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Oct 2015

ISSUE 128



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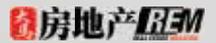
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A member of UEM Group

Editor

Roshan Kaur Sandhu

Head Of Creatives

Angeline Lim

Graphic Designers

Jason Kwong

Wing Wong

Ad Operations Executive

Nur Alia Ahamd Tamezi

Wanisha Ratan Kumar

General Manager, Malaysia

Loh-Lim Shen Yi

Deputy General Manager

(Media and Developer Sales)

Jenn Adams

Head of Developer Sales

How Yong Kien Soon

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Corey Weekes

Managing Director and

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Georg Chmiel

Acting Chief Financial Officer

Shiao Mae Chan

Chief Information Officer

Harmit Singh

Head of Consumer Marketing

& Brand Management

Jonathan Adams

International Correspondents

Ee Von Ng and Leslie Lin

iProperty.com Malaysia Sdn Bhd (600850-K)

Suite 11.01, Level 11 Menara IGB,

Mid Valley City, Lingkaran Syed Putra,

59200 Kuala Lumpur, Malaysia

Phone: (603) 2264 6888

Fax: (603) 2264 6900

Sales enquiries: my.sales@iproperty.com

Editorial matters: editorial@iproperty.com

General enquiries: my.info@iproperty.com

Subscription: subscription@iproperty.com

International Property: global@iproperty.com

iProperty.com Malaysia Sdn Bhd (Johor)

A-2-7, Pusat Komercial Bayu Tasek,

Persiaran Southkey 1, Kota Southkey,

80150 Johor Bahru, Johor.

iProperty.com Malaysia Sdn Bhd (Penang)

Bay Avenue D-25-3,

Lorong Bayan Indah 2

Bayan Lepas, 11900 Penang

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CEO'S FOREWORD



The Month of Budget

Budget 2016, the first budget under the 11th Malaysia Plan, is scheduled to be tabled on the 23rd of this month. According to Malaysia's Prime Minister, Najib Razak, Budget 2016 will focus on strengthening growth, enhancing inclusiveness and ensuring fiscal sustainability.

Read more about what others in the industry are expecting from Budget 2016 on page 44.

Aside from that, we will also be featuring Cyberjaya, a township conceptualised by the Government in the mid-1990s. Since then, Cyberjaya continues to be planned and built as an information technology (IT)-themed city. It was in 2009, after the completion of the Maju Expressway (MEX) that developers began to show real interest there. Read more about the boom of this township on pages 51 and 54.

We would also like to take this opportunity to wish all Muslims 'Selamat Menyambut Awal Muharam'.

Happy reading!

A handwritten signature in black ink, appearing to read 'Georg Chmiel'. The signature is fluid and cursive, written over a light-colored background.

Georg Chmiel
Managing Director & CEO
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EDITOR'S NOTE

The Malaysian property market continues to excite property enthusiasts, investors and home-owners. Despite negative speculations, in the wake of the global economic environment, Malaysia's property sector seems to be expanding and offering up a colourful palate of options, be it in residential, commercial and industrial properties. Developers continue to launch new products, while it is business-as-usual for sub-sale properties, albeit some softening of the market.

In this issue, Dr Daniele Gambero, a renowned property expert, talks about "Ways to Make Profitable Property Purchasing Decisions in Challenging Times" in which he illustrates six golden rules for making reasonable profits via property investments.

Our cover story explores Dato' Seri Dr Vincent Tiew's perspectives on "value for money". The CEO of the Andaman Group highlights the unique selling propositions of the Group's latest launch, Arc@Austin Hill in Johor Bahru.

Many people aspire or dream to become a millionaire, but not many are pushing themselves hard enough to reach that goal. In my opinion, these days, with the right learning tools and a focused mindset, being a millionaire could be a real possibility for an average Joe. In the investor's profiles section this month, read about how self-made millionaires John Lee and Ajib Adi are creating millions in equity by strategic investments and more importantly by believing in themselves.

Look through the pages of our publication to gain a colourful perspective of Malaysia's property market. Until next month then, keep an open mind and learn from the wise words of our industry experts.



Roshan Kaur Sandhu
Editor, iProperty.com Malaysia

HAPPENINGS

LBS Bina Group to upgrade Zhuhai International Circuit (ZIC)

LBS Bina Group who has been successfully managing the Zhuhai International Circuit (ZIC) since 2002, aims to promote Malaysian tourism as well as culture in both Malaysia and China to further drive economic and business growth in the future.

Recently signing an MoU with Zhuhai Jiuzhou Group Holdings Ltd, LBS Bina Group is planning to establish a cultural museum, a one-stop centre and Made-In-Malaysia Excellence exhibition hall within ZIC. The transformation plan is made possible with the strong support from the Malacca state government.

The Managing Director of LBS Bina Group, Tan Sri Lim Hock San said, "It is with great honour that LBS Bina Group will be playing a major transformation role in enhancing bi-lateral business ties between China and Malaysia".

According to Tan Sri Lim, the cultural museum which will be showcasing the heritage and customary cultural of Malacca, promotes cultural interaction between Malaysia and China, further strengthening Malaysia's tourism industry. Also, it plays a role in attracting more international companies to invest in Malaysia, which will inevitably bring about the thriving of Malacca.



Damansara Realty & Sumitomo Warehouse Ltd See Exciting Opportunities in Pengerang

Damansara Realty Berhad and The Sumitomo Warehouse Co Ltd signed an MoU to set up a joint venture (JV) company to facilitate the downstream oil and gas services located in the Pengerang Integrated Petroleum Complex (PIPC). The JV company will be providing logistics expertise, as well as design, build and operate warehousing infrastructure support to the myriad of downstream operations within PIPC.

Tuan Hj. Mohd Fazlin Shah Mohd Salleh, the Group CEO of Damansara Realty lent a voice of assurance in the joint venture with his statement, "While Damansara Realty has a rich heritage in the property services division, we also have a proven track-record in the area of facilities management, green technology initiatives and servicing the oil and gas sector. Our experience in this project and intimate understanding of the industry and the local business landscape, sees us poised to deliver service excellence to our clients."



Damansara Realty Berhad, a Johor-based investment holding company, has been in the market since 1960 have an extensive portfolio ranging from hospital consultancy and facilities management to parking business and industrial cleaning. The group aims to seek opportunities to invest in other type of businesses, namely in the oil and gas sector. Their Japanese partner, Sumitomo on the other hand, with its market leading legacy of 115 years of experience in the warehousing, sea-land-air transportation services and information system management will provide best-in-class logistics expertise.

Mah Sing Group's Ramada Encore Meridin to open doors in 2018



Mah Sing Group Berhad will be expanding its portfolio to include the tourism industry by building its very own luxury hotel, the Ramada Encore Meridin in Johor Bahru. They recently signed a franchise agreement with Wyndham Hotel Asia Pacific, procuring the Ramada Brand System.

Slated to be fully operational by 2018, the hotel will be located in in the new urban township of Medini, Iskandar, which is set to be the central business district in the newly launched Iskandar in Johor Bahru. The

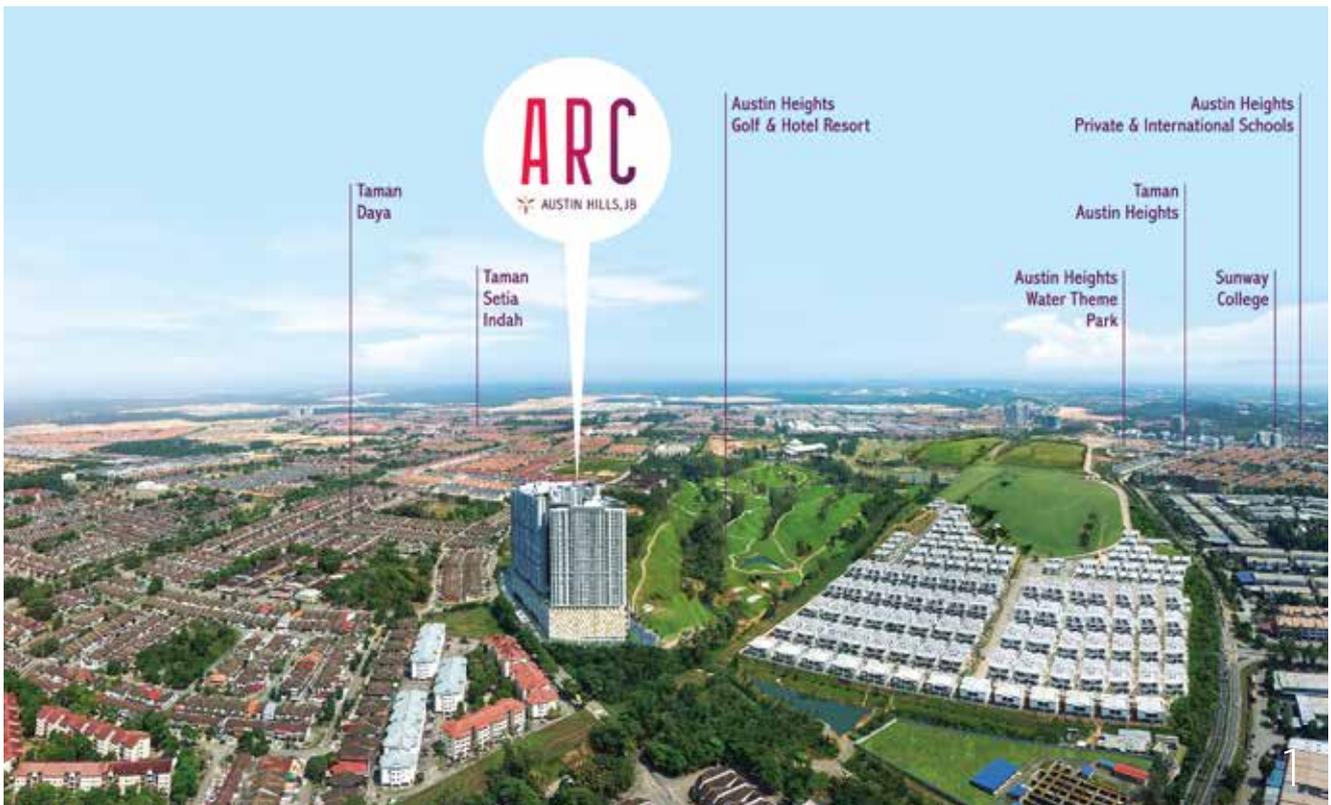
blueprints of the 322-apartment complex consist of studio rooms and one and two-bedroom apartments with various exciting features including a restaurant, state-of-the art gymnasium, fitness course and yoga deck, swimming pool, Jacuzzi, business centre with Wi-Fi and 24-hour security.

Located just a five minutes' drive away is Legoland Malaysia, a popular international family theme park that features more than 70 attractions. Meanwhile, access to the Tuas-Singapore Second Link is a mere 10 minutes away and the Senai International Airport, 25 minutes away, while the toll-free Coastal Highway shortens the distance to Nusajaya to 10 minutes. The development is also within close proximity to various international schools and universities in EduCity@ Iskandar, such as the Marlborough College, Newcastle Medical School, Trust School and the University of Southampton.

According to Mah Sing Group's Managing Director Tan Sri Dato' Sri Leong, the Ramada brand coupled with the hotel's strategic location will provide a touch of esteem to the development.

ARC @ AUSTIN HILLS, JOHOR BAHRU – SCALING NEW HEIGHTS

Redefining luxury living concepts, the Arc@Austin Hills marries reasonable pricing which is lowest amongst 10 other developments within a 7 km radius with quality living standards in an urban setting.



Dato' Seri Dr Vincent Tiew
Managing Director of the Andaman Group

The rapid pace of property development in the southern corridor of Johor Bahru is witnessing the emergence of exclusive residential and commercial projects. Neighbouring the bustling international market of Singapore, Johor Bahru is Malaysia's gem in the south, attracting scores of investors, locals and expatriates to set their eyes on the excellent potential offered by this region.

Johor Bahru is set to welcome an exciting new project that offers unique features and vibrant residential and commercial propositions. Developed by the Andaman Group in collaboration with Majlis Perbandaran Johor Bahru (MBJB), the Arc@Austin Hills Johor Bahru presents a high-end residential development comprising high-rise condominium units equipped with a full range of attractive facilities and surrounded



by a myriad of amenities and conveniences. Located within the exclusive enclave of Austin Heights Golf Club, the Arc@Austin Hills is a freehold development that is spread across a staggering 5.11 acres of prime land in the heart of Johor Bahru's central business district. Paying testament to Andaman's core strategy and philosophy of 4Ps, the project's strengths are clearly displayed in terms of place, price, promotion and product.

ELEGANT AND SPACIOUS RESIDENCES

Designed and built to offer value for money, the Arc@Austin Hills features 3 elegant layout designs, namely the 2-bedroom Type A, and the 3-bedroom Type B and C. Built-up sizes range from 650 sq ft for Type A, 850 sq ft for Type B and 900 sq ft for Type C. Boasting well-defined family areas, spacious interiors and an uninterrupted view of the Austin Heights Golf Club, the Arc@Austin Hills reflects architectural finesse with its ultra-modern exterior façade sporting glazed glass panels against Johor Bahru city's contemporary skyline.

Conceptualised to offer modern conveniences yet remain practical, the Arc@Austin Hills provides high quality fittings and finishes, which include satellite master antenna television (SMATV) infrastructure and Singapore TV channels, card controlled access and 1 to 2 parking bays per unit.

Targeted at young Malaysian families, professionals, investors and expatriates, the development promises value for money with its unique pricing strategy. According to Dato' Seri Dr Vincent Tiew, Managing Director of the Andaman Group, what sets the project apart is not its price tag, but the return on investment or value for money. With prices starting at RM270,000, buyers are able to obtain a 650 sq ft apartment, as compared to other developments where the same

price tag results in at most a 500sq ft unit, with most of them being studio apartments.

Priced 20% below the lowest current market rate amongst the developments at Austin Heights, the Arc@Austin Hills is tagged between RM270,000 to RM450,000. Attractive perks await eligible buyers in the form of fully-subsidized legal fees for SPA and loan documentation, early bird discounts, and a 15% Bumiputera discount.

"Our joint venture with the MBBJ stipulates that we are fully compliant with government regulations and quality standards, to safeguard the interest of buyers. Our buyers can be rest assured that there will be no discrepancies and that we are fully compliant in all aspects considering that this is a partnership with the local authority," explains Dato' Seri Dr Vincent.

The Arc@Austin Hills offers a total of 1,843 distinguished residences.

AMAZING IN-HOUSE FACILITIES

The Arc@Austin Hills promises discerning homeowners the opportunity to revel in the development's exclusive in-house facilities. Boasting the largest Olympic-sized swimming pool amongst surrounding developments, the Arc@Austin Hills's unique value proposition is about epitomizing luxury living at affordable prices. Aside from that, the Arc@Austin Hills promises child-friendly wading and splash pools, an exhilarating Jacuzzi, squash courts, a fully-equipped sky gymnasium and barbeque pits, among others.

- 1 Strategically located in the middle of Mount Austin.
- 2 The magnificent Olympic - sized swimming pool, surrounded by a luxurious living environment.

**All illustrations and pictures are artist's impressions only*



Despite its location in Johor Bahru’s city centre, this project promises a rustic tropical ambience with its million-dollar landscaping, featuring a breathtaking outdoor sky garden, wellness garden and a picturesque Japanese garden with a koi pond. Recognising the rising concern about security, the Arc@Austin Hills is fitted with a multi-tiered security system that includes CCTV coverage at the perimeter fencing and other strategic locations within the gated and guarded premises, as well as smart-card access control.

Embodying a holistic living experience, the Arc@Austin Hills offers broad and spacious common areas that are well-lit and well-planned to cater to the ease of movement. The development promotes excellent ventilation and natural sunlight through its efficient and eco-friendly orientation. The Arc@Austin Hills offers 3,336 car park spaces to cater to residents and visitors.

LOCATION AS A WINNING FACTOR

“We are proud to share that ‘place’ is our winning factor. There is already a matured population at Mount Austin with high commercial activities, thus it earning the moniker the ‘Bangsar’ of Johor. Amongst all the high-rise developments that have been launched in the last 36 months in this vicinity, the Arc@Austin Hills is the only one adjoining the Austin Heights golf course, offering a scenic view of not only the par course but golfers in action. In addition, the development is at

the epicenter of JB’s bustling central business district thus offering unparalleled convenience,” beams Dato’ Seri Dr Vincent.

Located in one of the most strategic locations in Johor Bahru, the Arc@Austin Hills is within a stone’s throw from popular hotspots. Premier shopping outlets within a 5-kilometer distance are AEON Tebrau City, Tesco and Eonsave Taman Daya, aside from the numerous commercial centres and retail hubs nearby. The Johor Customs, Immigration and Quarantine Complex (CIQ) and Hospital Sultan Ismail are also located several minutes’ away from the development.

Also in the vicinity are several reputable educational institutions such as Sunway College, Austin Heights’ private and international schools, KFCH International School, Fairview International School and Foon Yew 5 Primary Chinese School.

A morning farmers’ market is located just 200 meters from the main entrance of the project, providing residents fresh produce. A water-theme park adjoining the Austin Heights golf club is slated to be opened by the end of 2015, offering residents a vibrant recreational hotspot.

The Arc@Austin Hills is easily accessible via major highways and access roads such as the North-South Expressway and the Kempas highway.



3 Million-dollar landscaping, featuring a breath taking outdoor sky garden and wellness garden

**All illustrations and pictures are artist's impressions only*

Located near the Flamingo Hotel and fronting the MRR2, this project will offer in excess of 1,000 condominium units. "This project will inject the 'wow' factor into Ampang's property market," says Dato' Seri Dr Vincent excitedly. He lets on that the Arc @ Ampang will offer excellent accessibility via the DUKE highway and is less than 10 minutes' drive from KLCC using AKLEH.

"2016 is going to be an exciting year. We have planned 3 small projects in the Klang Valley, each exceeding 1,000 units of apartments and condominiums. We are looking to be the 'market trendsetter', so watch out for us!," he adds happily.

The Group has also just commenced construction work on the Upper East @ Tiger Lane project - poised to be the best service apartment development in Perak.

THE ANDAMAN GROUP

The Andaman Group is one of Malaysia's leading developers with a track record for quality and a commitment to deliver outstanding results. The Group has delivered numerous sterling developments such as Upper East @ Tiger Lane, Taipan Ipoh Cybercentre, Taipan Festival Mall in Ipoh, Sentral at Bangi, Cova Square, Cova Villa and Cova Suites in Kota Damansara, The Arc @ Cyberjaya in Cyberjaya, Casa Subang in USJ Subang Jaya and Diamond Residence in Serdang, among others. [📍](#)

FUTURE PLANS

This year-end will see the Andaman Group launch an 88-acre project in Ampang, Kuala Lumpur. "Temporarily slated as the Arc @ Ampang until its official unveiling in December 2015, the project will set the tone for the property market in 2016 from the perspectives of pricing and concept," shares Dato' Seri Dr Vincent.



PROJECT NAME:
ARC @ Austin Hills
CITY:
Johor Bahru, Johor
PROPERTY TYPE:
Service Apartment
LAND TITLE:
Residential
TENURE:
Freehold
BUILT UP:
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EXPECTED DATE OF COMPLETION:
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OASIS 1 @ MUTIARA HEIGHTS – LIVING IN SYNC WITH NATURE

Experience life against the backdrop of lush greenery and an eco-friendly setting

Tucked amidst lush greenery and surrounded by the sights and sounds of nature, Oasis 1 at Mutiara Heights is an attractive eco-inspired condominium development that is spread across 7 acres of freehold land. Bearing a gross development value of RM278 million, Oasis 1 provides convenience and easily accessibility to urban conveniences. Set against a rustic backdrop of tropical greenery in Cheras South, Kajang, Selangor, Oasis 1 is located adjacent to the Jeloh Forest Reserve.

ECO-LIVING SPACES

Oasis 1 promises exclusive residences in an eco-friendly environment. The development comprises 461 residential units with an amazing 13 layout designs measuring from 1,246 sq ft to 1,653 sq ft. The homes

consist of 3 to 4 spacious bedrooms and sport elegant kitchen cabinets, kitchen tops, hood, hob and 4 air-conditioners.

The homes offer open layout concepts that provide seamless integration throughout the home complemented by well-defined family areas and cozy bedrooms. Large glass paneled balcony doors and windows offer excellent ventilation, natural sunlight and a picturesque view of the surroundings.

The development boasts an elegant façade featuring modern architectural lines and eco-friendly motives to blend in well with its environment. Targeted at young professionals, families, investors and retirees, Oasis 1 is priced from RM471,968 to RM641,358. Launched

in October 2014, the development is scheduled for completion in early 2018.

AN OASIS OF SUSTAINABILITY

Oasis 1 offers a breath-taking oasis of sustainability with an interesting array of in-house facilities. Experience the splendor of resort living at Oasis 1 complete with private floor lift access systems, an infinity pool and wading pool, an inviting pool deck, sports and recreational facilities, a playground and parking facilities.

Tease your senses on the floating walkway and deck, and unwind under the refreshing gazebos whilst gazing at the peaceful viewing pond. Enjoy a round of golf after a hectic day in the city at the par course station or take an outdoor shower whilst basking in the warmth of natural sunlight.

Take a stroll down Oasis 1's lush green terraces lined with beautiful garden shrubs and trees or lounge in the elegance of designer pocket garden spaces in every

corner of the development. Experience the cool breezes of the rustic tropical environment complemented by the best of Mother Nature's beauty. Stretch out on the grass of the sunken open lawn or the sunken garden or take a walk down the beautiful walkways and jogging paths. Untangle those tired feet at the reflexology path or get a workout at the outdoor gymnasium. Chat with friends or catch up with family at the discussion area.

Oasis 1 also provides a good selection of sports facilities that include a half-sized basketball court, a mini futsal court and a climbing wall. The development boasts a welcoming entrance water feature to set the stage for exclusive living.

- 1 Grand water feature at entrance
- 2 Sport facilities on roof
- 3 Pocket gardens on every corner
- 3 Astonishing views from every unit





The gated and guarded development features smart card access for all vehicles and 24-hour security surveillance. The premises is constantly monitored via CCTV whilst lobby and floor access is only gained via smart card.

URBAN CONVENIENCES

Oasis 1 at Mutiara Heights is strategically located next to the bustling business centre of Prima Saujana and is connected via 6 major highways and other access roads. The development is served by the Cheras-Kajang Highway (SAGA), the Kajang-Seremban Highway (LEKAS), the North-South Highway (PLUS), the Sungai Besi Highway (BESRAYA), the Klang Selatan Highway (SKVE) and the Kajang Ring Road Highway (SILK). The upcoming Kajang-Sungai Buloh MRT line will further boost connectivity.

Popular hotspots within several minutes' drive from the development include AEON Cheras Selatan shopping centre, Tesco and Giant Kajang, Plaza Metro and IOI City Mall in nearby Putrajaya.

Oasis 1 is within a convenient distance from local and international schools such as SMK Saujana Impian, SMK Sultan Abdul Aziz Shah, Tanarata International Schools, Rafflesia International School and Eaton International School, among others.

Healthcare centres within a stone's throw from the development include KPJ Kajang Specialist Centre, Kajang Hospital and Columbia Asia Hospital in nearby Cheras Selatan. Oasis 1 is surrounded by a good selection of commercial and retail centres that offer eateries, restaurants, convenience stores, clinics, banks and much more.

The federal administrative capital of Putrajaya is approximately 25 minutes away whilst the Kuala Lumpur International Airport is 45 minutes away. Moreover, Kuala Lumpur town centre is just situated 18 kilometres away which take around 30 minutes to travel.



ABOUT THE DEVELOPER

Oasis 1 is a signature development by the TLS Group, a privately-owned property developer and property investment house. To-date the Group has delivered 5,290 properties with an accumulated GDV exceeding RM1.4 billion. The Group is credited with sterling development that include Ameera Residence, Ivory Residence, Mutiara Villa and Pearl Avenue among others.

To experience the unique elements that form Oasis 1, contact 603-8734 8088 or visit www.tlsgroup.my. 

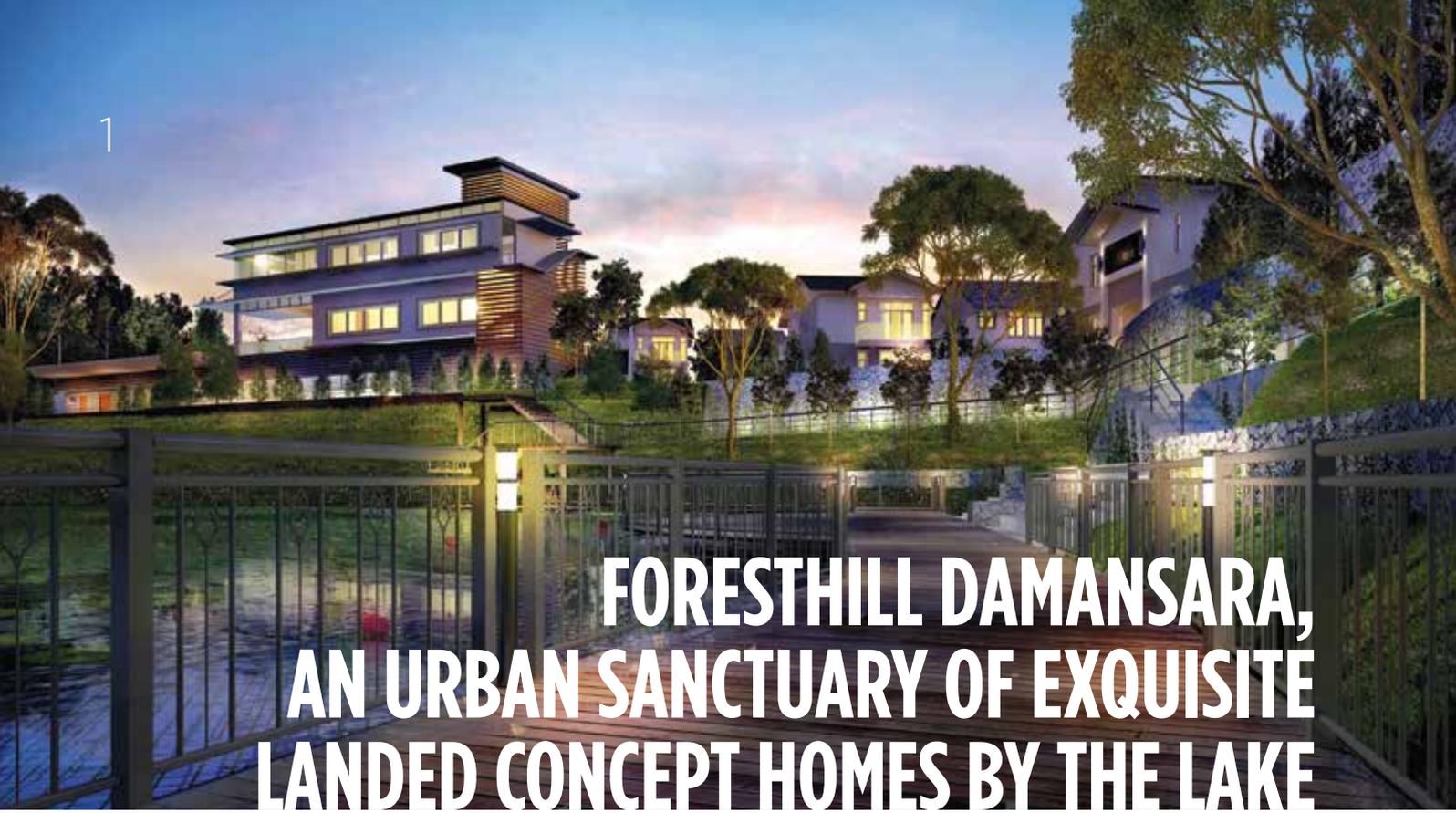
- 5 *Roof designer garden*
- 6 *Resort style pool and facilities*
- 7 *Modern facade with sky garden unit*
- 8 *Resort facilities, all at the doorstep*



8



PROJECT NAME:
Oasis 1 @ Mutiara Heights
CITY:
Cheras South, Kajang
PROPERTY TYPE:
Condominium
LAND TITLE:
Residential
TENURE:
Freehold
BUILT UP:
1,246 - 1,950 sq ft
EXPECTED DATE OF COMPLETION:
Early 2018
DEVELOPER:
TLS Group
WEBSITE:
www.tlsgroup.my
CALL NOW:
03-8734 8088



FORESTHILL DAMANSARA, AN URBAN SANCTUARY OF EXQUISITE LANDED CONCEPT HOMES BY THE LAKE

While its location promises to be a lucrative investment, ForestHill Damansara is one of the few landed property developments built with extraordinary designs and these homes are suitable for an ideal family living.

iProperty.com sat with Mr. CK Lai, Director at ForestHill Damansara Land Sdn Bhd to talk about this development, its unique features and also the company's future plans.

