or foreign. It is time to have them answered!

Exciting and relevant topics include Developments in Gated Community, Pitfalls in Closing Deals & Precautions, Resolving Pitfalls that are Beyond Your Control, Acquisition of Properties by Local & Foreign Interest, Types of Agreements and more will be discussed in depth.

It is certainly a not to be missed event featuring

experienced Advocate & Solicitors, Mr. Ranjit Singh, KS Ranjit Gill & Partners and Mr. David Kok, David Kok & Partners.

Participation Fee

Normal Fee RM100 per pax

Early Bird RM80 per pax on or before 15 March 2008

Fees inclusive of 2 Tea Breaks and Lunch

Please contact secretariat Ms. Jing Tel : 03- 7727 7477 immediately to sign up.

## 32nd Annual General Meeting



Saturday, 19 April 2008 - 10am  
Dewan Mahligai - Ground Floor,  
Hotel Singgahsana,  
Persiaran Barat, off Jalan Sultan.  
46760 Petaling Jaya  
Tel: 603-79562100

The Annual Report in pdf format can be download at [www.miea.com.my](http://www.miea.com.my)

### How to Get there



## Annual Dinner and Awards Nite 2008

Friday, 20 June 2008

The Grand Ballroom, Legend Hotel Kuala Lumpur

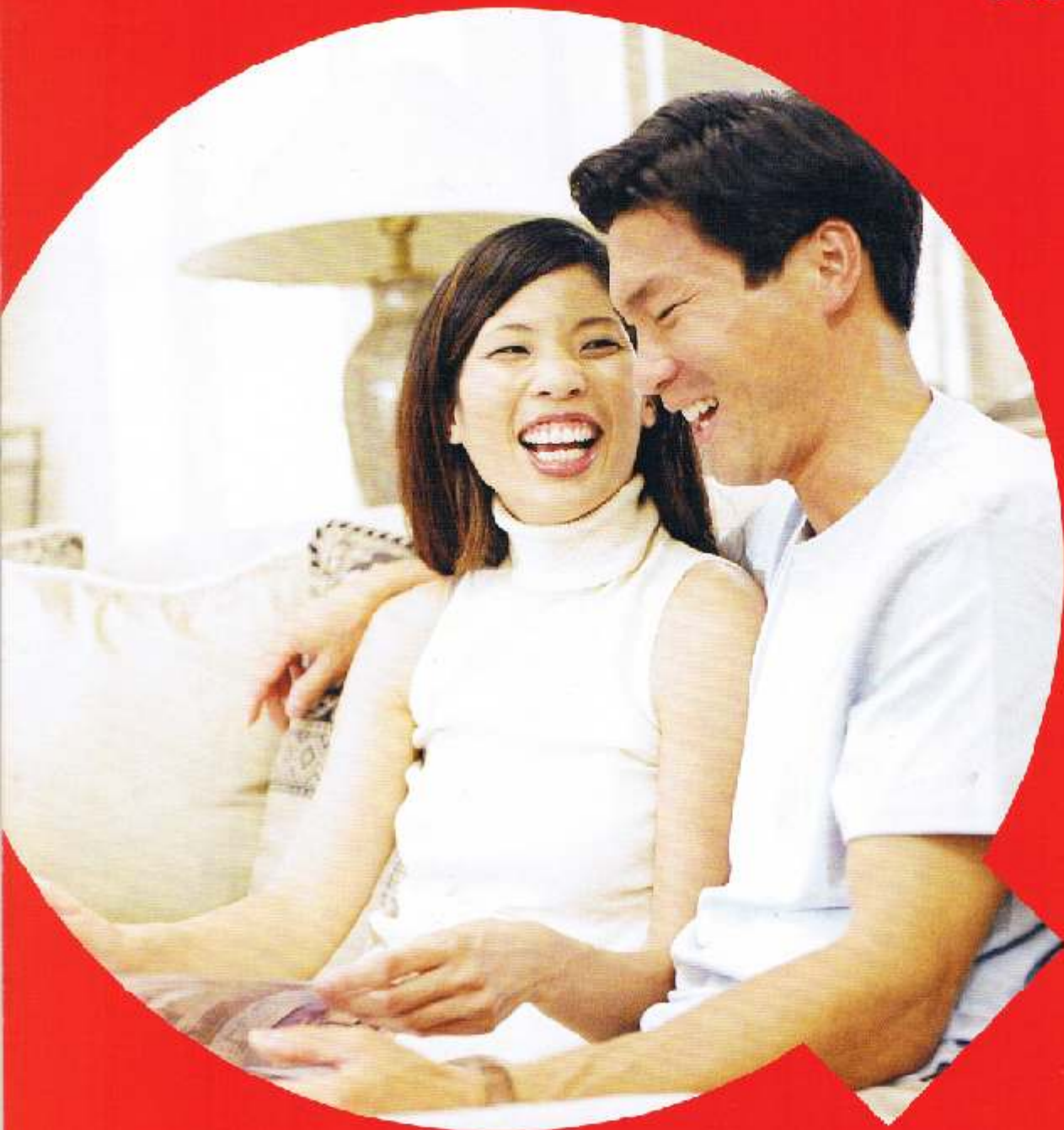
For reservations and enquiries, please contact the secretariat Ms. Jing Tel : 03- 7727 7477 or email: [secretariat@miea.com.my](mailto:secretariat@miea.com.my)



## 2007 Advertising Rate Card

Full color	Back Page	<b>SOLD OUT</b>
Full color	Back Inside and Front Inside	<b>RM1,500</b>
Full color	Full Page (ROP)	<b>RM1,000</b>
Full color	Panel Advert (6 x 21cm)	<b>RM500</b>

For more information, please contact Irene Kiew, Tel: 603 - 7727 7477 or by email: [secretariat@miea.com.my](mailto:secretariat@miea.com.my)



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