Please do tell us about your project, ForestHill Damansara.

ForestHill Damansara is an exclusive, luxury residential development in Damansara, featuring 75 units of bungalows overlooking a 6-acre lake, combining residential luxury with environmental and ecological conservation. ForestHill Damansara was conceptualised with our buyers in mind, enabling them to dwell in a lakeside sanctuary and enjoy the serenity of an extraordinary hillside.

What are its unique selling points?

There is only a handful of landed bungalow developments in the vicinity of Damansara in Petaling Jaya and the rest of Klang Valley. These days there are not many landed properties being developed in the Klang Valley due to the expensive land cost. Most

landed developments would be in the fringes of Klang Valley or outskirts. Therefore, ForestHill Damansara is indeed a rare gem for both homebuyers and investors.

Additionally, as our tagline suggests, 'Your Security Is Our Top Priority', we understand the security concerns of buyers today and offer 6-tier security as one of our main features. Buyers can be rest assured that their security needs will be taken care of at ForestHill.

Additionally, ForestHill is positioned strategically within Petaling Jaya's Golden Triangle with easy access to major expressways such as LDP, NKVE, Sprint and Penchala Link, as well as popular shopping malls such as The Curve, 1 Utama, IKEA, Ikano Power Centre and Empire City etc.

Apart from that, residents of ForestHill are able to enjoy facilities of a clubhouse by the lake, which consists of a gymnasium, swimming pool, children's wading pool, playground and multi-purpose function rooms. There are also lush landscaped grounds of 30,000 sq ft by the hillside with stone-paved terrains, planted trees and jogging track.

Each unit in ForestHill is equipped with an efficient home lift which renders travelling from the ground to the second floor in 10 seconds. In addition, premium quality materials and finishing such as marble and solid

- 1 Night view of the clubhouse
- 2 Exclusive lakeside sanctuary, only in ForestHill Damansara
- 3 ForestHill's lavish collection of 3-storey Bungalow Villas
- 4 Dedicated access road for all residents



timber flooring, as well as branded sanitary wares and bathroom products from Kohler are provided.

What set this project apart from other projects nearby?

ForestHill Damansara is a true blue Damansara address. With its strategic location and a built-up area of up to 7,065 sq ft, one would expect premium pricing for all units. This is, however, not the case as it is always our principle to be genuine to all prospective buyers and to provide value products to them. In fact, in terms of landed developments in Klang Valley, there is likely no other landed bungalow development with such premium finishing, size and location that is able to command such a competitive price. A simple research of the surrounding developments will show that ForestHill in essence signifies value luxury.

What are the upcoming developments by Ehsan Bina Group?

Besides ForestHill Damansara, we recently launched Phase 1 of 'Saujana Techno Park', a commercial/industrial development featuring 66 units of semi-

detached factories in the heart of Rawang. We are very pleased with the sales results thus far, as more than 70% of sales have been achieved. There are also a few projects in the pipeline, such as a high-rise residential development in Damansara/Petaling Jaya area, as well as a mixed development in Johor Bahru.

What are your plans for the future?

We will continue to acquire land banks for future development purposes and at the same time, look for suitable JV partners. Diversification into other business areas is also an ideal way to manage our cyclical exposure in this industry.

In the near future, we aspire to become one of the top (household name) property development and construction groups in Malaysia. With over 30 years in the property and construction industry, we are confident that we will be able to continue delivering quality and value products to our buyers and clients.

Please visit www.foresthilldamansara.com or call 03-7984 3633 for more details. 📍





Mr. Tan Eng Piow Group Managing Director of Mitrajaya Holdings Berhad presented Long Service Awards to 30 recipients

MITRAJAYA'S GRAND CELEBRATION OF 30 YEARS OF NATION BUILDING

Mitrajaya's 30th anniversary dinner presented the perfect platform to laud the Group's outstanding achievements within the short span of 30 years.



L-R: Ms. Tan Mei Yin, Ms. Kok Siew Leng Sales & Marketing Director of Mitrajaya, Prof. Tan Sri Dato' (Dr) Ir. Jamilus Hussein Chairman of KLIA Premier Holdings Sdn Bhd, Dato' Sri Sufri Bin Hj Mohd Zin Managing Director of TRC Synergy Berhad, Mr. Foo Chek Lee Executive Director of Mitrajaya Holdings Berhad

Mitrajaya Holdings Berhad held a grand evening of glitz and glamour to mark their 30th anniversary on 5th September 2015 at the Shangri La Hotel, KL. Chairman, General Tan Sri Ismail Hassan (R) and senior management of the conglomerate hosted key industry leaders, business partners and staff to a dazzling event befitting the auspicious occasion. From the plush set up at the venue, to the opulent attire of the guests, to the exquisite 8-course dinner to the enthralling performances, it was a magnificent celebration of success and accomplishment. The evening presented the perfect platform to laud Mitrajaya's outstanding achievements within the short span of 30 years.



Staff enjoying the celebration

Mitrajaya which was incorporated in 1985 as a construction company is today a multi-national conglomerate with interests in construction, property, international and healthcare. Creating communities through the building of townships and residential estates that consist of an intelligent mix of properties and cater to multi-faceted lifestyles is the continuing legacy of Mitrajaya. Taman Puchong Prima, 280 Park Homes, Kiara 9 Residency and Wangsa 9 Residency are all part of its distinguished portfolio. In the of area property development, Mitrajaya as part its commitment to nation building is working in partnership with the Selangor state government under



Sky Lounge at Wangsa 9 Residency



Harith Iskandar the comedian

the Rumah Selangorku initiative to build a phase of affordable homes in Taman Puchong Prima. Mitrajaya has also made a name for itself beyond Malaysian borders with its Blue Valley Golf and Country Estate in Johannesburg, South Africa. The acquisition of a 51% stake in Optimax Eye Specialist Centre in 2001 marked Mitrajaya's successful foray into the Healthcare sector.

The agenda for Mitrajaya's 30th anniversary celebration was very much centred on its unwavering focus in delivering on its corporate social responsibility and in recognising the service and commitment of long serving employees. A spectacular laser show saw the start of the evening's celebration which was followed by speeches by its Chairman, General Tan Sri Ismail Hassan (R) as well as its Group Managing Director, Tan Eng Piow. In conjunction with their 30 years of growth, Mitrajaya also donated RM30,000 each, to two charitable organizations namely, Hospis Malaysia and the National Kidney Foundation of Malaysia (NKF). Dato' Richard Robless, Chairman of Hospis Malaysia and Chua Hong Wee, CEO of NKF were present at the event to accept their respective cheques.

A NIGHT TO REMEMBER

There was a thunderous applause particularly from staff present to reflect their pride and appreciation for the success of the corporation when members of the Mitrajaya Board of Directors led by the Chairman took the stage for the cake cutting ceremony. Another section of the evening celebrations that received much ovation was the presentation of the Long Service Awards. Tan Eng Piow had the honour of presenting awards to 30 of 123 employees who have served the corporation between 10 to 30 years. His hearty congratulatory handshake to each of the recipients mirrored his sincere appreciation for their service and loyalty.

The evening's entertainment was provided by a live band led by the fresh faced soul singer, Evelyn Feroza



L-R: Mr. Foo Chek Lee Executive Director of Mitrajaya Holdings Berhad, General Tan Sri Ismail Bin Hassan (R) Independent Non-Executive Chairman of Mitrajaya Holdings Berhad, Dato' Richard Robless Chairman of Hospis Malaysia



L-R: Mr. & Mrs. Foo Chek Lee Executive Director, Ir Zakaria Bin Nanyan Independent Non-Executive Director, General Tan Sri Ismail Bin Hassan (R) Independent Non-Executive Chairman, Mr. & Mrs. Tan Eng Piow Group Managing Director, Ms. Cho Wai Ling Executive Director

as well as the multi-talented and versatile comedian Harith Iskandar. Within moments of Harith being handed the mike, he had the house in stitches with his humorous anecdotes and impersonations. Other highlights of the evening included the presentation of awards for the Best Dressed Male and Female attendees which were won by Mohd Nasir bin Tony and Pauline Wee respectively and an exciting lucky draw.

The glitzy and glamorous evening that saw Mitrajaya celebrating its 30th Anniversary was a wonderful and joyous expression of the company's zealously for greater successes in the future. 📍

AGILE MONT KIARA - A MARQUE OF PRESTIGE

A prestigious urban residential development takes root at the epicentre of Mont Kiara.

Recognised as one of Kuala Lumpur's affluent enclaves, Mont Kiara boasts magnificent skyscrapers, unique residential towers, exclusive malls and a vibrant urban tone. With the rising demand for upmarket residential and commercial properties, real estate development in Mont Kiara is rapidly picking up its pace. Amidst this overtone, Agile Mont Kiara is set to join the party in this affluent township. Spread across 10.16 acres, Agile is a RM1.4 billion condominium development that promises luxury, exclusivity and stylish living.

LUXURIOUS URBAN LIVING SPACES

Designed by the renowned Singaporean architectural firm, DP Architects, Agile is conceptualised to feature large green spaces of up to 65 percent of the development - one of the highest percentages of greenery amongst Mont Kiara's development.

The freehold development presents 813 elegant residential units spread across 11 blocks with built-up sizes ranging from 1,162 sq ft to 5,037 sq ft. Experience the tantalizing vibes of urban homes presented through the 7 unique layout designs at Agile Mont Kiara, catering to the diverse tastes of the modern generation.

Agile's 7 layout designs come in varying built-up sizes as follows:

- Type A 1,162 sq ft
- Type B 1,345 sq ft
- Type C 1,560 sq ft
- Type D 2,012 sq ft
- Type E 2,131 sq ft
- Type F 2,723 sq ft
- Type G 5,037 sq ft

Feel the grand ambience of Agile with its spacious and open interior layout and bask in the picturesque view of the city skyline through floor-to-ceiling glass panels on its dual frontage. The residences were built to capitalise on natural lighting and to allow excellent cross ventilation. Selected units comprise the contemporary dual-key concept.



The freehold development is priced from RM1.2 million to RM6.7 million. Targeted at the mid-range and upper income groups, Agile will be launched in mid-October 2015 and is expected to be completed by October 2019. A promotional discount of 5% + 5% is offered to eligible buyers. The developer is also offering a 5% Bumiputera discount.

FACILITIES HAVEN

Aside from luxurious residences, Agile also presents a host of exciting in-house facilities. Let the shimmering blue waters of Agile's sprawling swimming and wading pools welcome you home after a hectic day in the city. Put yourself on top of the world at the sky gymnasium or chill out in the cool waters of the aqua gymnasium. Stretch out in the sky lounge and enjoy the scenic environment or relax in the vibrating waters of the Jacuzzi. Agile offers a full range of interesting facilities that include a sky club, snooker table, badminton court, a fitness corner, table tennis arena and putting green.

Enjoy Agile's plush ambience at the various lounges sprinkled around the development or take in the sights and sounds of Mother Nature as you run down the rustic tree-lined jogging tracks. Agile also features a nursery, a clinic, a playground, a multi-purpose hall and a host of other facilities. Bask in the refreshing surroundings of 6-acre environmental deck that presents lush greenery, garden spaces, lawns and a plethora of trees and plants.

Recognising the need for security, Agile offers a multi-tiered security system that include CCTV surveillance, trained security personnel, visitor screening at the main guard house and strict access control, among others.

1 Bird's-eye view of Agile Mont Kiara*

2 Multifunction hall *

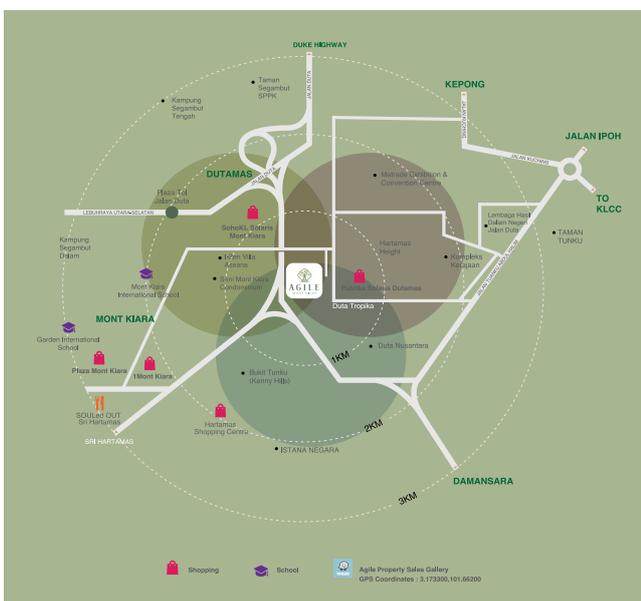
*All illustrations and pictures are artist's impressions only



A VIBRANT LOCALE

Agile Mont Kiara is at the epicentre of one of Kuala Lumpur's most sought-after addresses complemented by a host of amenities and convenience. A flourishing urban enclave, Mont Kiara presents teeming entertainment hubs and commercial centres. Mont Kiara presents a thriving night scene - one of the best in Kuala Lumpur - complemented by local and international dining houses, designer boutiques, eateries, cafes, pubs, nightclubs and entertainment outlets. Renowned shopping outlets in the vicinity include 1Mont Kiara, Plaza Mont Kiara, Hartamas Shopping Centre, Publika Shopping Centre, Solaris Dutamas, Solaris Mont Kiara and Hartamas Square.

The township has a good selection of premier educational institutions that include Garden International School, Mont Kiara International School and Taylor's University Hartamas.



Golf enthusiasts will find The Kuala Lumpur Golf and Country Club and the Bukit Kiara Equestrian Club a pleasure and within a mere 5-minute drive.

Mont Kiara is within a convenient distance to reputable healthcare centres such as the premier Pantai Medical Centre, Global Doctors Hospital, University Malaya Medical Centre and KPJ Damansara Specialist Centre.

Mont Kiara is surrounded by other mature townships such as Bangsar, Damansara Heights, Petaling Jaya and Desa Sri Hartamas.

Agile enjoys excellent connectivity via major highways and access roads such as the SPRINT highway, the New Klang Valley Expressway and the Duta Ulu Kelang Expressway. Kuala Lumpur's city centre and main business districts are approximately 9 kilometres away, whilst the Kuala Lumpur International Airport is just an hour's drive from the development.

ABOUT THE DEVELOPER

Agile Mont Kiara is a signature joint venture development between China-based Agile Property Holdings Limited and PJ Development. One of China's leading property developers, Agile Property currently owns a diversified portfolio of over 90 projects in various cities across China.

The Group has won several international awards such as the Outstanding Chinese Property Developer Award by Economic Digest Magazine, Corporate Governance Asia Recognition Award by Corporate Governance Asia Magazine and has been listed as Forbes Top 2000 Global Enterprises, among others.

Experience the splendour of Agile Mont Kiara - contact 03-2630 8880 or visit www.agilemalaysia.com.my.

PROJECT NAME:

Agile Mont Kiara

CITY:

Mont Kiara, Kuala Lumpur

PROPERTY TYPE:

Condominium

LAND TITLE:

Residential

TENURE:

Freehold

BUILT UP:

1,162 - 5,037 sq ft

EXPECTED DATE OF COMPLETION:

September 2019

DEVELOPER:

Agile PJD Development Sdn Bhd

WEBSITE LINK:

<http://newlaunch.iproperty.com.my/Agile-Mont-Kiara/5054?preview=true>

CALL NOW:

Sales Gallery 03-2630 8880

HQ Office 03-2144 6789

CELEBRATING GOOD TIMES

The Mingling Night saw some of the industry's biggest players let their hair down for just one night.



Georg Chmiel welcomes guests to the event.



Guests having a fun time with Georg Chmiel.

Merriment and fanfare was in the air as the industry players came together for the 2015 iProperty.com's Mingling Night at Signature by the Hill @ The Roof, First Avenue on 10th September. An event that is highly anticipated by investors, developers and iProperty.com Malaysia management alike, the networking event saw over 200 attendees, who came together to wine, dine and socialize. The line-up of guests included representatives from developers such as Andaman Group, Mah Sing Group, Tropicana Corporation Berhad, IJM Land Berhad and GuocoLand Berhad. Design Director and Master Coach Adrian Wee, Dr Danielle Gambero as well as Chris Tan from Chur Associates.



L-R: Zamry Ibrahim, Chief Marketing Officer of Intelsec Sdn Bhd presenting the lucky draw prize to one of the winners.

Georg Chmiel, iProperty Group's CEO and Managing Director started the ball rolling with his welcome speech. He then presented the highlights of the iProperty.com Malaysia's Consumer Sentiment Survey Report for the second half of 2015. The report centered on the impact of the GST on the property market revealed that the consumers' level of interest have not swayed, albeit that there is now a higher demand for affordable housing. Georg ended on a promising note by emphasizing that even though most consumers are being cautious at the moment, as expected in trying times, however, it is quite likely that the market slump will pick up in 2016.

Next on the agenda was a presentation by our key sponsor for the evening, Telekom Malaysia Berhad (TM). During which Zamry Ibrahim, Chief Marketing Officer of Intelsec Sdn Bhd, who divulged on a slew of services made available by TM for both residential and commercial properties, aimed at enhancing user lifestyle and living experience which would in turn lead to properties' value appreciation. Intelsec who supplies, installs and maintains computerized security systems, is a wholly-owned subsidiary of the telecommunications giant.

As the night carried on, a sumptuous buffet was rolled out, where guests happily tucked in to an array of mouth-watering dishes. The fanfare continued with the entertainment scheduled for the night. The crowd was treated to a stand-up comedy show by talented comedian, Gajen Nad. He had the audience in stitches with his endearing antics about life as a 'chindian' and amusing expressions. Not long after, attendees stood a chance to win some exciting lucky draw prizes sponsored by TM.

All in all it was a night of great fun and we look forward to the next edition! 🍷



L-R: Dr Danielle Gambero, CEO and Co-Founder of REI Group of Companies; Zamry Ibrahim, CMO of Intelsec Sdn Bhd; Chris Tan of Chur Associates and Adrian Wee, Design Director and Master Coach



Comedian, Gajen Nad entertaining the guests with his antics.



Everyone having a splendid time.

DTZ PROPERTY TIMES: KUALA LUMPUR Q2 2015



Higher consumer prices impact retail sales.

The Malaysian economy expanded by 5.6% year-over-year (y-o-y) in Q1 while the unemployment rate increased from 2.8% in Q4 2014 to 3.1% in Q1. Bond sell-offs, low oil prices, and concerns over 1MDB (a sovereign investment firm) have resulted in further depreciation of the Ringgit, which recorded a year-to-date drop of 8% against the US dollar. Under the 11th Malaysian Plan, the government is targeting an annual GDP growth of 5% to 6% for 2016 - 2020.

Investment activities were strong across the various sectors, with volume increasing 28% from the previous quarter. Prices are still holding at fairly aggressive yield rates as REITs and trusts remain active buyers.

Market sentiment was dragged down by concerns of potential oversupply in the midst of weakening economic conditions. Nevertheless, capital values and rental rates remained stable over the quarter. Looking to the future, the office market in KL is expected to remain cautious in light of significant pipeline supply (Figure 1).

“ Capital values and rental rates remained stable over the quarter. ”

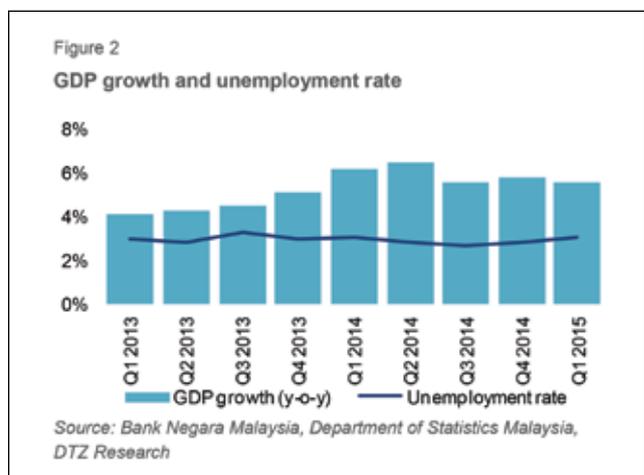
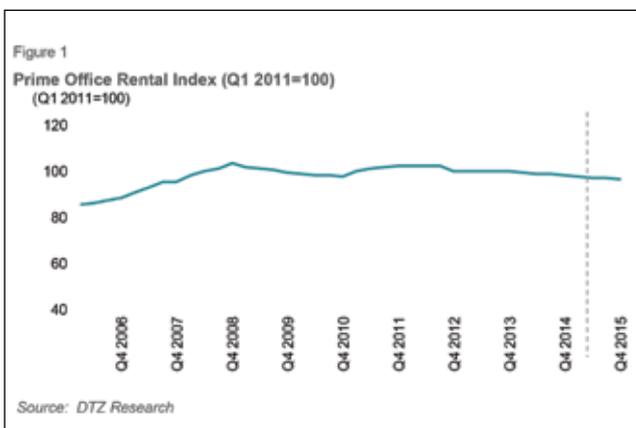
weaken as prices increase, thus cautious customer spending translated into moderate sales performance.

Market sentiment in the residential market continued to be weak, as reflected in the slower sales in Q2.

ECONOMIC OVERVIEW

Malaysian economy grew by 5.6% in Q1 2015

The Malaysian economy expanded by 5.6% year-on-year (y-o-y) in Q1 2015 (Q4 2014: 5.7%)(Figure 2). Seasonally adjusted growth quarter-on-quarter (q-o-q), however, declined as the economy expanded by 1.2% in Q1, lower than the 1.8% achieved in Q4 2014. This was largely due to the contraction in net exports, which offset the stronger growth in domestic demand.



The impact of the GST on the retail market was as anticipated. Consumer confidence has continued to

Demand from the private sector, which was driven by stronger growth in both consumption and investment, increased by 9.6% y-o-y in Q1 (Q4 2014: 8.3%). The increase in government spending also contributed to stronger demand from the public sector, with a y-o-y growth of 2.5% in Q1 compared to the 0.6% in Q4 2014. The labour market remained largely unchanged in Q1, with unemployment rate at 3.1%.

All sectors continued to register growth in Q1, with the exception of the agriculture sector. The construction sector was the main driver of the economy in Q1, with a y-o-y growth of 9.7%, followed closely by the mining sector which expanded by 9.6% y-o-y.

Malaysia targets 5%-6% annual GDP growth for the year 2016 - 2020

The government has unveiled its 11th Malaysian Plan, as part of the vision to transform Malaysia into a developed nation by 2020. Besides targeting an annual GDP growth of 5% to 6%, the government is expecting the unemployment rate to sit at 2.8% in 2020, with inflation around 2.5% to 3%. The fiscal deficit has been adjusted upwards to 3.2% from 3.0%. The GDP growth for 2015 is now projected at 4.5% - 5.5%, as opposed to 5% - 6%.

Inflation declined further in Q2

The Consumer Price Index (CPI) rose by 0.7% y-o-y in Q1 2015, significantly lower than the 2.8% increase recorded in the previous quarter. This was largely due to the downward revision of fuel prices that caused the cost of transport items to fall by 7.6% y-o-y in Q1. With the introduction of GST in Q2, it is likely that the CPI will continue an upward trend.



Consumer Sentiment Index continues to head south

The Consumer Sentiment Index (CSI) declined in Q1 2015 for the third consecutive quarter. The index decreased from 83 in Q4 2014 to 72.6 in Q1 2015, the lowest level recorded in six years.

Ringgit depreciated against the US Dollar in Q2

The Malaysian Ringgit continued to depreciate against the US dollar in Q2. The depreciation was attributed to a number of factors, which included sell-off activities in the bond market, the expected increase in US interest rates and low oil prices. The fall of the Ringgit also reflected a weakening of investor confidence due to the controversy surrounding 1MDB.

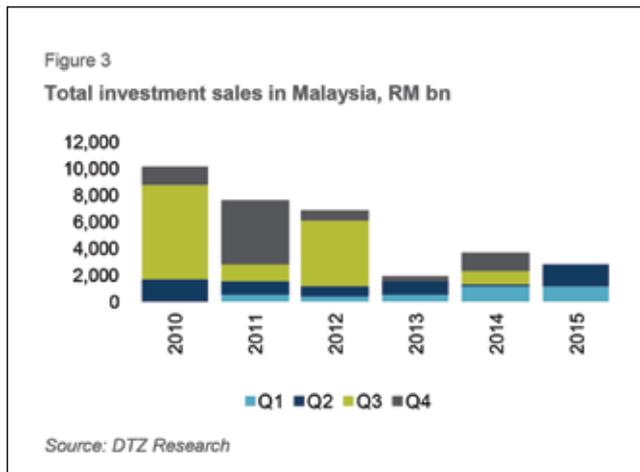


In Q2, the Ringgit depreciated by 1.9% against the US dollar, after a drop of 6.0% in Q1. In addition to the US dollar, the Ringgit also depreciated against the pound sterling (-8.4%), euro (-5.5%), Australian dollar (-2.6%), Singapore dollar (-4.1%) and Japanese yen (-0.1%).

INVESTMENT

Stronger investment activities despite concerns

Despite the uncertainties in the property market sector, investment activities continue to be resilient with total volume recorded at RM1.55 billion across nine deals (Figure 3). In value terms, this was 28% higher than the previous quarter.



Investment activity was spread across educational, retail, office and hotel assets. Notable deals included the sale of 51% in NuSentral, a newly completed mall at KL Sentral, the transport hub (Table 1). PHB acquired the asset from MRCB, via share sales, and the sale-and-leaseback of two hypermarkets from Mydin to AmARA REIT and Amanah Hartanah PNB. REITS and unit trusts were purchasers in both of these deals totalling RM610 million. Geographically, the properties are spread across the states.



Table 1
Significant Deals (Q2 2015)

Name of development	Purchaser	Vendor	Price, RM mil
Menara Raja Laut	Hong Leong Financial Group Bhd	Hong Leong Bank	220
Nu Sentral (Note: Nusentral price is based on sale of 51% of shares in SPV)	PHB	MRCB	119.78 ¹
Empire City Block N	MyEg	Empire Group	155.35

Source: DTZ Research

No adverse impact of GST on sentiment to date

In contrast to earlier concerns, the imposition of GST which has added another 6% to the price paid and extended the payback period of investment, so far, has had no apparent impact on deal activity. No doubt that investors will take some time to adapt to this tax. However, the Ringgit depreciation may weaken the mid-term prospect.

Credit upgrade positive on market

Fitch’s upgrade of the country outlook from negative to stable at the end of Q2 will offer some respite from the negative media reports, as the country continue to grapple with news on 1MDB’s controversial deals that have involved several major trusts and institutions. Given that several proposed deals were aborted due to political sensitivity with the parties involved, the land deal of RM665 million with The Mulia Group to develop a signature office tower will hopefully provide a confidence boost to the TRX project, a key project of 1MDB.

Challenges remain as a weaker economy and the property market outlook in the short term will drag down investor sentiment. Continued political uncertainty is starting to affect foreign investment sentiment, which needs to be resolved to avoid a long-term adverse impact on foreign investors’ interest.

OFFICE

No shortage of office space anytime soon

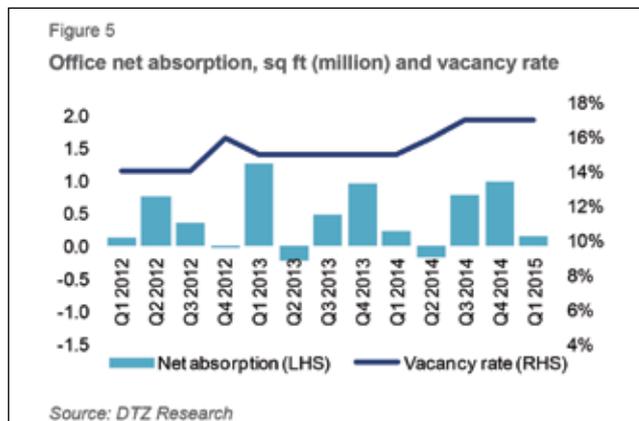
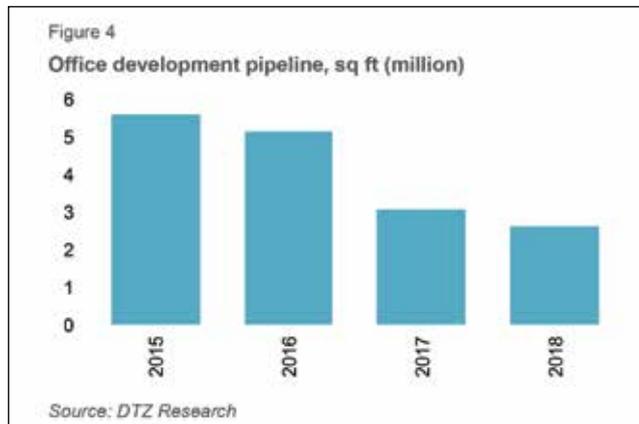
The completion of Naza Tower @ Platinum Park, Q Sentral, and Summer Suites added about 2.8 million sq ft of office space to the Kuala Lumpur market in Q2. The majority of the newly completed supply emanated from the completion of Q Sentral, which delivered 1.4-million sq ft of strata space. Q Sentral offers units ranging from 108 sq ft up to 40,880 sq ft, which has reported to be almost sold out. Naza Tower and Q Sentral are both dual-compliant (Green Building and MSC status) office buildings, reflecting

“ Continued political uncertainty is starting to affect foreign investment sentiment, which needs to be resolved to avoid a long-term adverse impact on foreign investors’ interest. ”

the growing trend of higher specification buildings to meet tenants’ preferences. Office stock in Kuala Lumpur now stands at 75.3 million sq ft in Q2, a 3.8% increase q-o-q.

Another 2.6 million sq ft of supply is in the pipeline for the rest of the year. The 58-storey Ilham Baru (IB) Tower at Jalan Binjai is expected to be completed in the next quarter, which will provide more than 500,000 sq ft of office space. Other developments such as KL Trillion at Jalan Tun Razak, and two of the six towers at The Vertical, Bangsar South is to be completed from Q4 2015 onwards.

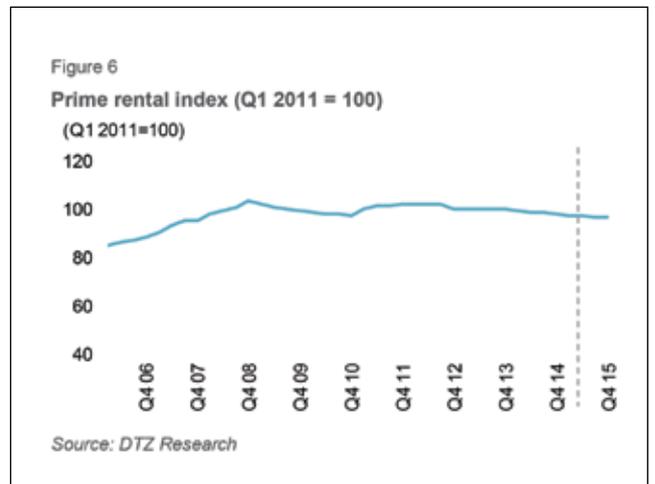
It is projected that some 5 million sq ft of office space is expected to come on board in 2016 (Figure 4), which includes The Vertical (Bangsar South) and KL Eco City at Jalan Kerinchi.



Market sees maintaining capital value and rental rates

Capital values for office space stayed flat at RM942 per sq ft. Similarly, rental rates remained the same as the previous quarter at RM 6.40 per sq ft per month (Figure 6). This is unlike previous quarters, where an average of 0.44% q-o-q appreciation was recorded.

The looming potential oversupply of office space will add downward pressure to rents and capital values. Notwithstanding, the refurbishment of older buildings, which include Menara Citibank and Menara JCorp, will help to support rent and occupancy as well as the demand stemming from tenants relocating to new buildings will help to offset some of the pressure.



Resilient market amidst a challenging economy and weak sentiment

Despite the decline of the Ringgit against the US Dollar to a ten-year low in Q2, the office market is expected to remain healthy. A weaker ringgit may even increase the interest of international investors in local properties. Indeed this reason was cited by Singapore’s Royal Group as one of their main reasons for acquiring the DoubleTree by Hilton.

The corporate office scene is going through rejuvenation as new office towers continually supply the market while a number of the old ones are being refurbished or converted, such as the aforementioned Menara Citibank and Menara JCorp, besides Menara ING, which is in the process of being converted into a hotel.

RETAIL

Declining consumer confidence

The impact of the good and services tax (GST) implemented on 1 April 2015 on the retail market has been as anticipated. Predominantly, retailers have experienced a slowdown in retail sales, as consumers remain cautious to spending.

Consumer confidence continued to weaken, with the consumer sentiment index (CSI) declining below the 100-point threshold. The CSI has now reached its lowest level in six years. The index plunged 10.4 points quarter-on-quarter to 72.6 in Q1 2015 after falling 15 points to 83 points in Q4 2014. Consumers are tightening their spending as they are concerned over their financial and employment outlook.

The cautious mood translated into moderate sales performance, which dropped from 3.8% in Q1 to 3.5% in Q2. According to Retail Group Malaysia, for the six-month period after the implementation of GST, retail sales would likely slow down as consumers adopt a wait-and-see attitude on the increase of the goods prices before adapting to the new tax scheme. Sales are expected to pick up in the third and fourth quarter by 4.8% and 6.9% respectively. For the whole year of 2015, retail sales are expected to grow by 4.9%, lower than the 5.5% growth projected earlier.

Buoyant occupancy

There was a marginal decline of three percentage-points in the occupancy rate to 90%. The retail sector remained resilient even though domestic demand continued to be the key driver.

The refurbished Sunway Putra Mall (formerly known as Putra Mall) added 620,000 sq ft to retail stock, increasing stock in Kuala Lumpur to 25.1 million sq ft (Figure 7) in Q2. The mall forms part of Sunway Putra Place that includes the Legend Hotel and an office tower, acquired by Sunway REIT from Metroplex Holdings Sdn Bhd about four years ago.

More malls despite softer retail scene

Despite the softer retail scene, more malls entered the market in Q2 (Figure 7). Atria Shopping Centre, a major mall in Petaling Jaya during the 1980s, made a re-entry as Atria Shopping Gallery. Atria Shopping Centre was unable to compete with the newer shopping complexes and lost its attraction in the

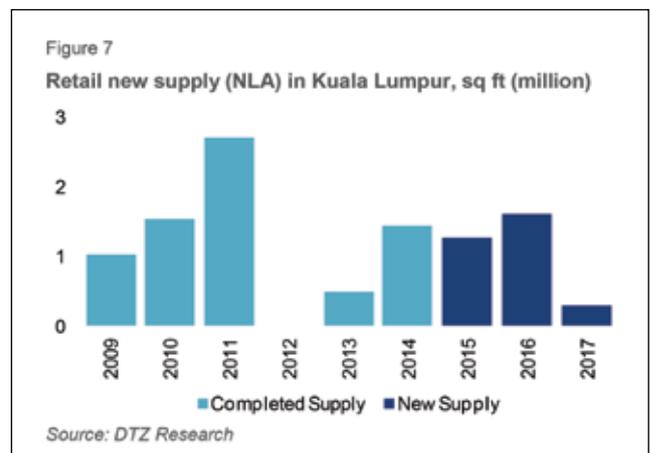




2000s. In 2007, OSK Property Holdings acquired the mall from Lien Hoe Corporation and have subsequently redeveloped the complex.

Another exciting entry in Q2 was the opening of the first phase of Mitsui Outlet Park KLIA, located about 6km from Kuala Lumpur International Airport (KLIA) in Sepang. The development is a joint venture between Malaysia Airports Holdings Berhad (MAHB) and Japan's Mitsui Fudosan Co.

It is the second outlet mall in Malaysia after the Johor Premium Outlet, which opened in 2011. The Mitsui Outlet Park is the first Mitsui branch in Southeast Asia and upon full completion in 2021 will be Mitsui's largest outlet mall, at approximately 470,000 sq ft.



The retail industry continues to be attractive to some developers with more large shopping malls being planned (Table 2). Tropicana Corporation revealed its 1 million sq ft shopping mall as part of an integrated development comprising a shopping mall, a hotel, residences and offices at Tropicana Gardens in Kota



Damansara. In Bukit Jalil, Ho Hup Construction Co Bhd and Malton Bhd will be building a 2 million sq ft mall dubbed as Pavilion 2 (Table 2). Overall, the retail scene is entering a more competitive and subdued period in the coming years.

completions were all located outside the city centre, such as the Arcoris Residences @ Arcoris Mon't Kiara, Verdana North Kiara and G Residences. There were no completed projects within the city centre.

Some 5,125 units of high-end condominiums are expected to enter the market by the year-end, with about 50% of new supply to be located within the city centre (Figure 8).

Table 2
Selected upcoming retail malls in Klang Valley

Name of development	Est area (NLA, sq ft)	Est year of completion
Sunway Velocity	1,000,000	2015
Glomac Damansara	350,000	2015
AEON Shah Alam	500,000	2016
The Starling	380,000	2016
The Two @ Rawang	1,350,000	2017

Source: DTZ Research

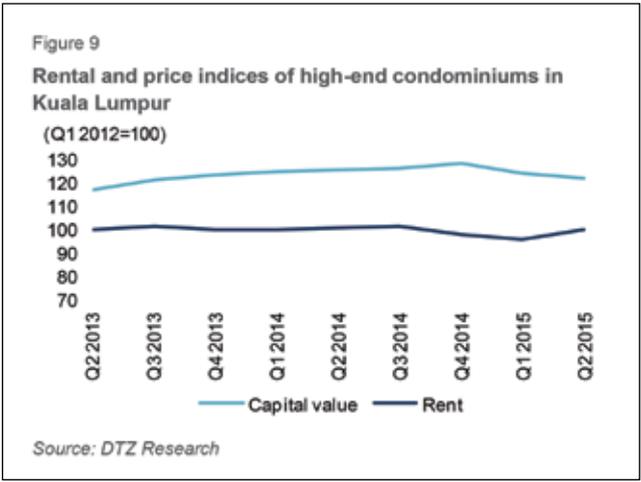
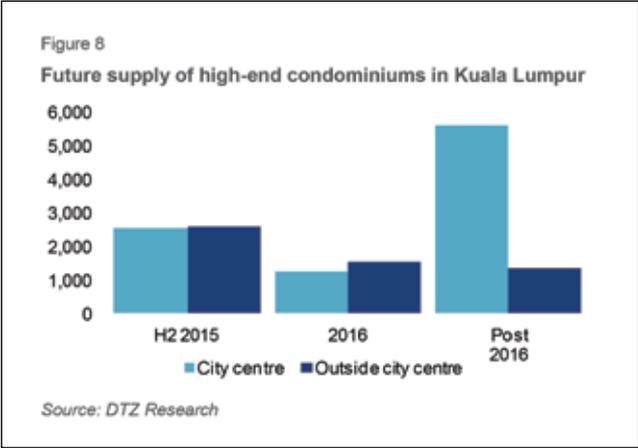


RESIDENTIAL

Steady new supply during the quarter

A steady new supply of 1,437 high-end condominium units was recorded in Q2, an increase of approximately 4% from the 1,377 units completed in Q1. These new





High-end condominium market relatively stable with a slight drop in capital value

The average price and rental rate of high-end condominiums in Kuala Lumpur were both relatively stable in Q2. Average prices declined marginally by 1.6%, q-o-q to RM738 per sq ft in Q2. On the other hand, average rents inched up from RM3.42 per sq ft per month in Q1 to RM3.55 per sq ft per month in Q2 (Figure 9).



The demand for larger units is expected to be lower than the demand for smaller ones (with a built-up size of less than 1,000 sf) due to budget constraints. However, a larger supply of small units in the pipeline is expected to moderate demand for smaller units.

Residential market remained tepid

Sales and new launches continued to be slow, especially for luxury properties. Housing demand is likely to be project specific. A case in point was Residensi Sefina at Mont’ Kiara, which attracted strong interest. The project, developed by UEM Sunrise Bhd, offers 245 high-end condominium apartments. Most units have a built-up area between 1,300 sf to 1,700 sq ft with a starting price of RM830 per sq ft (or at RM1.1 million) and above. 📍

DISCLAIMER: The data above represents the findings of DTZ Research and is not in any form and endorsement or recommendation by iProperty.com. Readers are encouraged to seek independent advice prior to making any investments.

GST: LESSONS FROM OUR NEIGHBOUR

GST was implemented in Malaysia at 6% whereas in Singapore, it kicked in 20 years ago at 3%.

The Goods & Services Tax (GST) will bring forth radical changes to the Malaysian tax landscape. The GST, also known as Value Added Tax (VAT) in some countries, is a concept of taxation. Twenty years ago, Singapore introduced this concept on 1st April 1994 at 3% to kick-start while Malaysia recently implemented it at 6% on 1st April 2015.

Both GSTs in Malaysia and Singapore, are broadly modelled after the UK VAT. At a glance, the Malaysia GST appears to have adopted some rules and schemes from Singapore's GST regime.

However, differences are apparent between the two, largely in the scope of tax and application of administrative requirements.

In Singapore, the GST has been in place for 20 years. Singapore-based businesses with operations in Malaysia can tap into some of their GST experience from Singapore as a starting point to manage their compliance in Malaysia, since its implementation is set to be effective in less than six months.

Singapore adopted a comprehensive taxation approach, under which almost all goods and services are taxable, except certain financial services, sale and lease of residential properties, sale and import of qualifying investment metals, which are exempted from GST. Export of goods and international services are the only zero-rated properties of GST.

Alfred Chia, CEO of SingCapital Singapore, recently spoke at a conference about the implications of GST for real estate developers and investors.

According to Alfred, property developers need to take note of recent guidance documents put out by the Royal Malaysian Customs Department in respect

of the GST treatment for numerous non-residential developments.

While certain creases are being ironed out in Malaysia, it is important to first make a distinction between them which constitutes commercial or non-commercial property.

In Singapore, home buyers get a series of subsidies when buying a property. This applies only for public listed properties such as the Housing and Development Board (HDB) flats. On average, Singaporeans are entitled to purchase a property for \$300 SGD per square feet whereas in Malaysia, it is considered expensive.

According to Alfred, like Malaysia, Singapore's property market will appreciate from year to year. The government subsidies given for HDB flat buyers are a form of springboard for fellow Singaporeans to buy a private property. Simply put, for most people in Singapore, HDB flats are for investment purposes. Besides the subsidies given, some of Singapore's property cooling measures are:

1. **Additional Buyer's Stamp Duty**
2. **Seller's Stamp Duty**
3. **Loan to Value Ratio**
4. **Loan Repayment Term**
5. **Mortgage Servicing Ratio**
6. **Total Debt Servicing Ratio**

Whereas in Malaysia,

1. **70 percent loan-to-value ratio**
2. **Goods and Services Tax (GST)**
3. **Higher Real Property Gains Tax**
4. **Lending/Loan guidelines**
5. **Prohibition of Developer Interest Bearing Scheme**
6. **The maximum loan tenure cap at 35 years**

Singapore

	1994	2003	2004	2007
GST	3%	4%	5%	7%

VS

Malaysia

	2015
GST	6%

Malaysia

Singapore

Administration	Monthly GST Return filing for businesses with turnover in excess of RM5 billion Registration threshold RM500,000	Quarterly GST return filing, unless monthly filing is requested by the business Registration threshold is SG\$1million
Zero-Rated Supplies	Extensive list of zero-rated supplies	Limited list – only export and qualifying international services
Exempt supplies	Certain financial services Sale and lease of residential properties/ agricultural land Private healthcare and education services Domestic transport and toll fees	Certain financial services Sale and lease of residential properties Investment in precious metals
Financial Services	Only interest and spread are exempted while fees charged are taxable	Fees charged in connection with the provision of certain financial services are exempted
Transfer of securities/ units in unit trusts	Transfer of securities or unit trusts traded in Malaysia is standard rated	Such transfer to non-residents could be zero rated
Capital Goods Adjustment	Special annual adjustments applied to partially exempted business	Not applicable

By and large, Alfred opined that the GST is also beneficial for Malaysians because it helps the government to offer more subsidies for the citizens. He also added that, on an average, only 20% of Malaysians pay income tax to the government.

In Malaysia, where properties are concerned, categories of land typically regarded as taxable supplies are the sales or leases of non-residential or commercial land. This is to be distinguished from transactions involving the sale and leasing of residential land, which are

exempted from GST. Incidentally, the sale and lease of agricultural land or land marked for 'general' use is also GST-exempted.

Similarly in Singapore, there is further guidance from HDB in respect of the ascertainment of the status of a particular plot of land or property. In order to know if it is subjected to GST regulations, buyers should be well-informed of the implications in terms of charges after GST.

While in Malaysia, if a developer intends to buy a land, they will need to get further guidance from the customs on the land's status. This means that where land acquired is meant for the development of commercial spaces such as retail outlets, office space and the development of properties to accommodate heavy industries, developers would be de facto subject to GST considerations.

Alfred, who also explained further on assisting developers in Singapore, said that customs noted that developers ought to take note of the actual use of the property, going so far as to consider 'design features, essential characteristics and attributes of the property.'

Overall, GST brings, and may have brought thus far, more benefits than harm to the respective countries. That is precisely why most of the countries, if not all, collect GST. 💡





Dr Daniele Gambero
Co-Founder and CEO of REI Group of Companies

WAYS TO MAKE PROFITABLE PROPERTY PURCHASING DECISIONS IN CHALLENGING TIMES

Property expert Dr Daniele Gambero, Co-Founder and CEO of REI Group of Companies recently presented 6 golden rules to help property investors to make profitable purchasing decisions even in challenging times. He recently spoke at the Havoc Hartanah property convention.

Dr Gambero introduced the term, propenomy as a lead into his presentation. He explained that propenomy is a portmanteau of property and economy and is based on the understanding that property is not an economic driver but the consequence of properly planned economic growth. Propenomy is derived in a market by which the rules for sustainability has been clearly outlined as in Malaysia. He then defined sustainability as the healthy growth of a regulated and profitable property market using the diagram of a house. He said sustainability is achieved through reinforcement of 4 key pillars which are namely, the definition and development of economic clusters, definition and development of proper infrastructure, socio-economic equity or fair wealth distribution and lastly by having a strong legal framework and regulatory authority. The 2 fundamentals that underpin these 4 pillars are economic growth planning and execution as well as a stable and democratic political environment.

Dr Gambero elaborated on the Malaysian context. He said that a property investment will generate capital appreciation if the selection of the property's location and type is based on the sustainability model. He then shared his personal experience, stating that he, an Italian chose to make Malaysia his home for the last 17 years because Malaysia's economy is very much based on the sustainability model as it is helmed on several drivers such as industrialisation, production, tourism, logistics, healthcare and it did not just rely only on its natural resources. Additional factors that has contributed to the strength of Malaysia's economic

route were its well planned and comprehensive infrastructure, educational facilities and high level of English language proficiency when compared to its neighbours.

Other key pillars of sustainability such as strict regulatory policies and well executed economic programmes are strongly reflected by Malaysia's economic outlook with the exception of fair wealth distribution. In the case of wealth distribution, he said 80% of Malaysia's wealth was controlled by 20% of its population. He pointed out that this disparity did not augur well for those yet to purchase a property. He also took time to name some of Malaysia's key economic programmes such as the Economic Transformation Programme (ETP), New Key Economic Areas (NKEA), Greater Kuala Lumpur, Iskandar Malaysia, Sabah Development Corridor, Sarawak Corridor of Renewable Energy, Malacca Gateway, all of which he stated should boost investor confidence.

Dr Gambero next continued into the main part of his presentation on the 6 golden rules of making a profitable property investment. He elaborated on each of the golden rules by providing clear examples and illustrations as detailed below.

RULE 1 : DIFFERENTIATE PERCEPTION FROM REALITY

He emphasised on the importance of being able to filter away the perception created by advertising and other market dynamics and to rely on researched facts.

RULE 2 : ACQUIRE A CLEAR UNDERSTANDING OF THE BASIC FACTS AND FIGURES

He advised on the importance of conducting the necessary research to acquire all the statistics needed to support a decision. He continued by stressing the need to identify independent and credible sources. He then shared the statistics he had gathered on Malaysia from the International Monetary Fund (IMF) Country Report 2014. He highlighted the key findings of the report which were as follows:

- i. Near term outlook - Malaysia has a well diversified economy.
- ii. Impact of lower oil prices - Modest negative impact as Malaysia is more of a producer of natural gas.
- iii. Appropriate macroeconomic policy mix and fiscal consolidation well timed
- iv. Financial stability: Risks pro-actively managed by Bank Negara Malaysia

He also addressed concerns about the lower oil prices, clarifying that Malaysia produces high quality crude oil, which is used by airplanes and hence has been able to maintain prices. He also spoke about the need for the implementation of GST as it will help provide for the infrastructure in Malaysia. He concluded his explanation of Rule 2 by reading IMF’s final comment; “Malaysia is on track to become a high-income country, fully developed and advanced economy by 2020.” He said that as the IMF is the



monitor of world economies, its comments should give the audience further assurance on the strength of Malaysia’s economy.

He then added that Standard & Poor’s latest rating published in July 2015 reaffirmed Malaysia’s A- rating with a stable outlook. This reflects the country’s strong external position and high monetary flexibility. At this point he also highlighted the relevance of reports such as these to MNCs when making decisions about regional bases and the set up of manufacturing plants. He quoted the example of Nike, which was setting up a manufacturing plant in Lawas, Sarawak. DHL, UBS, Hewlett Packard, IBM, KWFH, HSBC were part of a long list of MNCs that had chosen to set up various types of operations in Malaysia based on figures provided by the IMF and World Economic Report.

Property

Dr Gambero then spent some time dispelling the perception that property was highly unaffordable in Malaysia. He said that Malaysian property prices were amongst the lowest in the region and he substantiated this by presenting the average price of property in 9 Asian countries as well as each country’s average per capita income to property price ratio. An extract of the information he presented, sourced from the website of the Ministry of Housing & Local Government is shown below:



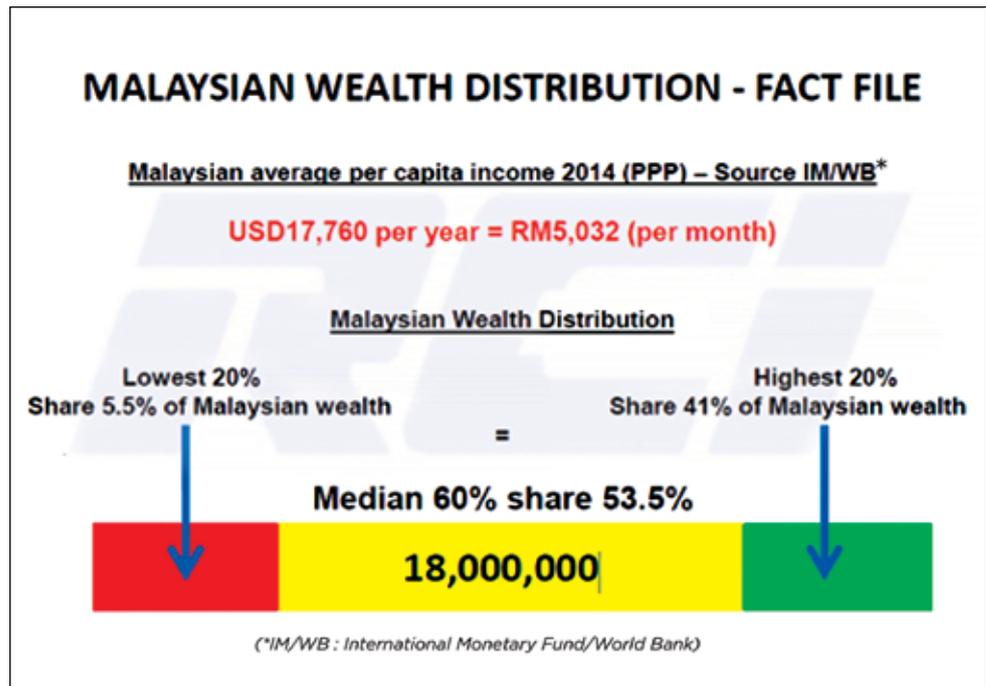
COUNTRIES	AVERAGE PROPERTY PRICE (900SQF) (RM)	GDP PER CAPITA AV. (RM)	*PPP PROPERTY VALUE TO INCOME RATIO
1. Hong Kong	5,553,000	134,551	41.27
2. Singapore	4,714,200	194,753	24.21
3. Thailand	765,000	32,353	23.65
4. Myanmar	594,000	6,303	94.24
5. Malaysia	376,200	63,403	5.93
6. Philippines	486,000	15,479	31.40
7. Vietnam	612,000	10,772	56.81
8. Cambodia	290,700	5,637	51.57
9. Indonesia	486,000	16,547	29.37

*Purchasing Power Parity

He highlighted Malaysia's position as the country with the lowest property value to income ratio at only 5.93 and as such it enjoyed the highest prospect for capital appreciation. Dr Gambero went on to explain that from his discussions with developer associations such as REHDA, SHEDA and SHAREDADA, he foresees that the average property price per square foot is expected to increase to RM3,000 in the next 5 years. Given that Malaysia is moving towards becoming a fully developed high-income nation by 2020, he was certain these prices could be achieved. Dr. Gambero

“ Although the number of property transactions has fallen, it should be noted that prices have not fallen which signals that demand is still strong. ”

“ Dr Gambero went on to explain that from his discussions with developer associations such as REHDA, SHEDA and SHAREDADA, he foresees that the average property price per square foot is expected to increase to RM3,000 in the next 5 years. ”



shared the Italian experience where Italy after suffering massive destruction in World War II rebuilt itself to become one of the 5 top industrial superpowers of the world in the 1970s and 1980s and saw property prices increase substantially.

He further clarified his point by saying although the number of property transactions has fallen, it should be noted that prices have not fallen which signals that demand is still strong. He explained the importance of investors having a good understanding of the purchasers of their properties in the future i.e. in the next 5-10 years. He presented the demographic profile of the Malaysian population as shown below:

Malaysia's Population by Age

AGES	SIZE
>65	8%
40-64	25%
26-39	20%
15-25	21%
<14	26%

Dr Gambero drew the audience attention to the fact that 67% of the population is under 39 years and below. They formed the main segment of future property purchasers. He said as such, today's investors are advised to purchase properties that are going to appeal to the Generation Y.

He elaborated by explaining that the Generation Y segment are drawn to designer homes, which offer a complete lifestyle. He identified features such as design, exclusivity, security (gated & guarded), connectivity and recreational facilities as the priorities of this segment. He said that they are not too particular about the type of property as they are open to purchasing landed, medium rise or high-rise, as long as it offers a complete lifestyle.

Malaysia's Wealth Distribution

Next, he discussed the purchasing power of Malaysians. He began by presenting facts about Malaysia's Wealth Distribution. The average per capita income was RM5,032 per month and quoted IM/WB

as his sources. He then highlighted Malaysia's Wealth Distribution Statistics as detailed below.

1. 20% of the homes should be in the low cost bracket
2. 60% of houses should have values from minimum RM200 up to max RM700 per sq ft
3. 20% of houses free and open value RM/per sq ft.

He said that the said the median segment of 60% who shared 53.5% of the country's wealth consisted of 18,000,000 people.

Affordable Housing Dilemma

Dr Gambero proceeded to explain what he termed as the Malaysian Affordable Housing Dilemma by defining the average affordable value per state by analyzing 2013 statistics of the following indicators:

1. Population as at 2013.
2. Average income per capita.
3. Assumed average household monthly income by making the assumption that is a two-income earner with the 2nd income being 60% of the 1st income.
4. 35% of income is payable towards mortgage with the assumption that tenure of the mortgage is 30 years at an interest 4.5%.

Based on which Dr Gambero was able to determine the affordable value for each state as per below:

STATE		AVERAGE AFFORDABLE VALUE (RM, 000)
1.	Kuala Lumpur	815
2.	Selangor	390
3.	Johor	260
4.	Penang	390
5.	Perak	215
6.	Negeri Sembilan	340
7.	Melaka	345
8.	Kedah	170
9.	Pahang	280
10.	Terengganu	240
11.	Kelantan	105
12.	Perlis	190
13.	Sabah	190
14.	Sarawak	420

Property Value

Dr Gambero then stressed on the importance of being aware of these values when purchasing property. He said that an investor would analyze these statistics further by reviewing the type of property and the segment that it would be addressing.

He then zeroed in on Selangor to give his audience a better understanding. He began by sharing the average monthly income band for various professions in the state. The highest income earners in the state were legislators and senior managers who enjoyed

a salary range of between RM12,000 and 25,000 or higher monthly. The lowest bracket for monthly income was from RM900 to RM1,300.

He also helped the audience to identify where their biggest segment of potential purchasers was in Selangor by analyzing statistics covering the following fields:

1. Total population
2. Household Income, average expenditure and average income available for purchase of a property.
3. Affordable home value as first time homebuyer, 30 years tenure @ 4.6% base rate
4. Ideal supply of residential units by income distribution.

His analysis showed that the estimate selling value RM/per sq ft for an average 1,000 sq ft home in Selangor should be priced between RM260,000 and RM600,000 to target 63% of the population who would form an investor's potential purchaser base should he wish to sell his property.

Before moving to his third golden rule, Dr Gambero shared an extract from the NAPIC Property Market Report 2014 that provided statistics for the supply of 3 categories of houses; landed, low cost and high-rise between 2014 and 2020 for each of the states in Malaysia. The total number of houses was mapped against the population in 2020 to determine the gap in supply as shown below:

STATE		TOTAL SUPPLY OF HOUSES BY 2020	POPULATION BY 2020	HOUSES NEEDED BY 2020
1.	Kuala Lumpur	573,473	1,948,261	75,947
2.	Selangor	1,703,510	6,305,524	398,331
3.	Johor	1,154,427	3,975,353	170,691
4.	Penang	560,668	1,815,116	44,371
5.	Malacca	219,900	846,466	62,255
6.	Negeri Sembilan	342,041	1,707,315	10,840
7.	Pahang	342,041	1,707,315	227,064
8.	Perak	523,086	2,565,145	331,962
9.	Perlis	31,146	251,753	31,792
10.	Kelantan	89,571	1,869,788	533,692
11.	Terengganu	140,634	1,203,098	260,399
12.	Kedah	369,886	2,225,994	372,112
13.	Sabah	237,414	3,847,964	532,179
14.	Sarawak	267,192	2,791,798	274,114

Based on the statistics above, Dr Gambero highlighted that total shortage in the number of houses will exceed 3,000,000 by 2020. As such he concluded his explanation of Rule 2 by saying that given the high demand for homes, prices could only continue to increase.

RULE 3 : BUY DEMAND DRIVEN INVESTMENTS

Rule 3 emphasizes on the need to stop buying concept driven development and instead buy demand driven investment. He advised against buying a property for emotional reasons. He said a property should be purchased to make money. He next elaborated on demand driven factors that should be considered. He presented aerial views of Klang Valley in 1990 and in 2012 to show the expansion of developments that have taken place in the span of 22 to 25 years.

“ Stop buying concept driven development and instead buy demand driven investment. ”

He then raised the topic of Klang Valley’s direction of growth in the future. He said that it would not be possible for Klang Valley to develop further to the East as there was a geographical obstruction, the Titiwangsa Mountain Range. He said the development towards the North of Klang Valley was not moving as rapidly due to the lack of infrastructure and demand drivers.

Development is growing rapidly towards the West and the South resulting from a strong demand being created by the growing population in the 3 key areas listed below:

1. Greater KL to reach a population of 10 million people (Mega City) by 2020.
2. Singapore aspires to reach a population of 6.9 million by 2030.
3. Iskandar Malaysia aims to have a population of 3 million by 2025.

“ Development is growing rapidly towards the West and the South resulting from a strong demand being created by the growing population. ”



Game changers

Dr Gambero also shared statistics on Kuala Lumpur/ Klang Valley’s growing population and the corresponding demand it is creating. Figures of which are presented below:

ESTIMATE DEMAND-OFFER TREND FOR KUALA LUMPUR AND SELANGOR	
Total Kuala Lumpur and Selangor Population as at 2012	7,594,000
Current Demand of Homes (3 members per household)	2,531,333
Available Stock as at 2012	1,749,536
Current Need of House as at 2015	781,797
Total Kuala Lumpur and Selangor Population as at 2015	8,058,814
Demand of Homes by 2015 (3 members per household)	2,686,271
Incoming Supply by 2015	1,956,265
Estimate Need of Houses by 2015	730,006
Total Kuala Lumpur and Selangor Population as at 2020	8,897,581
Demand of Homes by 2020 (3 members per household)	2,965,860
Incoming Supply by 2020	2,199,107
Estimate need of Houses by 2020	766,753





To elaborate further on demand driven investments, Dr Gambero presented several game changers of the Malaysian property landscape. He began with the 11th Malaysia Plan, a major game changer that will be executed between 2016 and 2020. The plan, which is themed, “Anchoring Growth on People,” has 6 strategic thrusts as follows:

1. Enhancing inclusiveness towards an equitable society.
2. Improving wellbeing for all.
3. Accelerating human capital development for an advanced nation.
4. Pursuing green growth for sustainability and resilience.
5. Strengthening infrastructure to support economic expansion.
6. Re-engineering economic growth for greater prosperity.

Although all 6 thrusts would impact the property sector, the greatest impact would come from the 5th thrust, which focuses on improving infrastructure and entails optimizing transport planning. It involves what is termed as the Transit Oriented Development (TOD) and is a concept to be promoted to optimize land use and public transport infrastructure planning. The TOD concepts will be expanded in urban areas to maximize access.

Planned improvements, which are underway include:

1. MRT Line 1 to be completed and operational by 2016 & 2017
2. MRT Line 2 to be completed by 2022
3. LRT Line 3 stretching from Bandar Utama to Shah Alam to Klang. Construction to begin in 2016 and be completed by 2020
4. KTM to be enhanced in terms of frequency and services

He also highlighted the additional enhancements to the transportation system, which included:

1. The construction of new highways, expressways such as Damansara Shah Alam Highway (DASH).
2. The rationalization of bus networks and implementation of the Commuter Bus Improvement Plan (CBIP) covering 19 pilot project areas in Greater Kuala Lumpur/Klang Valley.
3. The introduction of the Bus Express Transit (BET) lines to maximize utilization of existing infrastructure.
4. The introduction of the Bus Rapid Transit (BRT) to 12 new corridors as per list below.
 - Kuala Lumpur - Klang
 - Taman Melawati - Puchong
 - Puchong - Kuala Lumpur
 - Ampang - Kuala Lumpur
 - Kinrara- Damansara
 - Bandar Sunway - USJ6
 - Ampang - Kepong
 - Kota Damansara - Shah Alam
 - Shah Alam - Putra Heights
 - Putra Heights - Putrajaya
 - Putrajaya - Kajang
 - Kerinchi - Alam Damai

Before ending his explanation on Rule 3, Dr Gambero said the complete network consisting of the MRT, LRT, BRT and BET would ensure that the Greater Kuala Lumpur/Klang Valley area is well connected. He directed the audience attention to the fact that the infrastructure was concentrated towards the south and the two focal points within Klang Valley’s comprehensive network were Bandar Malaysia and Putrajaya. He described these stations as super hotspots as they were respectively the second last and the last stations of Singapore-KL High Speed Rail (HSR) Link.

At this point he also expressed his certainty that the HSR Link will be fully constructed by 2020 or 2021. He said that the Singapore government has financially committed to the project and are in the midst of acquiring the land for its terminal in Singapore.

RULE 4: IDENTIFYING THE RIGHT LOCATION

He began his explanation by reminding the audience on the importance of focusing on affordability of the biggest segment of the population and emphasized that Malaysia's wealth distribution pattern clearly indicates that 60% of the population could afford homes priced between RM200,000 to RM700,000. He then led the audience to review popular property investment areas beginning with the Kuala Lumpur city centre area. He said prices at the KLCC area was about RM2000 per sq ft making it only affordable to the 20% in the highest income segment. Next, he directed the audience attention to the areas just outside KLCC vicinity, which are priced at RM900 per sq ft and remain unaffordable to 80% of the Malaysian

population. Next he highlights Puchong, which is at an affordable RM600 per sq ft.

However Dr Gambero continues by asking the audience to focus their attention to areas in the Southern Corridor of Klang Valley. He said leading developers are moving south and creating many opportunities for investments. The corridor enjoys high accessibility and connectivity provided by the LIKAS and PLUS highways as well as MRT, HSR, KTM and ERL making it ideal for purchase of properties that are priced between RM150 per sq ft to RM250 per sq ft.

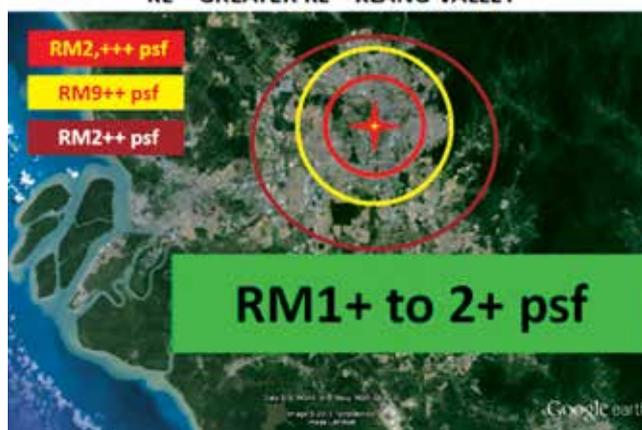
RULE 5: BUYING WHERE THERE IS SCARCITY

Dr Gambero introduced Rule 5 by identifying condominiums and landed properties with small built ups as good investments because of their scarcity. He said currently most developments in the southern corridor are serviced apartments. He continued by explaining that homes with small built ups are





KL – GREATER KL – KLANG VALLEY



affordable and illustrated his point by highlighting the unaffordability of a 2,500 sq ft home at RM300 per sq ft which works out to RM750, 000 against the affordability of 1,500 sq ft home at RM250 per sq ft which works out to only RM320, 000 and has a wider base of potential buyers.

RULE 6: EARN HEAVY RM AND LIVE WITH LIGHT RM

Dr Gambero concluded his presentation by sharing a tip on how to save money. He encouraged his audience to work in large cities like Kuala Lumpur and Singapore where income levels are higher but to live in Southern Corridor where living standards are more affordable. 📍

“ Work in large cities like Kuala Lumpur and Singapore where income levels are higher but to live in Southern Corridor where living standards are more affordable. ”

DISCLAIMER: The opinion stated in the article is solely of Daniele Gambero and is not in any form an endorsement or recommendation by iProperty.com. Readers are encouraged to seek independent advice prior to making any investments. Please do email him for comments or feedback at daniele.g@reigroup.com.my

BUDGET 2016: WISH LIST

As the tabling of Budget 2016 looms closer, iProperty.com Malaysia spoke to some of the industry's players to find out what their hopes and opinions are. The experts shared their opinions in this 'Budget Wishlist' rendition.

Two questions were put forward to them:

1. If you could have your way, what property-related regulation would you add or amend in the Budget 2016?
2. What would be on your Budget 2016 Wish List? Please name three.



1. Warrick Singh

Director of Business Development/Training of Asian Land Realty

WISH LIST

- Land used for commercial, industrial and development purposes should be exempted from GST.
- Place 'mega projects' in remission and utilize the allocated funds for affordable housing instead.
- Provision of free public transport to the masses.

When amending the existing legislation, it is vital that the government ascertains that it is not looking backwards or retrospective in nature. This is because it would be extremely unfair to come up with a new legislation that is retrospective for property investors (rather than home owners) who had been convinced or majorly influenced by 'goodies' such as the zero down, furniture packages, and the Developer Interest Bearing Scheme (DIBS). It would be against the "very grain" of what had motivated the purchaser or more accurately, the 'flipping investor' to have made the acquisition in the first place.

Continuing on this note, I find it unreasonable that Bumiputras are only allowed to sell their property to fellow Bumis. As there are numerous circumstances where it can be difficult to sell off due to the 'narrowed' market, I suggest that certain concessions be made in the event of genuine circumstances. In the event that the authorities feel otherwise as from the perspective of social obligations, then by all means so be it, but perhaps a middle ground could be achieved by allowing for a "transit corporation" to absorb these units and play the role of the investor.



2. Michael Yeoh

CEO and Founder, GM Training Academy PLT

WISH LIST

- Bring back DIBS for low to medium cost properties for first home buyers.
- Reduce GST and improve on the taxation system.
- Government follows through what have been tabled in the Budget.

I have always supported the affordable housing agenda (low to medium cost properties). However, the implementation of new rules and tightening of policies on loans by Bank Negara Malaysia, have particularly affected those who fall under this housing bracket, attested by the surge in loan rejections. I would love to see the banks relaxing home loan approvals for first time home-buyers, as it would be unfair to place rigid caveats on those who are needy.

Also, I hope that the government would consider amending the current policy to favor the low to medium income earners group. One way is to bring back the DIBS for first time buyers who fall within this category as it will definitely help in reducing their burden. Developers would benefit as well from the pickup of the market slump.





3. Khalil Adis

iProperty.com Brand Ambassador (Iskandar Malaysia) property speaker and author

WISH LIST

- Cash rebates and vouchers for basic necessities, ie: groceries and milk products.
- Refurbishment and beautification of Kuala Lumpur.
- Tackle the root cause of the homeless and poor across Malaysia.

Additionally, property policies should be tweaked to factor in affordability rather than placing a blanket policy of minimum purchase price for foreigners. This is because it will have an impact on the resale market should foreigners wish to sell the properties in the future. The current minimum purchase price of RM1 million, while on hindsight, functions well to protect locals from soaring property prices, does not take into consideration should foreign investors wish to sell their properties. The majority of Malaysians have a budget of less than RM500,000, making it difficult for said foreigners to sell their properties to locals.

A revised policy that takes into account affordability will result in a more favorable outcome. For example, in Singapore, foreigners can purchase properties with no minimum purchase price. As they tend to have a bigger budget, they would usually purchase properties in prime areas, leaving the less desirable areas to the locals. Such policy could work in Malaysia whereby rich locals and foreigners can purchase in prime areas, leaving the rest of the market to locals. This market driven policy, in my opinion will be more effective.



4. James Chua

Executive Director, GreenRe

WISH LIST

- Easy access to housing loans to encourage good debt among the public.
- Bigger budget allocation for the prevention of severe floods (in light of recent climate change scenarios).
- Push for sustainable development in Malaysia by encouraging all new developments to adopt the green passive (solar) design which ultimately makes a building more energy self-sufficient.





5. Boo Khuan Khoo

*Full Time Property Investor & Author of
"The 9 to 5 Property Millionaire"*

WISH LIST

- Further investment into public transportation to increase connectivity and capacity especially in the Klang Valley.
- Reduction of GST rate by at least 3%.
- Investment and incentives for financial education.

In lieu of the current slow market, the government should lend a helping hand to the first time home buyers. In my opinion, it would be reasonable to introduce a RPGT exemption for individual property owners if the property is sold to a first time home buyer. On top of that, the current severe policy have tight-cornered sellers to further mark-up their asking prices to "cover" the reduced earnings that is used to pay off RPGT.



In addition, incentives should be given to landlords to encourage them to rent out their properties instead of selling it for profit. One suggestion is to include more tax incentives (ie. more deductions/exemptions) for landlords. This would in return produce a domino effect of there being more properties up for rent, a boon for those who are not yet financially able to purchase their own home, especially in city centres.



6. Ikham Merican

Investment Property Analyst & Property Analyst

WISH LIST

- Government should target the delivery of more affordable homes.
- Scrap the RM200 monthly financial assistance for loan repayments and introduce a first home owner grant of up to RM30,000 instead.
- Take into consideration the diverse average values in different cities or states for the 50% stamp duty exemption.

If I could have my way, I would amend the regulation for foreign ownership of properties to make it more attractive. I would start by imparting the same RPGT treatment for foreigners as it is for the locals, with the exception for after the 5th year, they pay a 5% RPGT (whereas citizens pay 0%). If the RPGT rates for citizens are deemed enough to curb speculation, then the same rates levied on non-citizens can be expected to carry the same effect. The current 30% RPGT for foreigners in the first 5 years is too restrictive and discourages foreign ownership of property.

I would also reduce the minimum purchase price for foreigners from the existing RM1,000,000 to RM700,000. There are plenty of properties in areas like Mont Kiara and KLCC where the price is under RM1,000,000. The majority of Malaysians are not interested to stay in these areas, but foreigners who favor these locations are hindered to purchase such properties. The government should make it conducive for areas like the Greater KL to become more cosmopolitan. The economic benefits will be significantly superior to the policies to bring in millions of low-skilled workers who do not contribute much to the economic output.



7. Dato' Sri (Dr) Vincent Tiew

Managing Director of Andaman Group

WISH LIST

- Remove RPGT as it would encourage a more competitive market
- Banks should restructure their end-financing facilities.

Bank Negara Malaysia's (BNM) step in implementing cooling measures such as the loan-to-value (LTV) ratio and tighter loan requirements is laudable. However, I feel that the RPGT should be removed as it is a discouraging factor that disrupts primary and secondary market profits. Once buyers have been approved of a loan from banks, is it not proof enough that they are capable of servicing the loan? It will be more encouraging for the buyer to sell off properties at a more reasonable price, as they would not factor in the "additional cost of RPGT". This in turn encourages secondary buyers to enter the market, thus adding much-needed vibrancy to it.

Also, I feel that the banks have been too aggressive in allocating end-financing. The number of loans given out to potential buyers for each development project should be increased.

I feel that BNM should encourage banks to loosen or open up their facilities. The government should see through the affordable housing agenda. Announcing that the government will be building affordable housing is not the end of the line. The low to medium income group should be able to buy them in the first place. How are they going to own these 'affordable homes' if they do not receive the much-required loans from banks? Put simply, banks should be giving out loans to those who truly need it especially those who are qualified for affordable homes.



8. David Chong

Vice President, Malaysia Property Incorporated

WISH LIST

- Restructure the Youth Housing Scheme to be more relevant.

The property market is experiencing a strong demand from first time homebuyers. However, the challenges standing in the way are affordability (e.g. below RM500,000.00 in Greater KL) and getting the right financing based on their current income bracket.

I personally believe that the previous Youth Housing Scheme in Budget 2015 held a lot of promise but it was slightly restrictive in its application. My suggestion would be for it to be applicable to any purchase from any developer, for the first-time homebuyers of married couples only, with joint household income of RM10,000 and below and no maximum age restriction imposed.

The applicants should also receive a 100% stamp duty exemption on transfer instrument and loan documentation. In addition, the government could provide the additional guarantee of 10% to enable purchasers to obtain 100% loan for any residential property priced below RM550,000. This is to encourage young families to hop on the property ladder particularly as many find it arduous to come up with a large down payment. This also motivates developers to build more housing in the 'targeted' sector.



9. Richard Oon

Managing Director, ConsulNet Tax Services Sdn Bhd

WISH LIST

- Tax allowance for buildings used for commercial purposes.

Currently, a building which is used as an industrial building, either by the owner for his business (eg. as a factory, mill or workshop), or for rent to a tenant who then uses it as an industrial building, is entitled to claim, on the qualifying expenditure incurred on the building - a tax allowance known as industrial building allowance. This is a form of tax depreciation on the qualifying expenditure of the industrial building (excluding land), given as a deduction against adjusted income, over several years until fully depreciated.

Unfortunately, this form of tax allowance is not extended to commercial properties. In view of the current sluggish property market where there is a glut of commercial properties, I sincerely hope that the laws will be modified to allow this equivalent form of tax allowance on commercial buildings in order to promote ownership of commercial properties. 📍





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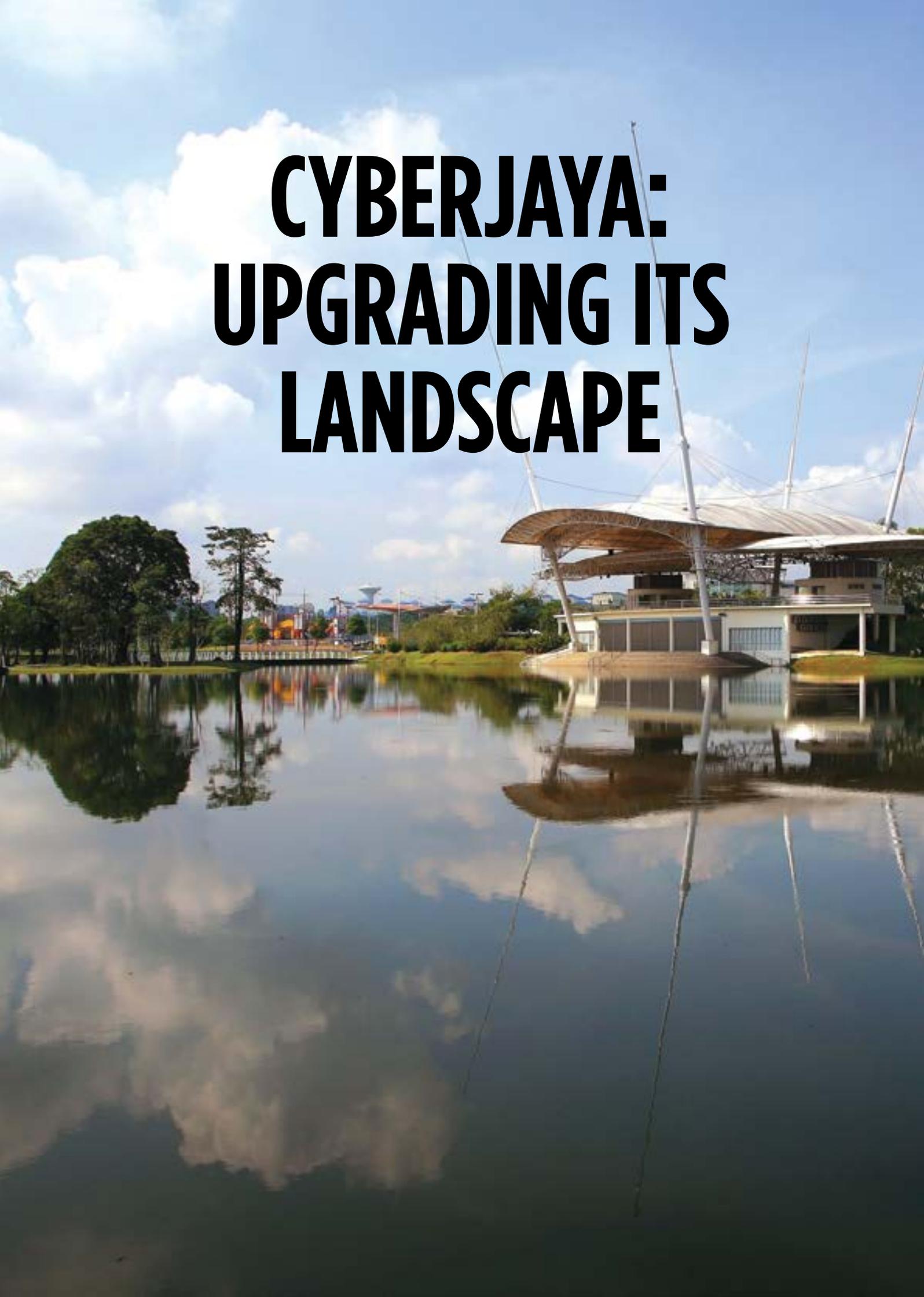
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CYBERJAYA: UPGRADING ITS LANDSCAPE



CYBERJAYA: THE FULFILMENT OF A VISION

Envisioned as the Silicon Valley of Malaysia, the Cyberjaya story began in the mid-1990s as a bold concept for the development of a multimedia super corridor by former Prime Minister, Tun Mahathir Mohamed.



Cyberjaya's location in the vicinity of the country's administrative capital, Putrajaya and the Kuala Lumpur International Airport was carefully chosen to draw foreign interest. A strategic alliance between the government and local as well as foreign institutions was then formed to enable the establishment of the necessary infrastructure and IT feasibility development to support the operations of IT based companies. With the implementation of a special incentive programme in which eligible companies were awarded Multi Media Super Corridor (MSC) status, the government managed to attract a large number of MNCs to set up their IT/ICT related operations in Cyberjaya.

MOVING BEYOND A CYBERCITY

Cyberjaya was launched in 1997 by Tun Dr Mahathir Mohamed and developed into a self-contained city with world-class IT infrastructure, low-density urban enterprise. Initially there was much focus on Cyberjaya's development as an ICT hub with minimum planning for commercial and residential development. However, with the land prices in Klang Valley surging and interest moving to Malaysia's southern corridor, developers realised the potential Cyberjaya offered. Its infrastructure which includes a well-planned city with state-of the art commercial and institutional buildings serviced by high-speed internet connectivity and a

growing population of 35,000 population of knowledge workers drew the country's leading developers to invest in residential and retail projects here. The completion of the Maju Expressway (MEX) in 2009 further propelled Cyberjaya's growth. Setia Haruman Sdn Bhd (SHSB), which is jointly owned by established property developers Emkay Group and UEM Sunrise Bhd, is the master developer of Cyberjaya. Other key developers include SP Setia Bhd, OSK Property, MCT Bhd, Paramount Properties Sdn Bhd and Mah Sing Bhd.

Although Cyberjaya began as a hub designed to attract IT related research and development (R&D) initiatives, It has become one of the primary locations for the global shared services and outsourcing (SSO) sector. It has emerged as a strategic venue that offers the best competitive solutions using ICT, finance and accounting, human resources and engineering design and services for MNCs. Additionally Cyberjaya has also positioned itself as education hub by housing seven universities and colleges, as well as five schools. It has a large number of foreign students, which has created an international environment that has fuelled more growth and opportunities for investors.

A WORLD CLASS CITY

Cyberjaya has a day population that almost doubles its night population. Today developers are focussing on building a range of lifestyle affordable and properties to attract people to want to live in Cyberjaya. They are offering affordable as well high-end landed residential properties for management level's executives and

non-Cyberjaya bound families to move into this green and unpolluted city. Cyberjaya is fast developing into self-sustaining city that comprises of retail, residential, hotel and entertainment outlets. Several leisure and entertainment malls that have opened in Cyberjaya include De' Pulze Mercato and Centrus Shopping Mall. Pangea@Cyberjaya which will see its completion in late 2015 and will have residential and commercial spaces as well as a shopping mall. Many of the residential projects in Cyberjaya are environment friendly and surrounded by greenery. The Putrajaya Lake which borders Cyberjaya border offers residents the perfect venue for outdoor activities and a scenic view.

In the coming years, Cyberjaya will evolve into an economically and socially thriving metropolis of the future that is home to an international community. It will become aglobally connected city that offers its population ample working opportunities as well as entertainment and leisure facilities. 📍

“ In the coming years, Cyberjaya will evolve into an economically and socially thriving metropolis of the future that is home to an international community. ”



CYBERJAYA: CONSTANTLY PROGRESSING UPWARDS

Some experts believe that almost all the hotspots in Greater KL are now in the South and Cyberjaya is a city poised for growth in all areas especially property.



2) What are the primary market values for high rise and landed properties in Cyberjaya from 2010 till now?



Cyberjaya was once regarded as a place to work or to study. The perception has changed and it is now considered as a place where people can actually stay and commute to work in KL or PJ. James Tan, Associate Director of Raine & Horne International shared his views on the potential growth of Cyberjaya.

1) Apart from being a well- planned city, why should one consider investing in Cyberjaya?

Cyberjaya offers excellent communications and physical infrastructure as well as excellent highways such as MEX, SKVE and the proposed MRT Line 2. Travel to the city will be a breeze. It is a growth area with amenities which are being constructed.

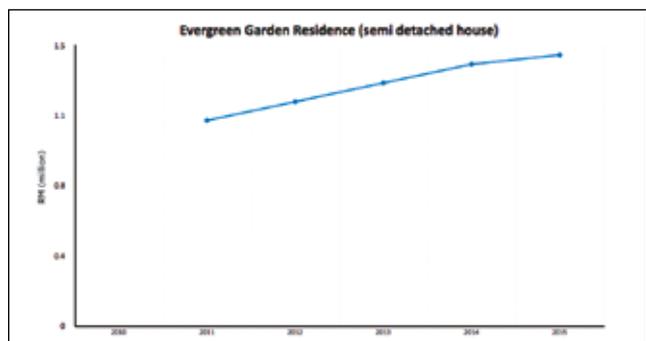
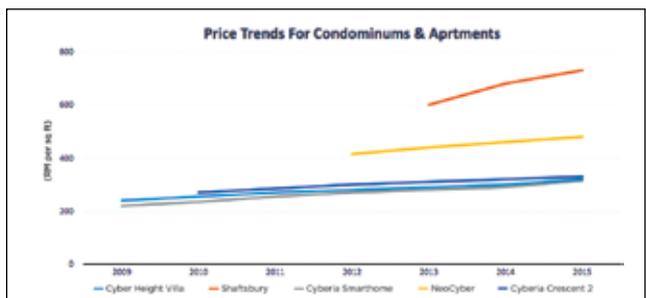


Table 1: Primary market value for high-rise and landed properties in Cyberjaya (from 2010)

TYPES	LAUNCHED	SALES	RM/SQ FT	AFTER DISCOUNT RM/SQ FT
Condominiums	August 2012	75%	400.58	372-380
			428.05	392-406
			429.35	393-407
			666.67	599.00
Serviced Apartments	Middle 2010	85%	571.43	513.00
			600.00	540.00
			609.93	602.00
Serviced Apartments, Office Towers, Strata Offices, Hotels, SoFo Duplexes, and SoFo Studios	Early 2012	95%	596.51	589.00
		90%	614.43	608.00
SoFos, Retail Apartments, Hotels, Malls	October 2012	80%	644.44	598-611
			619.26	575-588
Serviced Apartments	February 2011	Sold Out	591.84	549-561
	End 2010		445-500	-
Semi-Ds and Links	-	-	507.00	-
	2010	95%	380-640	-
Superlinks	-	80%	600	-
Semi-Ds and Superlinks	2010	90%	350.00	-
			450-500	-

LANDED RESIDENTIAL MARKET (TERRACE, SEMI-DETACHED AND DETACHED HOUSES) IN DISTRICT OF SEPANG

Existing Supply

In Q4 2014, the Klang Valley’s existing housing supply increased by 3,345 houses (within 33 housing projects) to 513,836 houses. Several housing schemes, despite being physically completed, were still pending the issuance of Certificates of Completion and compliance (CCC). About 66% of the houses completed in Q4 2014 was represented by terraced houses (2,199 units), located in Petaling, Klang, Hulu

Langat, Sepang, Kuala Lumpur, Kuala Selangor, Kuala Langat and Putrajaya and Cyberjaya districts, followed by 870 semi-detached houses (26%) and 276 detached houses (8%).

Notable existing housing schemes with completed landed properties (terraced, semi-detached and detached houses) in the Cyberjaya locality include Garden Residence, Symphony Hills, Summer Glades, Perdana Lakeview East and Perdana Lakeview West. Whereas notable existing completed housing schemes in the Dengkil locality include Taman Dengkil Jaya, Taman Desa Dengkil and Taman Intan.



Some of the housing schemes in Cyberjaya and Dengkil localities can be seen in Table 2 below:

Table 2: Housing Schemes in Cyberjaya and Dengkil localities

TERRACE HOUSES	PRICES (RM/UNIT)	SEMI-DETACHED HOUSES	PRICES (RM/UNIT)	DETACHED HOUSES	PRICES
CYBERJAYA					
Summerglades Perdana Lakeview West	1,000,000 to 1,200,000	Evergreen, Garden Residence	1,300,000 to 1,600,000	Aspen Villa & Clover, Garden Residence	2,100,000 to 2,500,000
Ceria Terrace, Cyberjaya	880,000 to 1,100,000	Trillium, Cyberjaya	1,800,000 to 2,200,000	The Mansions, Perdana Lakeview East	3,500,000 to 4,000,000
Trillium, Cyberjaya	1,800,000 to 2,200,000	Cassia, Garden Residence	1,400,000 to 1,600,000	Apex Residence, Cyberjaya	Incoming Project
Schumann Symphony Hills, Cyberjaya	900,000 to 1,200,000	Perdana Lake View East, Cyberjaya	2,000,000 to 2,500,000	Astonia I & II, Sejati Residences	Incoming Project
Liu Li Gardens, Setia Eco Glades	1,300,000 to 2,100,000	Beethoven, Symphony Hills	2,100,000 to 2,400,000	-	-
-	-	Lepironia East Gardens, Setia Glades	1,900,000 to 2,200,000	-	-
-	-	Lepironia West Gardens, Setia Glades	2,100,000 to 2,300,000	-	-

(Source: Property Market Report 2014, Valuation & Property Services Department, Ministry of Finance)





3) One of the HSR stations is Putrajaya. Property expert Ho Chin Soon commented that Cyberjaya is the biggest beneficiary and highlighted the need for townships in Cyberjaya to provide a feeder bus to the station. Will the property prices in the surrounding areas then increase gradually?

Yes, it will definitely increase.

4) Which are the hot spot areas?

Those areas which are within a 5/10 minute walk from the feeder bus stations. 📍



CYBERJAYA: A DEVELOPMENT HOTSPOT



“ When it comes to property investments, I always recommend to look at the drivers for demand as these factors will guarantee future appreciation and good return of investments. Apart from being a well-planned city, Cyberjaya has the unique positioning in the up and coming Southern Corridor of Klang Valley. The Southern Corridor is a very good example of a demand driven township development. Cyberjaya with its 7,000 acres of free-hold land has the potential of becoming a “case study” for a smart city development for current and future generations. Being driven by the Multimedia Super Corridor status since its inception, Cyberjaya has been attracting MNCs from all around the world and have fuelled the rapid growth of property sectors - residential and commercial. Cyberjaya is now going to experience a ‘second spring’ through the multimodal status given by the multiple approved infrastructures. Early this year, the finalized alignment of MRT Line 2 showed the final southern station is Putrajaya Central which, considering the existing Transit KLIA (ERL) and the future second last station of the HSR (High Speed Rail) from Singapore, is set to transform Cyberjaya into a “Transit Oriented IT City”. Mobility is the game changer for future developments and in this Cyberjaya stands as the best Malaysian example. ”



Dr Daniele Gambero
Co-Founder and CEO of
REI Group of Companies

THE AVAILABILITY OF AFFORDABLE HOUSING

There are many unanswered questions surrounding the issue of affordable housing although many Malaysians particularly from the middle class are unable to afford their own homes.



The government appears to be attempting to mitigate the issue with the introduction of a variety of programmes both at federal and state levels. The lack of clarity on the issue and the programmes have given rise to many questions amongst members of the public.

iProperty.com editor, **Roshan Kaur Sandhu** sat with Jackson Yee, a lawyer with Chur Associates for a better understanding of the current situation. Yee began by trying to provide a legal definition of the term, 'affordable housing', but was unable to as there were no publicly available Acts or regulations that legally constituted the term. One of the terms of reference that Yee used to gain a better understanding of the concept of affordable housing in Malaysia was the Khazanah Research Institute Report published in August this year*.

DIFFERENT STATES ?

Table 1: Comparison of housing affordability based on annual household median income and median HDB price across states in Malaysia, 2014

State	Monthly median income	Annual median income	Median HDB Price	Median HDB Price / Annual Median Income	Median Multiple Affordability	Affordability	Home ownership rate (2014)
Terengganu	9,777	48,324	135,872	280.000	5.8		22%
K. Lumpur	7,820	39,440	274,320	400.000	9.4	5.0 & Over Severely unaffordable	88%
P. Pinang	4,752	23,424	166,272	295.000	5.2		34%
Sabah	5,745	28,940	134,320	230.000	5.1		24%
Perang	5,388	26,928	122,224	200.000	4.9		55%
Kedah	2,716	13,360	97,776	107,740	6.8		10%
MALAYSIA	4,543	22,629	165,000	242,000	4.4	4.0 to 5.0 Slightly unaffordable	60%
Perak	3,411	17,072	124,236	180.000	4.3		57%
Perlis	3,590	17,950	126,600	181.000	4.3		34%
Johor	5,587	27,934	167,660	290.000	4.2		53%
Selangor	4,214	21,070	121,704	200.000	4.0		47%
N. Sembilan	4,128	20,624	148,000	180.000	3.8	3.0 to 4.0 Moderately unaffordable	74%
Sarawak	3,770	18,850	130,000	164.800	3.8		32%
Kedah	3,411	17,072	124,236	140.000	3.4		50%
Malaka	3,229	16,146	161,044	160.000	3.0	3.0 & Under Affordable	64%

HOUSING AFFORDABILITY ~ HOME OWNERSHIP

Table 2: Percentage of home ownership in Malaysia, 2010

State	Percentage of home ownership			State	Percentage of home ownership		
	Total	Urban	Rural		Total	Urban	Rural
Malaysia	72.1%	49.1%	81.2%	P. Pinang	77.5%	76.6%	83.5%
Johor	72.2%	69.6%	75.5%	Sabah	65.1%	65.2%	71.7%
Kedah	61.2%	77.2%	69.9%	Sarawak	79.4%	75.9%	83.2%
Kelantan	60.4%	72.3%	66.4%	Selangor	67.9%	66.9%	79.2%
Malaka	72.6%	72.0%	76.5%	Terengganu	75.5%	75.5%	42.8%
N. Sembilan	71.7%	68.2%	77.8%	K. Lumpur	53.5%	53.5%	
Perang	72.0%	66.8%	76.6%	Labuan	57.0%	54.4%	73.5%
Perak	75.7%	73.4%	80.8%	Putrajaya	43.5%	9.3%	
Perlis	76.1%	72.8%	83.5%				

RESEARCH BY MALAYSIAN DEPARTMENT OF STATISTIC (DoS), INCLUDING INFORMAL HOUSE, IF HOUSE BUILT ON BUFFER ZONES OF RIVER

MALAYSIA?

Housing affordability is a function of both house prices and income. At the national level, median house prices were **4.4 times** median annual household income in 2014. According to global standards, this signifies a 'seriously unaffordable' housing market. An 'affordable' market should have a 'median multiple' (median house prices as a multiple of median annual household income) of **3.0x**.

However, house prices are also heavily dependent on location, and so some states in Malaysia have more affordable housing markets than others. Malaka for instance is 'affordable', with a median multiple of 3.0x whereas Kuala Lumpur (5.4x) and Pulau Pinang (5.2x) are both 'seriously unaffordable'.

EDUCATION IS KEY

Yee also reviewed the many "affordable" housing programmes and schemes available in the country as part of his research. He was able to form a vague understanding of how the federal and state

* Khazanah Research Institute. 2015. Making Housing Affordable. Kuala Lumpur: Khazanah Research Institute. License: Creative Commons Attribution CC BY 3.0

POINTS OF INTEREST | *The availability of affordable housing*

governments worked together to implement these programmes. He felt strongly that there was insufficient public education on the various schemes. This he believed resulted in many eligible Malaysians not taking advantage of these housing privileges.

Below is a list of some of the housing schemes available for Malaysians.

Affordable Housing Programs at Federal Level

Ministry/Bodies/Departments	Housing Schemes/Programs
1. Ministry of Rural And Regional Development	- Program Bantuan Rakyat (PBR) / Housing Assistance Program
2. Ministry of Urban Wellbeing, Housing and Local Government	-Program Perumahan Rakyat (PPR) / People Housing Programme
- National Housing Department/ Jabatan Perumahan Negara	-Skim Perumahan Mampu Milik Swasta /Private Affordable Housing Scheme -Perumahan Perjawat Awam 1Malaysia (PPA1M)

Ministries/Bodies	Housing Schemes/Programs
3. Ministry of Finance	-Affordable Housing (now changed to Aspirasi SPNB)
Syarikat Perumahan Negara Berhad ("SPNB")	-Rumah Idaman SPNB
4. Ministry of Federal Territory	-Federal Territory Affordable Housing Project (RUMAWIP)
5. PRIMA Corporation Malaysia (Statutory Body) under PRIMA Act 2012	- Perumahan Rakyat 1 Malaysia/ 1 Malaysia's People Housing Program (PR1MA)

Affordable Housing Programs at 2 States Level

Ministries/Bodies/Departments	Housing Schemes/Programs
1. Lembaga Perumahan dan Hartanah Selangor	- Rumah Selangorku
2. Penang Development Corporation	- Low Cost - Medium Lost Cost - People Housing Project - Penang Affordable Housing Scheme

WAYS OF IMPLEMENTATION

FEDERAL
1. By way of Ministry's subsidiary or appointed agents
2. Statutory Body – PRIMA Corp.
STATE
1. By a way of State Government's housing department

TYPES OF AFFORDABLE HOUSING SCHEMES

FEDERAL LEVEL

1. HOUSING ASSISTANCE PROGRAMME (PROGRAM BANTUAN RAKYAT)

Financial and management assistance to enable the target groups to inhabit houses that are much safer and comfortable compared to their previous residences.

The goal of the programme is to promptly improve their quality of life.

Target Groups:

1. Senior citizens
2. Infirm and disabled
3. Single mothers/fathers
4. Victims of disasters targeting income groups:
 - (a) RM930 – West Malaysia;
 - (b) RM1,170 – Sabah;
 - (c) RM990 – Sarawak

Purposes:

1. Build new houses
2. Repair existing house – Due to disasters

2. PEOPLE'S HOUSING PROGRAM (PROGRAM PERUMAHAN RAKYAT) (PHP)

Objective: Relocate squatters and meet the need of low income groups for housing.

Under Jabatan Perumahan Negara, Ministry of Urban Wellbeing, Housing and Local Government.

Target Group: Squatters and low-income groups with total household income below RM2,500 per month.

2 Types of PHP:

- (a) PHP (Rental)
 - pay rent of RM124/month
 - 74 projects completed (as at 25.6.2015)

- (b) PHP (Ownership)
- Purchase property: RM30,000 – RM35,000
 - 24 projects completed(as at 25.6.2015)

Requirements:

- (a) Household income below RM2,500 per month
- (b) 18 years old and above (Malaysian)
- (c) First time home buyer
- (d) Married or with family

Price Range:

- RM30, 000 RM35, 000 in West Malaysia
 - RM40, 500 in Sabah and Sarawak
-

3. PRIVATE AFFORDABLE HOUSING SCHEME (SKIM PERUMAHAN MAMPU MILIK SWASTA)

Objective: Encourage the private sector to build more low and medium cost houses.

Under Jabatan Perumahan Negara, Ministry of Urban Wellbeing, Housing and Local Government.

Offers RM30,000/unit subsidy to private developers. Scheme limited to 10,000 units in 2014.

Requirements:

- Household income
- (a) MyHome 1: RM3,000 – RM4,000
 - (b) MyHome 2: RM4,001 – RM6,000
 - (c) 18 years old and above (Malaysian)
 - (d) First time home buyer
 - (e) 1 unit for 1 household
 - (f) 10 years moratorium not to be disposed/transferred except for immediate family, eg: spouse/children.

Price Range:

- RM30, 000 - RM35, 000 in West Malaysia.
 - RM40, 500 in Sabah and Sarawak.
-

4. PERUMAHAN PENJAWAT AWAM 1MALAYSIA (PPA1M)

Objective: To resolve the homeownership issue among the public servants especially for low and medium income public servants.

Implementation:

- (a) Perbadanan Putrajaya
- (b) Ministry of Federal Territory (KL) and (Labuan)
- (c) Kementerian Perumahan & Kerajaan Tempatan

Highlights:

- (a) Price Range : RM150,000 – RM300,000
- (b) Property Size: 1,000 – 1,500 square feet
- (c) Stamp Duty (transfer): Exempted

- (d) Deposit : RM2,000 Only
 - (e) Selection of Purchaser: Balloting
 - (f) Eligibility of Purchaser:
Public Servants for federal, state, and local statutory bodies – Priority to income earner less than RM8,000 – 1 st home buyer + near workplace location
 - (d) 10 years moratorium save for transfer to immediate family
-

5. ASPIRASI SPNB

Objective: To develop mixed commercial residential units for Bumiputeras.

Fully owned by SPNB of which owned by MOF.

Price:

- Minimum RM35,000

Selected projects include Rumah Pertama Rakyat.

Eligibility of the purchaser:

- (a) Malaysian aged 35 years old (max)
 - (b) First time home buyer
 - (c) Gross income not exceeding RM5,000(individual) and RM10,000(combined)
 - (d) 6 months confirmation of employment
 - (e) Not blacklisted by any financial institution.
-

6. RUMAH IDAMAN SPNB

Objective: To develop residential unit ≤RM250,000 & shophouses ≤ RM 1million.

- Fully owned by SPNB of which owned by MOF.
 - Price : Minimum RM35,000.
 - Eligibility of the purchaser:
 - (a) 21 years old and above;
 - (b) Income ≤ RM 7,500 (Individual) OR Income ≤ RM 10,000 (Household)
 - (c) Handicapped (Orang Kurang Upaya) and single mothers are prioritised
 - (d) Moratorium 5 years
 - (e) Register online
-

7. RUMAWIP (RUMAH MAMPU MILIK WILAYAH PERSEKUTUAN)

Objective: To build affordable houses at KL, Labuan & Putrajaya

Fully owned by SPNB of which is owned by MOF.

Price:

- Minimum RM35,000.

Eligibility of the purchaser:

- (a) 21 years old and above
- (b) Work in FT not less than 3 years
- (c) First KL House;
- (d) Gross Income \leq RM 10,000
(Single /Household)
- (e) Moratorium 10 years
- (f) Register online

8. 1 MALAYSIA'S PEOPLE HOUSING PROGRAM (PERUMAHAN RAKYAT 1 MALAYSIA) (PRIMA)

It was established under the PRIMA Act 2012 to plan, develop, construct and maintain high-quality housing with lifestyle concepts for middle-income households in key urban centres.

Price Range:

RM100,000 – RM300,000

Target Group:

RM2,500 – RM10,000

Eligibility of the purchaser:

- (a) Must be a Malaysian citizen -Single or married aged 21 and above
- (b) Individual / combined household income (husband & wife) between RM2,500 – RM10,000
- (b) Owns no more than 1 property between you and your spouse, if any
- (c) There is 10 year moratorium not to dispose/ transfer

STATE LEVEL

1. RUMAH SELANGORKU

Eligibility of the purchaser:

- (a) Malaysian 18 years old and above
- (b) Min income more than RM3,000 and less than RM8,000
- (c) First home in Selangor
- (d) Price : Max RM250,000

2. PENANG AFFORDABLE HOUSING SCHEME

Eligibility of the purchaser:

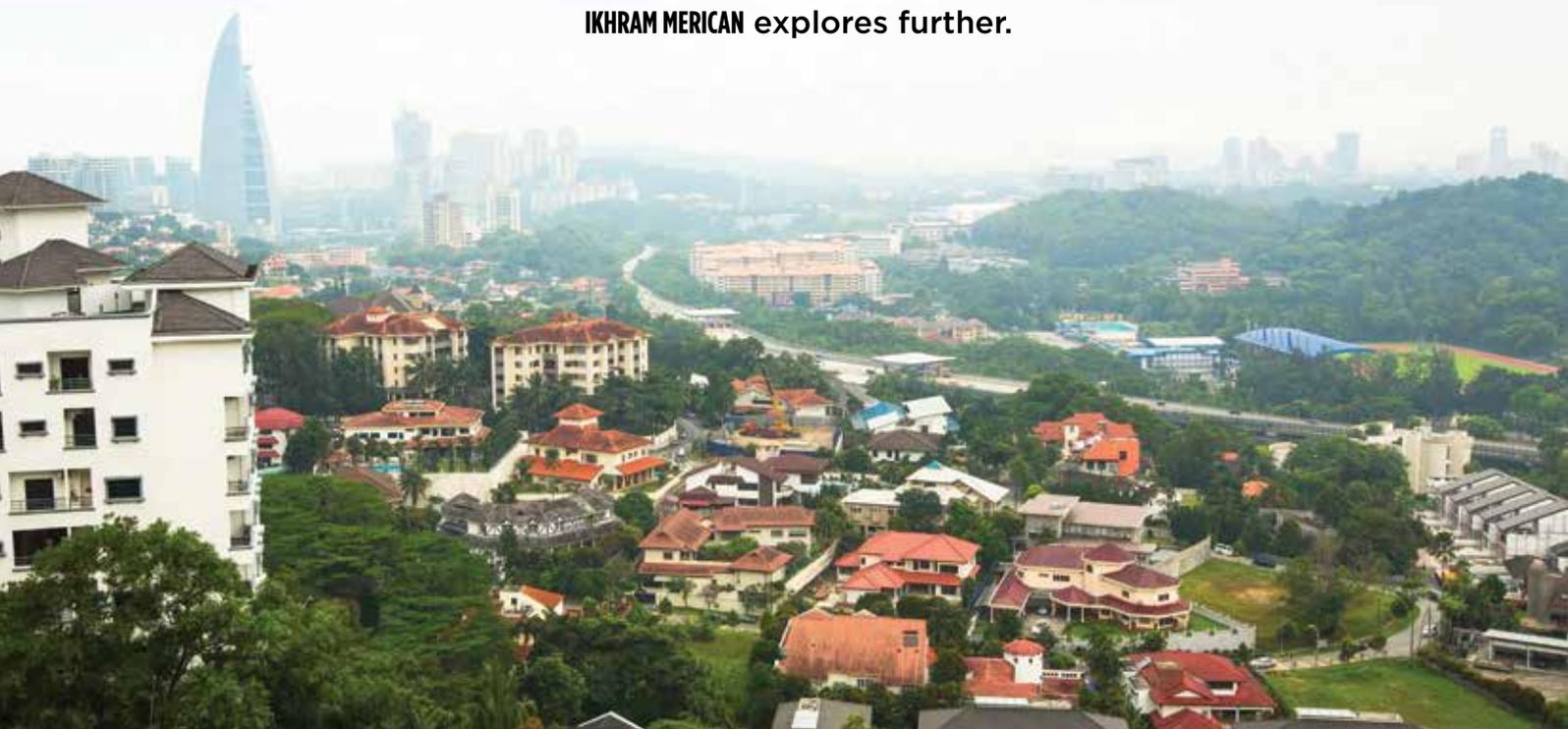
- Penang-born Malaysian working in Penang and a registered voter in Penang or; residing in Penang for at least 5 years from the date of application and a registered voter in Penang.
- Aged 21 years and above as at the date of application.
- Income range – RM2,500 to RM10,000 subject to the types of houses.
- For low cost/low medium cost applications, the applicant and spouse must not own any property in any state in Malaysia;
- For affordable housing applications, the applicant and spouse must not own any property in any state in Malaysia except low cost homes. 📍

DISCLAIMER: The opinion stated in the article is solely of Jackson Yee and is not in any form an endorsement or recommendation by iProperty.com. Readers are encouraged to seek independent advice prior to making any investments.



HOW LIQUID ARE YOU?

Does an increase in your property value translate to real wealth?
IKHRAM MERICAN explores further.



Many years ago, my father built his dream house in Petaling Jaya. It was a masterpiece in its time. He hired a well-established architect from Canada, and together with my mum raised a beautiful structure.

Not so many years later, my father's company was forced to restructure. Top management was laid-off, including my father. Keeping the house became a burden. Eventually, my parents decided that they would have to sell it.

Although they were not very happy at the prospect of selling the house, they were not too worried. They knew that after they sold this house, they would still have enough equity to buy another bungalow, with cash to spare. It was going to be a small downsizing exercise that is all.

They were very wrong. Two years passed without a buyer in sight. By this time, they had gotten desperate. The house was eventually sold at a loss.

This episode taught me an important lesson - understanding liquidity is crucial to your financial well-being.

VALUATIONS HAVE LITTLE MEANING

In any investment there is a big difference between paper gain and real gain. Many investors do not realize this and if they do, it is easily forgotten. Everyone buys property with the expectation that the value of that property will increase. Most of the time it does.

But does an increase in your property value translate to real wealth?

I know of a person who wants to sell his apartment. The market value for the property is RM3.35 million. He bought it at RM2.2 million. The gain looks great on paper. However, he has been trying to sell it for over a year now.

The property value means nothing to him in the present. Until he can sell the apartment, even a value of RM5 million would mean very little to him. If his circumstances were to become difficult and the bank forecloses his apartment, he may not have a property and still be in debt.

PROPERTIES ARE NOT VERY LIQUID

Amongst the many investment vehicles out in the

POINTS OF INTEREST | *How Liquid Are You?*

market, properties remain one of the best. It is relatively safe, and through leverage can yield fantastic returns. However, properties are not liquid.

You can convert shares into cash almost immediately. You could make a withdrawal on your fixed deposit as soon as the bank opens if you urgently need funds. But you cannot convert a property into cash overnight.

Even if you found a buyer for your property today, it would take anywhere from 3-6 months to complete the transaction.

AVOIDING LIQUIDITY PITFALLS

You may be tempted to think that only high-end properties have liquidity problems. You would be wrong. Apart from the fact it takes 3 months or more to complete a sale transaction, there are other factors that can prolong the sale of any property. A RM300,000 house in the Klang Valley may be difficult to sell because it is next to a sewerage treatment pond. An otherwise attractive and affordable apartment may be impossible to sell because there was a suicide on the same floor.



Some liquidity factors may be outside your control but with a bit of planning, you can make it easier to liquidate.

1. Remember that property is not very liquid

NEVER plan to rely on your capital gain for emergencies. You need to have very liquid assets like cash, stocks, or insurance as contingency reserves, not property.

2. Plan your exit

When you buy a property, plan your exit strategy. You may want to sell it after 10 years to upgrade or perhaps sell it to pay your son's college tuition. Either way, knowing when you want to exit is important to realizing gain.

3. Look at demand factors

Buy properties with strong potential for demand. You should consider infrastructure, connectivity, affordability, and layout of the property.

4. Emphasize perceived value over market value

Your property may have a market value of RM500,000 but if it is perceived to be worth less because it is rundown, you will have a tough time finding buyers. More often than not, spending a little money to make your property look attractive increases the chances of selling it.

“ When you buy a property, plan your exit strategy. ”

CONCLUSION

Properties are great investment vehicles but it is very important to know how to manage its liquidity factor. The ability to manage this is the difference between a sound investment and a risky investment. 📍

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Ikhran Merican is a real estate negotiator, investment property advisor and property analyst with a focus on residential properties. He writes about the local property market at his blog, *LivingSpace.com.my*, and has been featured in The Edge, NST, and The Expat Group's various publications. He holds a degree from Monash University, with majors in Strategic Management and Electronic Commerce. He is also an Associate Financial Planner Malaysia (AFPM).

GLOBAL HOUSE PRICE INDEX Q2 2015

Global House Price Index records weakest growth in four years.

Knight Frank, the independent global property consultancy recently launched the Q2 2015 Global House Price Index which tracks the house prices of 56 mainstream residential markets across the globe. Global house prices shifted marginally in the year to June 2015 rising by only 0.1%. Lingered concerns over the Eurozone economy, jitters in global stock markets and discussions of when, not if, a US rate rise occurs is impinging on growth. Kate Everett-Allen of examines the latest figures.

RESULTS FOR Q2 2015:

- The Knight Frank Global House Price Index increased marginally by 0.1% in the year to June 2015.
- The Hong Kong market continues to defy its policymakers' cooling measures with mainstream prices up 20.7% year-on-year.
- In Dubai, weaker demand, a strong US dollar and ongoing cooling measures led to a decline of 12.2% year-on-year.
- Although China saw prices fall 5.7% year-on-year, it recorded positive quarterly growth of 0.2%.
- Europe is no longer the weakest performing world region, a title it has held for 15 consecutive quarters.

As China supplants Greece as the world's key economic concern, and emerging markets look increasingly anaemic, there is a global quest for growth which is evident at a macroeconomic level but also when analysing house price performance.

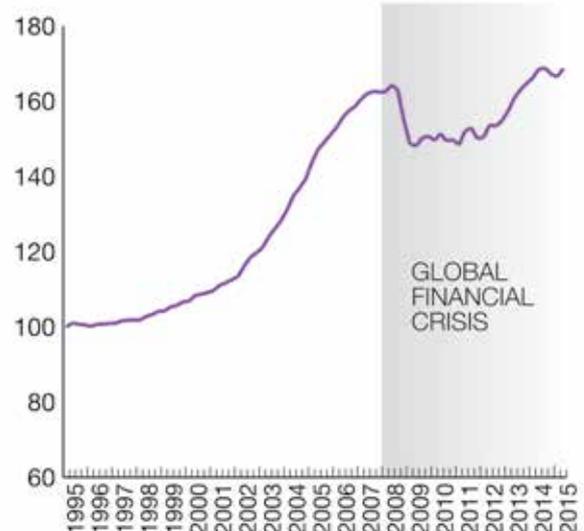


In annual terms the Global House Price Index rose by only 0.1% in the year to June, its weakest rate of growth since the final quarter of 2011. Of the 56 housing markets tracked, 27% recorded an annual decline in prices but back in 2011 44% of housing markets fell into this bracket.

FIGURE 1

Global performance

Aggregate change in global house prices* (weighted by GDP)



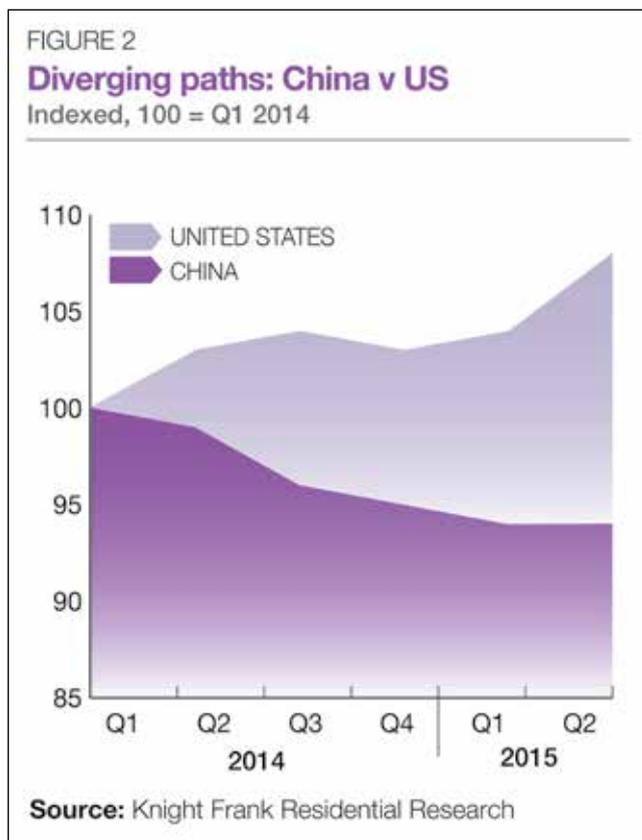
Source: Knight Frank Residential Research

*Q2 2015 result = provisional. It excludes those countries that have yet to report data for Q2 2015

Despite stringent cooling measures, Hong Kong (up 20.7%) and China (down 5.7%) find themselves at opposite ends of the annual rankings. Increasing liquidity and the flow of wealthy mainland Chinese investors into Hong Kong’s residential sector meant the number of new homes sold in the first half of 2015 exceeded 8,700.

The recent volatility in the Chinese stock market has underlined the fragility of the Eurozone’s recovery and has pushed the likelihood of a rate rise by the US Federal Reserve further back – good news for homeowners in the US (and beyond) but bad news for corporate balance sheets.

Housing markets in China and the US, two countries which together account for around 33% of global GDP, are following divergent paths. Since the start of 2014, mainstream prices in China have fallen on average by 6.2% while the average price of a residential property in the US is up 7.6% over the same period (figure 2).



In Dubai, mainstream residential prices fell by 2.8% quarter-on-quarter and declined by 12.2% in the year to June. Weaker demand, a strong US dollar and ongoing cooling measures have dampened sales volumes in the mainstream sector.

Europe is no longer the weakest-performing world region, a title it has held for 15 consecutive quarters.

On average prices across Europe increased by 2.8% year-on-year with Turkey, Estonia, Luxembourg and Ireland all achieving double-digit annual price growth.

Nicholas Holt, Head of Research for Asia Pacific, says, “With markets increasingly interconnected throughout the region, economic concerns in China will continue to cause jitters throughout Asia Pacific. The resulting impact on housing markets is not necessarily straightforward. On the one hand, economic growth is a key indicator for future house price performance; while on the other, property in times of economic turbulence has been seen as a safe haven and a postponement of an interest rate rise hike in the US will continue to provide many markets with a low cost of debt.

Kate Everett-Allen, International Residential Research at Knight Frank, says, “As China supplants Greece as the world’s key economic concern, and emerging markets look increasingly anaemic, there is a global quest for growth which is evident at a macroeconomic level but also when analysing house price performance.”

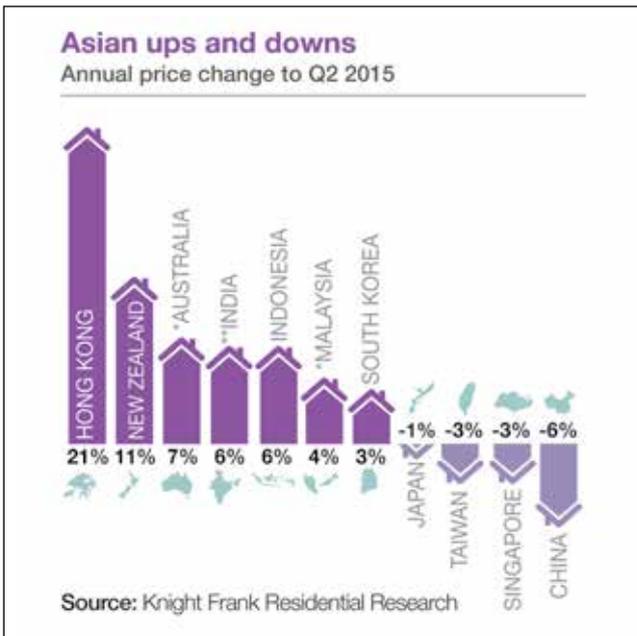


Knight Frank Global House Price Index, Q2 2015

Ranked by annual % change

Rank	Country	12-month % change (Q2 2014-Q2 2015)	6-month % change (Q4 2014-Q2 2015)	3-month % change (Q1 2015-Q2 2015)	Latest data if not Q2
1	Hong Kong*	20.7%	8.9%	3.3%	
2	Turkey	18.5%	9.0%	5.2%	Q1
3	Estonia	13.4%	8.7%	1.1%	
4	Luxembourg	13.2%	8.3%	0.9%	Q1
5	New Zealand	10.9%	6.4%	0.0%	
6	Ireland	10.7%	0.4%	1.2%	
7	Sweden	8.8%	3.0%	1.8%	Q1
8	Iceland	7.8%	4.9%	0.7%	
9	Colombia	7.2%	4.3%	2.4%	Q1
10	Australia	6.9%	3.7%	1.6%	Q1
11	Hungary	6.9%	0.1%	0.8%	Q4
12	Norway	6.6%	7.0%	3.2%	
13	Mexico	6.4%	3.6%	2.1%	
14	India	6.3%	1.8%	0.7%	Q3
15	Indonesia	6.0%	2.8%	1.4%	
16	Germany	5.4%	3.5%	1.1%	
17	Denmark	5.4%	2.6%	2.6%	Q1
18	South Africa	5.4%	1.9%	0.8%	
19	Malta**	5.3%	3.4%	2.4%	Q1
20	Canada	5.1%	3.1%	2.5%	
21	United States	4.5%	4.3%	3.3%	
22	United Kingdom	4.2%	1.7%	1.0%	
23	Malaysia	4.2%	-1.2%	-1.8%	Q1
24	Brazil**	4.1%	1.3%	0.5%	
25	Israel	4.0%	3.7%	2.3%	Q1
26	Kazakhstan	3.7%	3.2%	-1.3%	
27	Austria	3.5%	2.4%	3.0%	Q1
28	South Korea	3.4%	2.1%	1.4%	
29	Czech Republic**	3.1%	1.4%	0.7%	Q1
30	Croatia	3.0%	-0.4%	2.4%	
31	The Netherlands	2.7%	1.7%	0.9%	
32	Russia	2.5%	0.9%	-0.8%	
33	Portugal	2.4%	2.5%	1.9%	
34	Switzerland	2.2%	1.5%	0.4%	
35	Bulgaria	2.2%	1.6%	0.5%	Q1
36	Belgium	2.2%	3.2%	-0.1%	Q4
37	Lithuania	2.1%	7.7%	4.1%	Q1
38	Latvia	1.3%	1.3%	0.8%	
39	Slovakia	0.8%	0.3%	-0.4%	
40	Romania	0.2%	0.9%	1.8%	Q4
41	Morocco	0.2%	-1.1%	0.2%	Q1
42	Spain	-0.1%	0.1%	-0.4%	Q1
43	Slovenia	-0.2%	1.8%	1.5%	Q1
44	Jersey	-0.3%	-4.7%	-3.0%	
45	Japan	-0.7%	-0.3%	0.0%	
46	Finland	-1.3%	-0.7%	0.7%	Q1
47	France*	-2.3%	-3.3%	-1.1%	Q1
48	Taiwan	-2.8%	-1.1%	-0.9%	
49	Singapore***	-3.2%	-1.9%	-0.8%	
50	Italy	-3.4%	-2.3%	-0.7%	
51	Poland	-4.9%	1.2%	-1.5%	Q1
52	China	-5.7%	-0.8%	0.2%	
53	Greece	-5.9%	-4.1%	-3.4%	
54	Cyprus	-6.5%	-3.0%	-1.1%	Q1
55	Ukraine	-12.0%	-8.0%	-3.7%	
56	Dubai	-12.2%	-6.4%	-2.8%	

*Provisional data **Asking prices ***Island-wide price index for non-landed properties



Data Digest

The Knight Frank Global House Price Index established in 2006 allows investors and developers to monitor and compare the performance of mainstream residential markets around the world. The index is compiled on a quarterly basis using official government statistics or central bank data where available. The index's overall performance is weighted by GDP and the latest quarter's data is provisional pending the release of all the countries' results.

DISCLAIMER: The data above represents the findings of Knight Frank and is not in any form and endorsement or recommendation by iProperty.com. Readers are encouraged to seek independent advice prior to making any investments.





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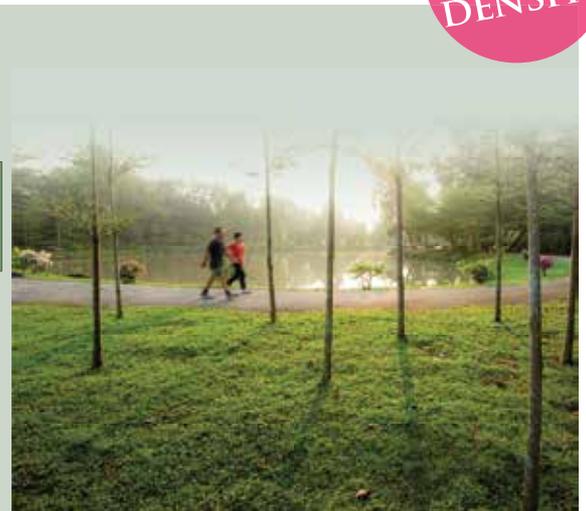
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AkzoNobel & Dulux recently unveiled Monarch Gold as the 'Colour of the Year' for 2016, as part of its 13th annual colour trend guide. At the launch event at Somerset House in London, style experts and international journalists were treated to the thinking behind the scenes and how the Colour of the Year could be exemplified.

Gold and gold tones are being used everywhere in the design world. It is a recurring colour and material at design fairs and in graphic design as well as in architecture, fashion, beauty and interior decorating. Gold is also identified as the colour that connects with the overall trend of **2016: Looking both ways**. This year, we find ourselves at a unique crossroads where we can see the advantage of both tradition and modern innovation where the importance of weighing up opposite opinions and views has never been stronger.

Monarch Gold exemplifies this theme of duality: still bright enough to attract attention while also subtly referring to the past and the colour of the earth, combining well with other tones. It's the 'golden hour' of dark and light; it's the gold that appears in the paintings of both old masters (heritage) and modern artists (future). Hence, the fusion of our past, our present and our future.

MONARCH GOLD: COLOUR OF 2016

Gold takes a front seat next year as the signature trend of looking at both sides of the coin.

Every year, ColourFutures™ showcases the driving force that holds all of these trends together, and influences our choice for the Colour of the Year. For 2016, besides Monarch Gold being nominated as Colour of the Year, examples of 'looking both ways' are also seen in four main trends, namely:

1. Heritage & Future

'By looking at the past, we are able to design for future'.

This trend lays the foundations of our identity. Taking inspiration from the past, it demonstrates the foundations of our identity, and gains confidence in our steps moving forward. References from history may be contrasted with - or supported by - the modern-day; and there is a sense that by appreciating one's history, we cultivate values and become more fully prepared for designing the future. Translated into a colour palette, we see the reds that reflect our rich heritage, but we also have a bright contemporary feel that points to the future.

2. Words & Pictures

'There is a new found power in graphics and statements'

We live in an age of visual saturation, where our every movement is recorded and posted on social media. As a result, we see quantity over quality, with imagery becoming devalued through its overuse. Hence, there is a newfound power in words, especially when used in the correct context.

3. Dark & Light

'We have long been obsessed with light, but NOW REALISE we also need the dark for a healthy, well rested life'

One of the key trends for 2016 is the importance of darkness. The introduction of Earth Hour -

where millions of people around the globe all turn their lights off on the same day, has highlighted how much light pollution affects us all. Research has proven how important it is not only to have a restful sleep, but also to recharge and regroup without the disrupting influence of light. It's not only about humans; research also shows that light pollution can also affect the nocturnal biological activity of plants and wildlife.

4. Laying off the grid

'Urban lifestyle yearns for controlled chaos'

We are increasingly seeing the appeal of going 'off the grid' in order to find oneself in the modern world. But it is impossible to talk of going back to the wild and living offline without a frame of reference. We need boundaries within which to live, even if we seek to rebel against them; freedom is only understandable within the context of a framework. Hence the colours in this palette are vivid and playful, yet still held back by the black and white of the grid.





AJIB ADI: A SELF-MADE MILLIONAIRE BY 30

iProperty.com sat down with Ajib Adi, who hails from Terengganu, to discover what drives this young man and was inspired by the simplicity of his focus.

By all counts Ajib Adi is your average Malaysian young man. His pleasant disposition, polite demeanour, passion for his career and love for his family are traits many Malaysian men share. Yet Ajib at 30 has achieved the rare feat of becoming one of Malaysia's youngest self made millionaires at a time when many of his fellow Gen Ys are struggling to cope with financial commitments.

AN EARLY PASSION FOR PROPERTY INVESTMENT

At 18, when Ajib first saw the Petronas Twin Towers, he knew he wanted to own a property in the KLCC vicinity. The stunning view of the towers triggered a strong desire within him to seriously consider property as an investment tool. The early identification of property investment as his focus paved the way for his success. Ajib's foray into property investment and his journey to becoming a millionaire by 30 began small with his purchase of his first apartment. It cost him only RM200,000 but gave him a return of almost 200% when he sold it four years later. He immediately invested the returns into purchasing another piece of property. Ajib continues with this simplistic approach to investing in property today but exercises the discernment he has acquired with a better understanding of the property investment landscape.

FOCUS IS AJIB'S FORMULA FOR SUCCESS

Ajib attributes the achievement of his millionaire status at a young age primarily to his focus on the property sector. His property portfolio consists

mainly of condominiums but also includes SoHos and shoplots located in Klang Valley. He developed his interest in the sector through various platforms but identifies the early presence of a mentor in his life as a key contributing factor to his success. Ajib's mentor is none other than Malaysia's most recognised property investment coach and independent financial trainer, Milan Doshi. He views his relationship with Doshi like that of Tan Sri Tony Fernandez's and Richard Branson's of Virgin Airlines. He described their relationship as one of friendship and trust. A key lesson he learned from Doshi very early on in investing in condominiums is to concentrate on those that are priced below RM500,000 as they would give him assured rental returns.

“ Focus is Ajib's formula for success. ”

Another factors that has led to Ajib's success is his participation in a property interest group with many of its members being property agents. The group keeps him updated on launches, new opportunities and market insights. He believes learning is a lifelong process but stresses more on the importance of acting on the knowledge he acquires. Ajib is also guided on making the right investments by studying the purchasing patterns of the Malaysian Chinese community. He has learnt that projects which predominantly consist of Chinese residents usually offer better rental returns. He emphasises on the importance of property investment for the generation of passive income long term over the short term profit approach practised by investors who prefer to buy and sell. This of course also frees him of having to pay the Real Property Gains Tax (RPGT).



Ajib does not place too much significance on his Bumiputera privileges as a key factor in helping him accumulate his wealth. He is however appreciative for the savings of between 5% and 7% he enjoys on property purchases. He also agreed that given the lower participation of Bumiputras in the property sector, he often had the opportunity to select choice units when making a purchase.

REALISTIC EXPECTATIONS KEEP AJIB GROUNDED

Ajib believes very much in keeping his expectations realistic and his goals clear. Although a millionaire, Ajib continues to work in full employment as the GM at Coway Malaysia. He is passionate and motivated by the company's work culture which accords him with much opportunity for self-development. Although Ajib can easily afford to live in his dream home, he has chosen to live in one of his more affordable invested properties so he can keep his overheads low and channel his savings to investing in more properties. He is a strong advocate of the setting up of a reserve fund so as to ensure his risk exposure is low at any given time.

“ Beyond Malaysia, Ajib has set his sights on Singapore and Hong Kong as he knows that scarcity of land on both these island states will continue to drive property prices. ”

There is however no slowing down this self-made millionaire who seems unperturbed by the sluggishness of the local property market. He attributes the current market outlook to poor sentiments and is actively looking to invest in high density areas where demand is high. In Klang Valley, his focus remains on projects serviced by the MRT line. Beyond Malaysia, Ajib has set his sights on Singapore and Hong Kong as he knows that the scarcity of land on both these island states will continue to drive property prices. With his focus remaining strong on property, millionaire Ajib has clearly set his sights on becoming Malaysia's youngest billionaire. ♡



JOHN LEE: AGAINST ALL ODDS

A testament for one who wishes to succeed in property investment business- John Lee's principles and his thirst for knowledge have brought him to heights beyond capabilities. This is a journey through his life.

John Lee is the CEO and co-founder of Wealth Dragons. He is also a motivational speaker and trainer and has shared stages with Bill Clinton, Alan Sugar, Richard Branson, Jack Welch (ex-CEO of GE) and Randa Zuckerberg (co-founder of Facebook).

John started investing in property in his early 20s. By the time he was 27, John had achieved his goal of becoming a self-made millionaire. His experiences inspired him to share his knowledge with others and he was soon teaching at seminars in property investment throughout the UK. John is also dedicated in showing others how they can have the opportunity to do the same.

iProperty.com Malaysia had the privilege to interview John, where he spoke about his journey to success. He also shared on ways to invest in property and create a passive income in Malaysia.

WHEN DID YOU FIRST REALIZE YOU WERE RICH? WHAT DID YOU DO?

I do not label someone as rich according to his/her monetary value. It is about knowledge. Knowledge is the biggest asset and not just the money and property. I called myself rich when I had the knowledge. I have

the thirst for knowledge and I believed so much in the saying 'one must learn before he can earn'.

Once I had acquired the knowledge to earn more money, only then I realised I was rich when there wasn't a need to wake up early in the morning just to check my phones to see if I had meetings and deadlines to meet. I certainly do not have to answer to my bosses' calls and most importantly I only worked when I wanted to work. I have also travelled to many destinations in a click of a button.

HOW DID YOU GET STARTED IN THIS BUSINESS? TAKE US THROUGH YOUR JOURNEY.

At 24, I was working as a computer animator. During that period, my friend gave me a book which explained





about something that can be done if one does not have to work anymore.

The booked quoted that, "You have to create a channel for money."

“ At 24, I was working as a computer animator. During that period, my friend gave me a book which explained about something that can be done if one does not have to work anymore. ”

Curiously, I went on the internet to discover some ideas on how to make money 'without working'. To my surprise, everything that popped out was about real estate property marketing ideas.

It was then £350 per workshop which seemed very expensive as I could not afford it. I asked my uncle if he can lend me that amount of money to attend the workshop. I was also reminded about the amount of knowledge that I can expect from a one-day workshop.

Following that workshop, there was another option called 'peer group networking'. The cost of joining this group and gain more knowledge was £3,500. Unfortunately, I did not have that much of money with me at that time. Hence, I went home debating with myself on getting that amount of money.

Without thinking any further, I sold my car for £15,000 to pay the fee for the 'peer group networking' session. Remarkably, within the first 4 months after joining the network, I bought my very first property for £85,000 and sold it for £195,000. Then it came to my understanding that I made 3 years of my salary within a few months.

Then, I was looking for a mentor. I had no choice but to engage a mentor for a 2-days guiding session. Within the next 6 months under the tutelage of the mentor, I bought another 35 houses. I truly never thought I could do that.

Finally I could finally affirm that I have found the right and effective way to leverage on the property market.

HAVE YOU BUILT A PROPERTY PORTFOLIO BIG ENOUGH TO RETIRE?

Certainly, yes. I did it when I was 27. Now I am 34. It is somehow not an easy thing to achieve. One needs to go through a lot of trial and tribulations as well as having a resilient mindset. People who want to create a portfolio earlier on in their early adulthood should constantly be involved in the business and must not be willing to give up at any circumstances.

WHAT ADVICE WOULD YOU GIVE TO SOMEONE WHO WANTS TO BE A PROPERTY MILLIONAIRE?

There are 3 things I would suggest - education, mentor and massive action. Some people assume that they can try investing in real estate without any knowledge about it; which is wrong. In the property business, if it is not done in the right way, it can lead you to many risks. Secondly, mentor. You must find someone to teach you the strategies and introduce you to the real world scenario. The mentor has to be someone who (has) 'been-there-done-that'. Last but not least, it is the massive actions that count. One has to really be on their toes to see results.

I urge everyone who wishes to be a property millionaire to get educated. One has to be smart, wise and cautious besides being dedicated. 💡



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PROPERTY FINANCING THE SHARIAH-COMPLIANT WAY

A different style of financing property is on the market, and its features are surprisingly comprehensive.



Choosing which bank to apply for a financing can be a daunting task, especially as a first time buyer, let alone considering which property financing package to go with. But of the many options, Islamic banking is one you should definitely take into consideration, as it provides a secure and transparent way of financing your home.

Generally speaking, navigating through Islamic banking and its unfamiliar terminology can prove bewildering for the uninitiated. Essentially, Islamic

banking is a fully transparent banking system that provides Shariah compliant financial products, which are available to both Muslims and non-Muslims alike. Unlike conventional systems, in Islamic home financing, a customer would find themselves in a secure partnership arrangement with the bank.

To lighten the load and introduce you to the concept of Islamic home financing, here is a simple Q&A to help you familiarise yourself with AFFIN ISLAMIC's product, the Affin Home Invest-i.

WHAT IS AFFIN HOME INVEST-I?

A brand new financing product based on the principle of Musharakah Mutanaqisah, also known as Diminishing Musharakah, or simply, a diminishing partnership, has recently been introduced by Affin Islamic Bank Berhad (AFFIN ISLAMIC). With a minimum property value of just RM200,000, the **Affin Home Invest-i** allows for the acquisition of residential property, either under construction or completed, the refinancing of completed residential properties, as well as for sub-sales.

Following this Shariah principle, AFFIN ISLAMIC and its customer would jointly purchase an agreed property. The customer would make an initial acquisition payment, or down payment, whilst the bank contributes the equivalent of its financing amount towards the purchasing of the property.

The Bank then leases its share of property to customer on the basis of *Ijarah Mawsufah Fi Zimmah* (Forward Leasing) during construction and *Ijarah* (Lease) upon completion of property. This is in the form of monthly payments, where the customer gradually acquires the Bank's share of ownership, rights and benefits in the property.

In accordance with the terms of the acquisition payment, the customer's share in the property will increase, while the bank's share in the property will decrease proportionately, until the customer becomes the sole owner of the property. This means, that at the end of the financing tenure term, and upon full payment, the customer acquires all of the bank's ownership of the Property.



WHAT ARE THE FEATURES AND BENEFITS OF AFFIN HOME INVEST-i?

With Affin Home Invest-i, AFFIN ISLAMIC offers their customers special features, which are unlike conventional housing loan products. Firstly, the profit or rental charges are calculated based on Daily Rest. A unique redraw feature also allows the customer to withdraw a fund as long as there is excess payment, of which the redraw is subject to certain conditions. Essentially, this means the customer will be selling part of their shares of the property that they've pre-paid for, back to the bank, in return for cash.

Affin Home Invest-i features a ceiling rate, referring to the maximum rental rate chargeable to the customer throughout the financing tenure, which is available for all customers and is suitable for anyone wanting protection from the uncertainty of the *Ijarah* rate movement. This means that the total payment amount and monthly instalment may vary, depending on the Base Rate and its fluctuation, but cannot exceed the

maximum ceiling rate agreed upon during the signing of the agreement.

This product also offers flexibility in payments, where the customer is free to deposit any amount, at any time. Excess payments are used to reduce the daily rental profit. The customer is allowed to pay more to save rental, as well as to withdraw excess payments in times of need. Another major difference between conventional loan and Shariah compliant home financing is that, with this kind of agreement, the bank shares the risks of purchasing a property during the construction period, with its customer, so that, in the event of any losses, both the bank and the customer would bear the loss hand-in-hand. Because of this, the bank does its best to ensure that the property's developer is trustworthy, especially to avoid any risks of abandonment, which would incur losses for both parties.

WHAT ARE SOME OF THE TERMS IN APPLYING FOR AFFIN HOME INVEST-i?

As per AFFIN ISLAMIC's bank policy and procedures, one may be able to achieve a maximum of 90% margin-of-financing, of which the bank contributes 90% while the customer contributes 10%. Applicable for properties valued at RM200,000 or more, the margin-of-financing would be determined by a credit approving officer based on the type of property, location, and payment capacity of the applicant. A customer may finance the property for a maximum tenure of 35 years, or until the age of 70, depending on which is reached first.

WHERE DOES ONE GET ASSISTANCE AND FURTHER INFORMATION?

Affin Home Invest-i just one of the many property financing packages offered by AFFIN ISLAMIC. For more information on which available package would best suit you and your potential new home, please contact a branch near you. Alternatively, call the Call Centre number at 03-55223000 or visit us at www.affinbank.com.my or www.affinislamic.com.my for more details. [📍](#)

INTERNATIONAL NEWS & FEATURES



Developers turn towards unique amenities to stimulate demand

In light of a series of cooling measures that has resulted in dismal home sales, developers have begun appealing to buyers by designing homes with a plethora of amenities. The High Park Residences Condominium in Fernvale boasts an array of 118 facilities over 366,000 sq ft of land.

Prime location, a picturesque view, and resort-style

living or standard pool, tennis court and gym facilities are insufficient. Developers are throwing in added value propositions such as cycling velodromes, indoor and outdoor theatres, boxing rings, and free lifestyle classes, which appear to be helping to increase sales volume. High Park Residences saw 78% of its 1,390 units sold for a median price of S\$989 per sq ft within a week of being put on the market.



Home sales expected to remain low for August and September

Analysts are expecting private home sales volume to fall in August and September due to the seventh lunar month commonly known as the Hungry Ghost Festival. Buyers are less inclined to make major investment decisions during this period, which is believed to be

inauspicious. On the other hand, developers are delaying new project launches, with most of their attention focused on watching for signs of policy easing, with regards to the infamous cooling measures introduced by the Monetary Authority of Singapore (MAS).

Minister of National Development: Still some distance to go before cooling measures are lifted

Minister of National Development, Khaw Boon Wan, has asserted in an interview with TODAY that cooling measures are here to stay until the residential market's housing demand and supply reaches equilibrium. Property prices have fallen for seven quarters straight—the longest in 13 years.

Khaw also told TODAY that international interest rates are a major factor to consider, given that central banks throughout the world are gradually increasing them. While this process is expected to take an extended period of time, the general concern of the government is to prevent a housing bubble that could have adverse effects on the economy.

July's private home sales reaches two-year peak

Developers recorded 1,594 private home sales in July, compared to 375 in June. According to the Urban Redevelopment Authority (URA), this was the highest since June 2013. Fernvale Development's High Park Residences saw a near sell-out, with 1,169 out of 1,186 units offered sold, with SLP International Property Consultants' executive director Nicholas Mak citing affordable prices (S\$989 per sq ft) as the main reason. Another notable project included The Botanique at Bartley on Upper Paya Lebar Road, with 63 units sold at a median of S\$1,282 per sq ft. Sales volumes of executive condominiums (EC) peaked as well, with 495 units sold last month, compared to 110 units in June.



Home sales highly dependent on pricing and location

Market watchers told Channel NewsAsia that pricing and location remain key factors in closing home sales. Projects designed by world-renowned architects may also boost sales volume. Nicholas Mak, Executive Director for Research & Consultancy at SLP International Property Consultants, cited prime locations near Orchard Road and Paterson Road as an example, noting that top-end architects may not be required for such projects.

Condominiums in the heartlands would also likely not require such architects, since mass market home-buyers are deemed to be very price sensitive and are only looking at affordability. Mak said, "Most of the iconic architecture tends to be within the city fringe area and they may want to command a price higher than other competing projects within the neighbourhood."



AUSTRALIA'S NEW STAR

As Queensland heads into recovery, its capital is quickly proving itself worthy of notice.



What doesn't kill you makes you stronger; this saying rings very true for Queensland, which is coming out stronger after battling a slew of economic and environmental challenges in recent years. The long period of underperformance started with the global financial crisis in 2008 and culminated in severe floods about two years ago, but a recovery was finally predicted for the state last year. Following this prediction, the spotlight has naturally turned to Queensland's capital, Brisbane, which is expected to lead the recovery.

Brisbane has always played second (or third) fiddle to Australia's perennial headline-hoggers, Sydney and Melbourne. But this looks set to change. The QBE Australian Housing Outlook 2014 predicted that Australia's third largest city will outperform all other capital cities over the next three years, possibly reaching a high of 17% in median house price growth.

It's still early into the three-year timeline given by the QBE, so reality has yet to prove as rosy. Recovery is sure but uneven, with price growth healthier in the inner and middle suburbs than in the outer ones. Some industry insiders believe that growth is likely to remain in the single digits, a more moderate figure than that given by the QBE.

Moderate growth is not at all bad news, however. Unlike the property markets in Sydney and Melbourne, which many believe are headed for a bubble or are already in one, Brisbane's comparatively cooler market means that there is no danger of a meltdown and prices remain affordable. Average property price in the city hovers around AUD 500,000 while



Melbourne is getting close to AUD 800,000 and Sydney has exceeded the million dollar mark. The mining investment boom is coming to an end, which indicates that foreign investment and migration into Queensland and its many mining communities are slowing down. This slowdown, however, is likely to be countered by a trend of property investors moving out of Sydney and Melbourne in favour of Brisbane due to the city's affordability.

An immediate effect of this affordability is strong yields. Rental yields in the capital of Queensland are about 6%, compared to the 4% or 5% seen in Sydney and Melbourne. "As investments, Brisbane's properties are very attractive due to higher-than-normal rental yields and lower entry prices - at least 40% cheaper than Sydney and 20% cheaper than Melbourne. The city has greater growth possibilities," explains Jeremy Gilmore, regional director of the Australia-based property marketing agency, 360 Property Group.

This affordability is further boosted by the current low interest rates. "It is now the cheapest it has ever been to borrow," says Gilmore. "The lowered cash rate (implemented by the Reserve Bank of Australia (RBA) early this year) has certainly had a positive effect on the property market. Returns are stronger for property across Australia due to the lower borrowing costs, generating higher yields for



investors. The devaluation of the Australian dollar has also encouraged strong interest from Asian buyers."

According to a recent report by Knight Frank, the next wave of Chinese capital flowing into the Australian property market is likely to target new destinations like Brisbane, Gold Coast, Adelaide, Perth and the suburbs of Sydney and Melbourne. This prediction is backed by a report titled *Demystifying Chinese Investment in Australia* jointly published by KPMG Australia and the University of Sydney's China Studies Centre.

The essay writes that: "Chinese high-net-worth investors and developers are looking to new destinations offering discounts on prime property such as Miami in the US. In Australia, Brisbane, Gold



Coast, Adelaide and the regional suburbs of New South Wales and Victoria will start to gain more traction. The quality of life, weather, clean air and world class education institutions all act as a magnet for Chinese developers and migrants alike.”

Property investors interested in Brisbane would do well to act now in order to ride the predicted upswing. While Sydney is currently leading with a price growth of about 10% and Melbourne is a close second at 6.2%, both markets are peaking and are expected to slow down in 2016 to 5% and 3.5% respectively. Price growth in Brisbane is expected to hit 3% by the end of this year and unlike in Sydney and Melbourne, will probably continue to go up in 2016, possibly hitting 5%.

One dark spot in this rosy picture is the oversupply in the apartment sector. Several construction projects are currently underway, and once completed, will release a large surplus of apartment units into the market. This spells a stagnating of unit prices – bad news for those who already own apartments, but good news for those intending to buy. One consolation is that the oversupply in apartments is very much localised within 3km of Brisbane’s CBD, and is not indicative of the market as a whole.

Ironically, this is also where Brisbane’s market has the most potential. Proximity to the CBD and waterway will always remain an infallible pull factor. Neighbourhoods such as Fortitude Valley and South Brisbane are looking very promising partly due to the government’s development plans. Infrastructure spending in these areas will boost their already great amenities to make them even more liveable.

Other suburbs showing good potential include Oxley, Carina and Hawthorne. Oxley is located just 11km from the CBD and well-connected by the Ipswich Motorway and local train station. The neighbourhood is also home to two golf courses and the Canossa Private Hospital. Carina, located 7km from the CBD, is reaping the benefits of a new transport system and has a good supply of houses on large blocks of land. Last but not least, Hawthorne, just 3km from the CBD, is an underrated and undervalued area that deserves more attention.

As Australia’s third largest city and the one with the strongest population growth currently, Brisbane is abound with possibilities. Its strong recovery indicates that the city is on track to becoming Australia’s economic powerhouse and hottest property market. 📍





DESIGNER DWELLINGS

Australian properties are enjoying a strong showing in this year's World Architecture Festival awards. We shortlisted five residential developments that gives new meaning to the phrase "a man's home is his castle".

Entry Title : Davenport Wilson House
Architect : Shane Thompson Architects
Category : House - Completed Buildings

Designed as a dialogue with the landscape, the Davenport Wilson House perches on the rolling hills of a valley in lush Brookfield, just west of Brisbane. Having lived in an old 1940's farmhouse on the property for several years, the clients have a deep appreciation for the sights, smells, sounds, and rhythm of nature in the area. They wished for a home that would allow them to "live in" the landscape. Consequently, the house is built so that it appears to rise from the land on masonry terraces. Its lightweight timber structure follows the tradition of the utilitarian buildings in the area.

The house is a study in sustainable living. Long, linear, and only one-room wide throughout with high ceilings, it affords excellent ventilation and great light penetration. Its flat roof allows rainwater to be harvested and all waste is treated on site. A slow combustion central fireplace provides adequate heating for the whole house during Brookfield's mild winters.

The interior is mostly open-plan and celebrates shared social spaces. These lead to the more private areas comprising the children's bedrooms in the northwest and the master bedroom in the southeast. Due to its perch on a slope, the house rises from a single

storey in the northwest to three storeys in the south east where a two-storey high window in the master bedroom gives breathtaking views of the lush green surroundings.

Entry Title : Tower House
Architect : Andrew Maynard Architects
Category : House - Completed Buildings



If it takes a village to raise a child (or two), then Andrew Maynard has certainly got it right. The Tower House, designed for a family with a pair of eight-year-old twin boys, eschews the traditional monolithic residential design for multiple smaller structures

INTERNATIONAL FEATURES | *Designer dwellings*

that group together to resemble a medieval village or life-sized Monopoly houses. This anti-monolith was partly influenced by the built environment. With humble weatherboard and brick abodes as its neighbours, a large monolithic structure would seem like an imposition. The individual houses provide clear separation of various living spaces, but despite outward appearances, are actually interlinked within. Their different sizes are tailored to their functions.

The idea of a mini village within a suburban backyard is undeniably playful and that's because the kids had a hand in it. During a design meeting with the client, the adults had given the boys some paper and pencils and told them to entertain themselves quietly. Instead of drawing dragons and cars, they drew their dream home.

almost natural decision. As a result, the project is a study in the effective melding of public and private spaces. The retail spaces, cafes, and galleries in the ground floor of the Casba benefit from a constant flow of traffic while the residences on the higher floors continue to enjoy privacy and are protected from noise by the clever use of landscape barriers.

The development is also the poster child of urban renewal projects. It stands on grounds once occupied by a two-storey warehouse and showroom. The old building has now been demolished, and its timber recycled and reused for parts of the new façade. Keeping the surrounding built environment in mind, masonry was used and metal accents added for a contemporary touch. A variety of one, two and three bedroom units caters to a diversity of needs and family sizes.

Entry Title : Casba
Architect : Billard Leece Partnership (BLP) and SJC Architects
Category : Mixed Use – Completed Buildings



Casba, a mixed use project by Cornerstone Property Group, is located in the prime real estate belt of Danks Street in the suburb of Waterloo, Sydney. Its proximity to the vibrant restaurant and cultural scene of the street made constructing a public link that leads through the site and connects its north and south an

Entry Title : Viking by Crown
Architect : MHN Design Union
Category : Housing – Completed Buildings



There's no missing the bold multicoloured façade of this 10-storey property by MHN Design Union for leading Australian developer Crown Group. The architecture was inspired by Israeli artist Yaacov Agam, father of the post-war kinetic art movement and the visionary behind many ground breaking sculptures, paintings and architecture.

The location of this project certainly befits its artistic leanings. Situated in the suburb of Waterloo, within Sydney's upcoming Green Square precinct, it is just a stone's throw from Danks Street and the street's many eclectic, creatively-inclined tenants. Its address on O'Dea Avenue couldn't be more ideal – access to nature, entertainment and the CBD are close at hand.

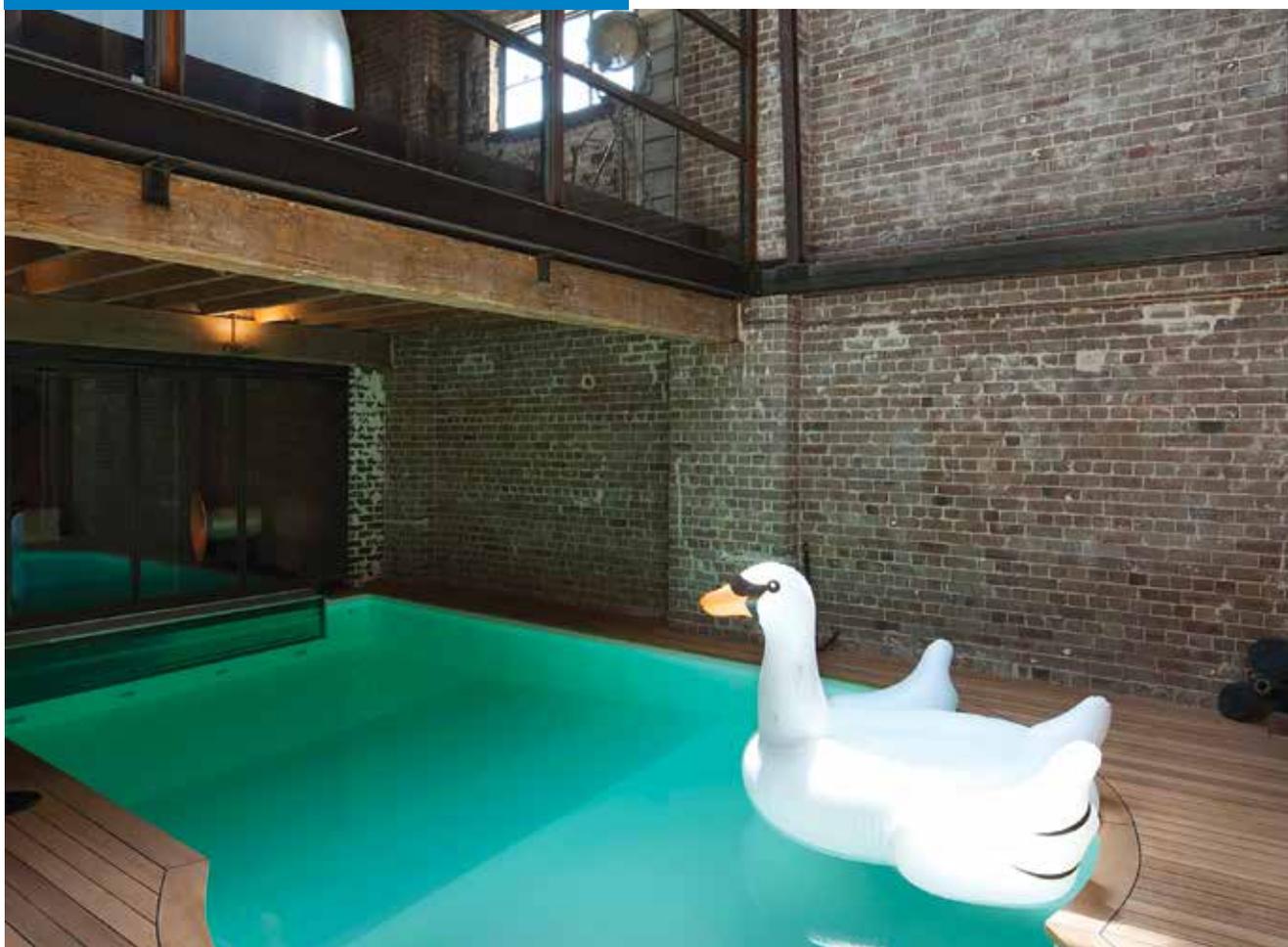
Crown Group is known for its luxury residential developments providing resort-style living within urban environments and The Viking is no exception. Floor-to-ceiling glass windows provide panoramic views of the CBD and the lush Green Square precinct, while custom-built aluminium bi-fold louvres allow balconies to be entirely closed when privacy is required. A 25-metre swimming pool, well-equipped gym and retail spaces on the building's ground level complete the luxury living experience. The one, two or three-bedroom apartments come fully air-conditioned, with spacious stone bench tops in the kitchen and European appliances.

Entry Title : Inner City Warehouse
Architect : Allen Jack + Cottier
Category : New and Old – Completed Buildings

Most homes have a feature wall; this 1060 sqm ex-food manufacturing facility turned residence, however, has a feature structure. It comes in the form of a sculptural carbon fibre pod very much resembling an alien blob that has materialised in the building's upper floor – and it is this pod that gives the project its nickname, Mancave. It all seems a little space age-y and sci-fi-inspired, but is really a clever and experimental interpretation of cocooning. Within this white structure finished with semi-gloss resin-faced foam are the private quarters of the clients, comprising a bedroom and bathroom.

In the bedroom, the bed, of the same material and all-white colour as the walls, appears to emerge from the vertical space. A leather-clad floor and the LED light that illuminates the base of the room add to the futuristic aesthetic here. The en suite bathroom is fitted with a skylight on the ceiling and enjoys natural light during the day. The shower, built-in vanity, freestanding basins and bathtub are supported by timber flooring similar to those used on yachts for better durability. The rest of the home takes on a more traditional style, with exposed rafters, red brick walls and wooden flooring giving it a warm, homey atmosphere.

The World Architecture Festival will be held from 4 to 6 November at Marina Bay Sands. [📍](#)





This article focuses on the intricacies of taking up a mortgage loan for Australian properties.

- BY BEN GOH

Many local banks have introduced foreign property loans in view of the rising trend of Singaporeans looking outside the little red dot to invest their monies. These investors are usually attracted to their chosen host country due to the less restrictive policies and lending guidelines imposed on foreign buyers compared to getting a loan for a property in Singapore. Loan considerations aside, other motivators include the dream of getting a retirement home, housing a child bound for a foreign university, and investing to enjoy capital gains in the long run.

Conventionally, Australia, England, Thailand, Japan and Malaysia have always been the more popular choices for Singaporean property investors. Australia is looking particularly attractive recently because the weakening Australian dollar is now at parity with the Singaporean dollar. Interest in Malaysia has somewhat fizzled out in view of the economic and political turmoil that is still unfolding in the country.

FINANCING A PROPERTY PURCHASE IN AUSTRALIA

Although local banks have only begun to lend for overseas property recently due to attractive margins,

the banks in Australia, through their licensed mortgage brokers, have long been offering loan packages to foreign buyers.

To get a loan to bridge the purchase for an Australian property, investors have a couple of options:

1. Locally domiciled banks including UOB, CIMB, OCBC, ANZ, NAB, and Westpac. These Australian banks are based in Singapore and abide by the lending guidelines of Monetary Authority of Singapore.
2. Banks and lenders in Australia.

The biggest benefits of taking a loan locally are the cheaper rates and easier access, but these advantages can be negated completely by confusing or restrictive lending products and guidelines such as:

1. Differing loan quantum for inner and outer city locations.
2. Rental from existing overseas properties or property to be purchased not factored as income.

3. Restrictions on the minimum loan size, property area and income.
4. Limited or no interest-only options.
5. Loans subjected to the Total Debt Servicing Ratio (TDSR) framework appearing as a record in the Credit Bureau.
6. Margin calls in case of adverse currency fluctuations.
7. No financing for land and building contracts.
8. Short tenure of loan granted.

In light of the abovementioned restrictions, taking a loan overseas is definitely a viable option. Singaporeans as a whole also benefit from a good credit record with Australian banks. The business development manager of an Australian-based bank whom I met recently revealed that they enjoy lending to overseas clients as, based on records, they have yet to encounter a single default!

In the majority of the cases I've had come into touch with, the clients opt for loans from Australian-based banks despite the higher interest rates simply because the TDSR means that they may not be able to get the loan to value ratio (LVR) they desire. And even with the recent move among Australian banks to reduce lending to foreign customers by lowering the LVR, most still grant a LVR of up to 80%. These clients would rather take a higher interest rate than fork out a huge lump sum to bridge the purchase due to the low loan quantum offered by local lenders.

Other pull factors for Australian banks include 100% mortgage offsets and interest-only options of up to 10 years. They also have an anti-age discrimination policy, which is good news for older buyers trying to secure a longer loan tenure. One of my clients, at 61 years of age, managed to secure a 20-year loan tenure. If he had approached a locally domiciled bank, even an Australian one, the loan tenure would have been only four years and his application was likely to have been rejected due to unserviceability of the loan!

Although taking a loan from an offshore bank seems a potentially beneficial option, it does have its fair share of issues. A checklist for the lender should include:

1. Ensuring that the project is deemed financeable by the banks, especially the margin of finance for the particular property and the lender's profile.
2. One's ability to service the loan installment in the event of an interest rate increase.
3. Taking into account the potential of a negative equity

situation as some overseas property prices have raced beyond valuations.

4. Scrutinising the loan agreement for any unreasonably detrimental clauses.
5. Ensuring that one has sufficient funds to bridge the purchase as well as to pay for other incidental charges relating to the property purchase such as set-up, valuation and legal fees.
6. Establishing the appropriate time to seek financing. This could depend on the stage of completion of the property or the settlement date of the purchase contract.
7. Ensuring one understands the elasticity of the country's mortgage loan interest rates in order to evaluate the tendency for fluctuations.
8. Checking the availability features such as offset accounts that could help one save on interest.
9. Understanding the long-term outlook of the exchange rate as a mortgage loan is a long-term commitment.
10. Seeking a reliable bank officer or a reputable mortgage broker who will present the loan application in a manner that increases chances of approval and who will match the client's needs to the right loan package.

An international mortgage loan may not be as straight forward as a local one as it involves understanding the loan package of lenders based overseas and dealing with the rules and regulations of the chosen host country. However, once the abovementioned factors have been considered, it is not difficult to make the right decision and reap the benefits of a less restrictive loan that one could never enjoy locally. 📍



DISCLAIMER: The opinion stated in the article is solely of Ben Goh Associate Director of Redbrick Mortgage Advisory and is not in any form an endorsement or recommendation by iProperty.com. Readers are encouraged to seek independent advice prior to making any investments.



MEADOWS POINT, EDINBURGH'S GREENEST PASTURE

- BY EE VON NG

In this issue, we discover Quartermile, a mixed-use redevelopment of the former Royal Infirmary of Edinburgh site, in Lauriston, Edinburgh, Scotland. The project is a joint venture between Gladedale Group and the Bank of Scotland. Designed by architect Foster + Partners, the development, which integrates 18th century buildings with new build additions, is establishing itself as one of Edinburgh's most desirable residential and business communities. It launches Meadows Point, its final phase, this month.

With a projected completion date of 2018, Quartermile will provide over 1,050 apartments, 300,000 sq ft of Grade A office accommodation, 65,000 sq ft of retail and leisure space and seven acres of open landscaping.

Paul Curran, Managing Director at Quartermile gives his take on what property investors can expect from Quartermile and Meadows Point.



1. How is Edinburgh an attractive option for investors and why the appeal of Quartermile?

Edinburgh is one of the world's leading financial capitals and in the UK, is second only to London. It is home to many leading banking, insurance and investment companies. According to property experts, Scotland is in a prime position to benefit from London's overheating property market with Edinburgh listed among the top three European cities in which to invest.





Compared to London, Edinburgh property prices remain relatively low, and offer high rental returns, making the city far more accessible to potential property owners. Investors will also benefit from the capital's growing employment, stable economy and large influx of foreign firms that are keen to set up bases. According to an article in the Edinburgh Evening News, the early months of 2015 saw an impressive 1,637 new businesses and 32 different foreign investment projects moving into the city, creating 447 new jobs.

There's more to Edinburgh than attractive investment and economic prospects. It has a cityscape dotted with impressive architecture, streets steeped in history and a thriving cultural scene, offering the perfect balance between all things traditional and contemporary.

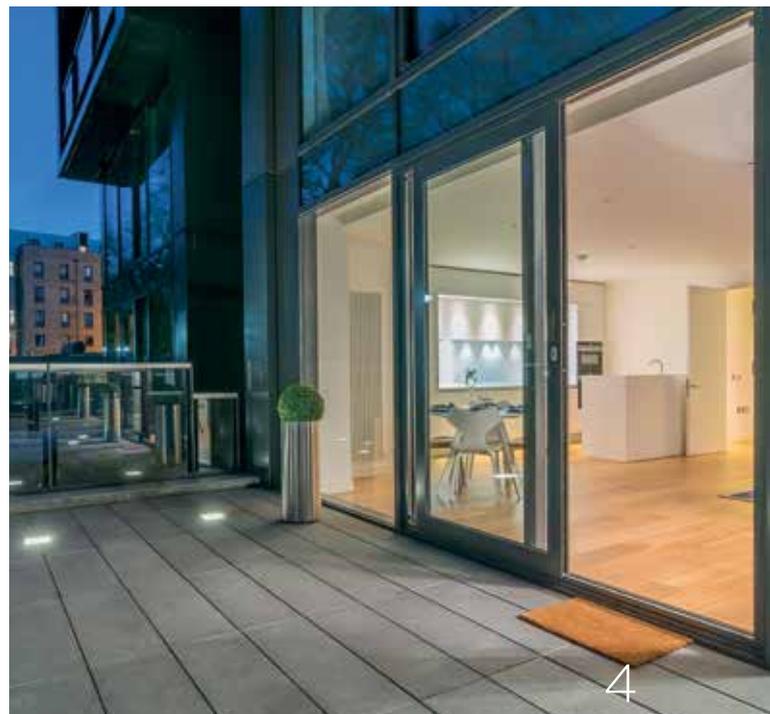
Situated in a vibrant city-center location, Quatermile stands out as the pinnacle of Edinburgh's residential property offering. The award-winning mixed-use development comprises a stylish mix of luxury apartments that exude style and quality along with prestigious office and retail spaces. The wide-open green spaces of the nearby Meadows also impart a sense of serenity and relaxation to the development.

Quatermile's appeal also stems from its desirable neighbours, namely, the world-renowned University of Edinburgh, the famous Princes Street, and Waverley and Haymarket train stations. Just a short drive away, Edinburgh Airport offers several daily domestic and international flights, with London just an hour's flight away.

- 1 View of Meadows Point from The Meadows Park
- 2 Paul Curran, Managing Director of Quatermile
- 3 Panoramic view across Edinburgh
- 4 View of an apartment in Meadows Point from the balcony



3



4

2. What does Quatermile, and particularly Meadows Point, have to offer?

Designed by Foster + Partners, Meadows Point's innovative apartments feature stunning floor to ceiling windows that flood the apartments with natural light and offer fantastic views of the Edinburgh skyline. Each room exudes an air of elegance and style.

Meadows Point is ideal for those looking to invest in a fantastic apartment in the center of Edinburgh. The south-facing roof terraces and balconies boast panoramic views across the city, including The Meadows Park and the Pentland Hills to the south, and Edinburgh Castle to the north.

The building also offers a choice of 104 one and two-bedroom apartments, each one well-proportioned and finished to a high specification.

3. What's the capital growth prospect for properties in Edinburgh? How is Quatermile performing and how is Meadows Point predicted to perform for investors?

According to the annual Scottish Property Briefing report from Strutt & Parker, the luxury new build market has definitely taken off in central Edinburgh and the firm forecasts continuing growth in this area. It also predicts a 4 to 5% growth in the £400,000 to £1 million mature property market.

Since its launch in 2006, Quatermile has enjoyed a high level of demand from both investors and owner-occupiers. Over 600 apartments have been completed so far and the development has experienced year on year increase in sales for several years, with growth expected to continue throughout 2015 and beyond.

2015 has seen unprecedented levels of demand and sales. The most recent development released for sale is now over 95% sold, and it has only been eight weeks since the launch. 📍

For more information on Meadows Point, Quatermile or investing in Edinburgh, Scotland email global@ipropeerty.com.

5 Exterior of Meadows Point



AN AFFAIR TO REMEMBER

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Perfect for the luxe home, the radiant and romantic Rose golden nuance, when combined with warm and elegant walnut wood, bridges past and present to represent the passion, pride and persistence that has been driving Bang & Olufsen for the last 90 years. 📍
- BY LESLIE LIN



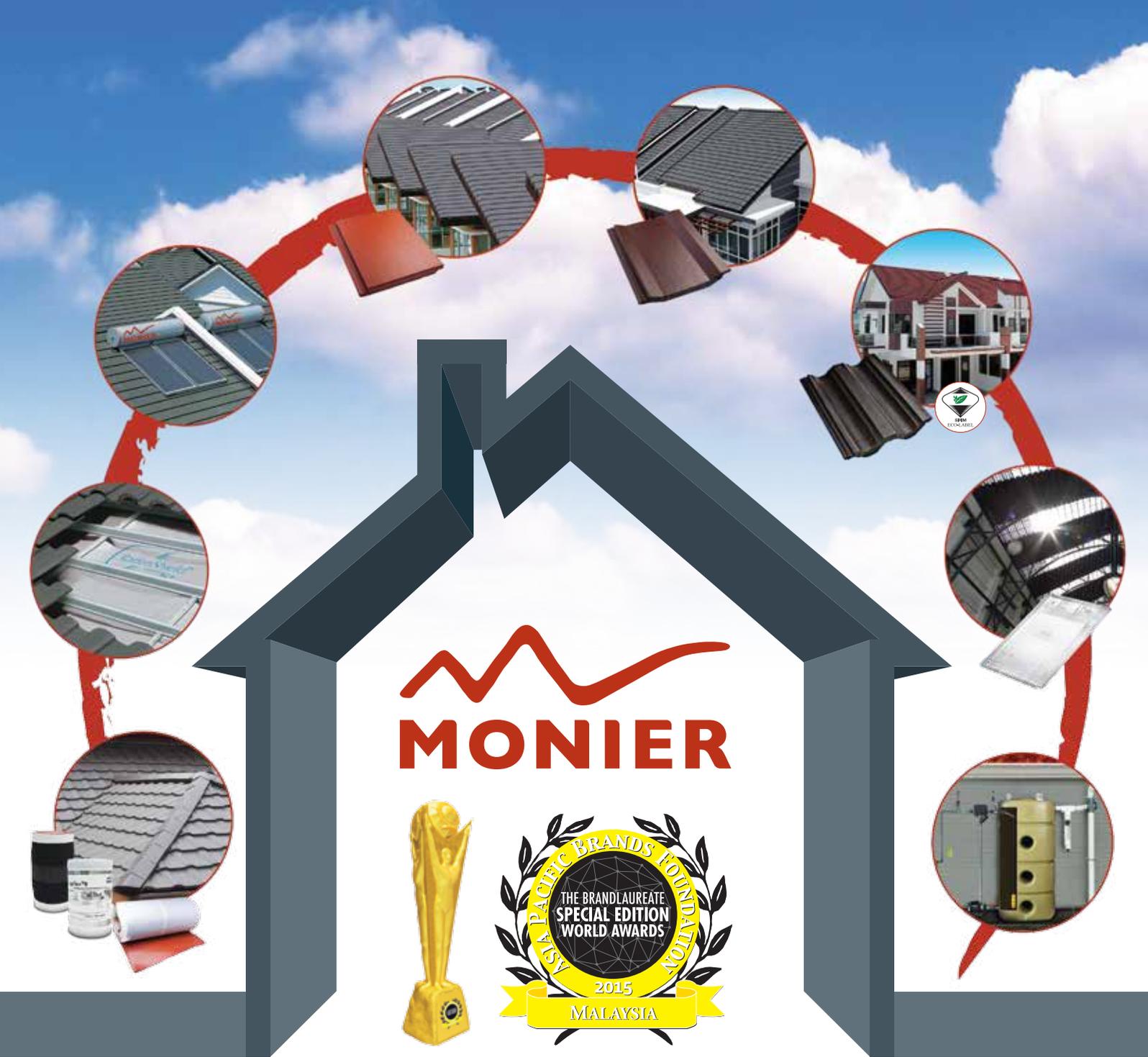
Clockwise from top left:
Love Affair Collection - BeoVision 11, Beo Remote One, BeoPlay A9, BeoPlay H6 (Prices available upon request)



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SUNGAI BULOH

Sungai Buloh which is located 20-minute drive away from Kuala Lumpur, the township is surrounded by numerous busy towns namely Shah Alam, Subang, Selayang and Petaling Jaya.



With its location crossing the borders of these main towns/districts, Sungai Buloh is governed by not only one but a few local authority known as Majlis Bandaraya Shah Alam (MBSA), Majlis Perbandaran Selayang (MPS), Majlis Bandaraya Petaling Jaya (MBPJ) and Majlis Daerah Kuala Selangor (MDKS). Several notable landmarks in Sungai Buloh are such as the Hospital Sungai Buloh, a 620-bed medical centre erected on 130-acres land had started its construction in year 1999; The Sungai Buloh Prison, the largest prison complex in Malaysia opened in 1996; and not to forget the Rubber Research Institute Malaysia (RRIM).

The town is accessible via several major-roads namely the Jalan Sungai Buloh (Sungai Buloh Highway), Jalan Duta-Sungai Buloh Highway, North-South Expressway, and Jalan Kuala Selangor. The connecting highways/major roads leading to Sungai Buloh are such as New Klang Valley Expressway (NKVE) and KL-Kuala

Selangor Expressway (LATAR Expressway). Other modes of transportation in Sungai Buloh include KTM Commuter (Malaysia Railway) where a commuter station has been placed in Jalan Stesen, Sungai Buloh, connecting Sungai Buloh to places like Rawang, Klang and Seremban.

In near future, the MRT shall replace other public transports to be the main public transportation system for commuters that travel to places in Klang Valley. The Sungai Buloh-Kajang line, one of the three lines proposed is the first MRT line to be built, the first phase from Sungai Buloh to Semantan is expected to be operational by the 2017. Sungai Buloh MRT Station shall be the terminal station of Sungai Buloh-Kajang line and the Sungai Buloh depot will be placed immediately next to Kg Baru Sungai Buloh. Upon completion of the MRT project, access to the township will no doubt become easier and convenient.

The selected recorded property transactions within Sungai Buloh are analysed as follows:-

LANDED

TYPES	STOREY	SCHEMES	LAND AREAS	YEAR	MIN (RM)	MAX (RM)	COUNT
Semi-Detached	2	Sg. Buloh Country Resort	3,400 - 4,800sf	2010	320,000	380,000	4
				2011	450,000	450,000	2
				2012	490,000	600,000	2
				2013	490,000	590,000	3
				2014	490,000	600,000	3
		Taman Villa Putra	3,000 - 3,200sf	2010	615,000	739,000	7
				2011	650,000	850,000	13
				2012	810,000	1,020,000	7
				2013	1,030,000	1,030,000	1
				2014	915,000	950,000	2
		Taman Bukit Rahman Putra	3,200 - 5,800sf	2010	700,000	1,274,000	9
				2011	818,000	1,600,000	12
				2012	935,000	1,550,000	10
				2013	1,150,000	1,600,000	6
				2014	1,000,000	1,690,000	9
		Valencia	3,500 - 4,500sf	2010	1,110,420	2,400,000	11
				2011	1,428,480	2,500,000	13
				2012	1,800,000	2,500,000	9
				2013	1,980,000	2,500,000	9
				2014	2,398,000	2,850,000	4
				2015	2,430,000	2,500,000	2

	2.5	Taman Bukit Rahman Putra	1,900sf	2010	500,001	580,000	4
				2011	550,000	680,000	5
				2012	780,000	930,000	4
				2013	550,000	950,000	9
				2014	940,000	1,055,000	4
				2015	900,000	1,000,000	3

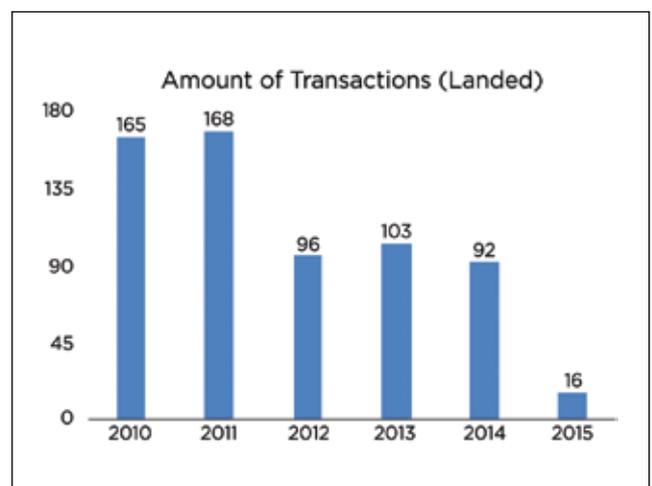
Source: Oregeon Property Consultancy Research Team

TYPES	STOREY	SCHEMES	LAND AREAS	YEAR	MIN (RM)	MAX (RM)	COUNT
Terraced House	1	Bdr Baru Sg Buloh	1,400 - 1,650sf	2010	140,000	220,000	26
				2011	145,000	295,000	18
				2012	154,000	300,000	20
				2013	140,000	338,000	23
				2014	183,000	320,000	22
				2015	250,000	300,000	3
	2	Sg. Buloh Country Resort	1,400sf	2010	150,000	260,000	17
				2011	165,000	290,000	15
				2012	170,000	285,000	9
				2013	230,000	335,000	9
				2014	260,000	370,000	13
		Tmn Bukit Rahman Putra	1,650sf	2010	280,000	500,000	43
				2011	320,000	565,000	27
				2012	438,000	675,000	21
				2013	400,000	670,000	20
				2014	490,000	698,000	11
		Tmn Sri Buloh	1,650sf	2010	167,000	243,000	4
				2011	190,000	265,000	6
				2012	288,000	498,000	3
				2013	300,000	498,000	8
				2014	415,000	500,000	5
				2015	410,000	410,000	1

Source: Oregeon Property Consultancy Research Team

TYPES	STOREY	SCHEMES	LAND AREAS	YEAR	MIN (RM)	MAX (RM)	COUNT			
Luxury Terraced House	2	Valencia	2,350sf	2010	900,000	1,650,000	7			
				2011	1,320,000	1,638,000	4			
				2013	1,350,000	1,900,000	3			
				2014	1,480,000	2,100,000	4			
				2015	1,590,000	1,880,000	2			
				Sierramas Resort Homes	1,755sf	2010	900,000	1,480,000	7	
	2011	1,000,000	1,870,000			2				
	2012	1,328,000	1,450,000			3				
	2013	1,000,000	2,150,000			2				
	2014	1,500,000	1,700,000			2				
	2.5	Sierramas West	1,765sf	2010	800,000	1,630,000	10			
				2011	915,000	1,728,000	7			
				2012	980,000	1,640,000	2			
				2013	1,500,000	1,840,000	3			
				2014	1,800,000	1,800,000	1			
	3	Valencia	2,077sf	2010	1,170,000	1,728,000	4			
				2011	1,550,000	1,920,000	4			
				2012	1,650,000	1,735,000	2			
				2013	1,850,000	1,985,000	2			
				2014	1,390,000	2,080,000	5			
				2015	1,850,000	2,100,000	2			
				3	Valencia	1,765sf	2010	950,000	1,400,000	12
							2011	1,100,000	1,785,600	40
							2012	1,070,000	1,526,000	4
							2013	1,080,000	1,550,000	5
	2014	1,380,000	1,750,000				7			

Source: Oregeon Property Consultancy Research Team

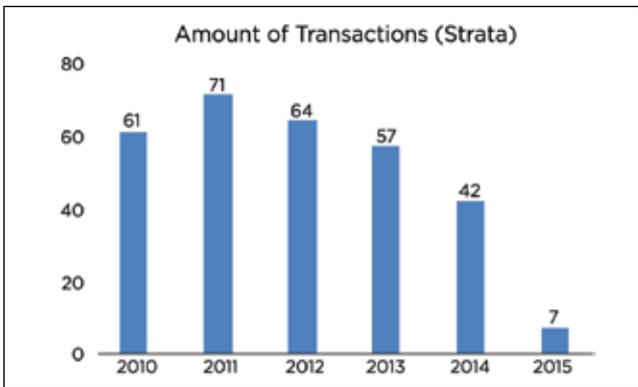


Source: Oregeon Property Consultancy Research Team

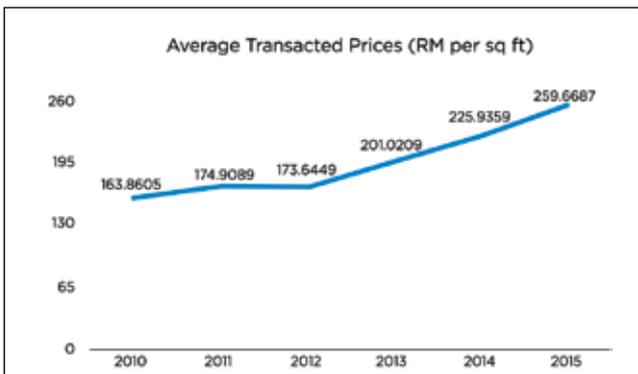
STRATA

TYPES	SCHEMES	BUILT-UP AREA	YEAR	AVERAGE (RM PSF)	COUNT
Condominiums	Astana Putra Condominium	850 - 1,335sf	2010	160	29
			2011	194	25
			2012	210	24
			2013	238	13
			2014	341	6
	Condovilla, Villamas	1,268 - 1,281sf	2015	408	3
			2010	218	17
			2011	232	17
			2012	296	4
			2013	356	8
Apartments	Medan Mas Apartment	800 - 1,012sf	2014	385	5
			2010	129	2
			2011	126	10
			2012	158	12
			2013	163	13
	Mentari Apartment	650sf	2014	181	8
			2010	99	9
			2011	102	10
			2012	99	14
			2013	111	9v
	Seri Bintang Apartment	750sf	2014	119	7
			2010	127	3
			2011	127	4
			2012	150	9
			2013	162	10
			2014	172	14
			2015	202	16
			2015	213	1

Source: Oregeon Property Consultancy Research Team



Source: Oregeon Property Consultancy Research Team



Source: Oregeon Property Consultancy Research Team

Landed houses in Sungai Buloh are ranged in one of the largest gap, terraced houses are transacted between RM250,000 to RM3.1 million in 2015, from ordinary medium-low end to luxury well-planned lifestyle terraced houses. Prices remained consistent, with ups and downs through-out the past several years, transaction activities were stable in 2010 and 2011 with an average of 166 units transacted. However it has then decreased to an average of 97 units in 2012, 2013 and 2014 and as at June 2015, merely 16 units were transacted, those include 8 units of semi-detached house, 4 units of terraced house and 4 units of luxury detached house. Furthermore, there is also a decrease in transactions of condominiums and apartments. The record shows a consistent decrease from 2011 to 2014 with an average decrease of about 15.7% annually and as of June 2015, merely 7 units were transacted. However the prices indicated an increasing trend with an average annual increase of approximately 21.4% putting a record of RM260 per sq ft as of June 2015.

From the list it is easily noted that high rise dwellings are getting popular among developers in Sungai Buloh. High-rise here refers to apartments, condominiums and serviced apartments. The condominiums and serviced apartments are selling from nothing lesser

Some of the noted recent and future developments in Sungai Buloh are listed as follows:-

PROJECT	DEVELOPER	TYPE
Aman Putri @ Phase 2	PPC Glomac Sdn Bhd	112 units of shop-office
Aman Putri @ Phase 1D	PPC Glomac Sdn Bhd	73 units of 2-storey terraced house
Putra One - SemiD Suites	NLY Ventures Sdn Bhd	1 block of 30-storey serviced apartment (167 units)
Seri Tijanni Condominium	Golden Armani Sdn Bhd	Condominium
Jasmine Villa @ Pinggiran Rahman Putra	N/A	2-storey bungalows (Bumi only)
Suria Putra	Suria Land Development Sdn Bhd	1 block of 25-storey serviced apartment (486 units)
N/A	Bayu City Development Sdn Bhd	1 block of 24-storey apartment (136 units)
Sierramas Heights	Terang Murni Sdn Bhd	1 block of 17-storey condominium (98 units)
Park Manor	Tan & Tan Developments	3-storey strata villas (41 units)

Source: Oregeon Property Consultancy Research Team

than RM500,000, whilst the terraced houses and shop-offices are selling nothing lesser than RM500,000 and RM1 million. The luxury landed dwellings i.e. the bungalows in Jasmine Villa and strata villas in Park Manor are selling from RM1.25 million (only for Bumiputra) and RM4 million. From the previous table, the capital gain for high rise properties recorded a more interesting pace compared to the landed ones and this is possibly one of the reasons why high rise dwellings are popular as it also optimizes the use of the empty lands.

Other than the above, there is the construction of the new HELP University College 'Green Technology' campus which will be sited immediately next to the RRIM on a 24-acre land. It is believed that upon completion of the HELP campus, the rental prices

of the residential units within the near surrounding will be affected and more students will be moving to Sungai Buloh. Land purchase activities were ongoing over the past few years and it is believed that more projects will be built in near future, with the MRT still playing a strong factor.

With the North-South Highway slicing in the middle of Sungai Buloh, and the connection of several highways / main-roads, the town does enjoy the advantage of a good location, as people have started to realize the location of Sungai Buloh, being sited right next to Damansara, is somehow something worth looking into it. However, the nearby new emerging areas like Denai Alam and Puncak Alam, offering numerous dwelling units to the market might in a short-term become 'silent competitors' to the town. 📍



Oregeon Property Consultancy Sdn Bhd



SR WONG WEN CHET

B. Bus (Prop). MRICS, MISM, MPEPS, MMIPPM

Sr Wong Wen Chet is the Managing Director of Oregeon Property Consultancy Sdn Bhd. He is a Registered Valuer & Registered Estate Agent recognized by Board of Valuers, Appraisers and Estate Agents and has been in real estate industry for more than 10 years. He is also Committee Member of REHDA Youth under Real Estate and Housing Developers' Association Malaysia (REHDA).



SR KOK CHIN YEE

B. (Hons). Estate Management. MISM, MPEPS, MMIPPM

Sr Kok Chin Yee is the Director of Oregeon Property Consultancy Sdn Bhd. He is a Registered Valuer & Registered Estate Agent recognized by Board of Valuers, Appraisers and Estate Agents. He has more than 8 years of professional real estate experience mainly in valuation of residential and commercial properties for retail and corporate clients. He is the award winner of the 'out-standing writer on property and construction 2014' by Royal Institute of Surveyors Malaysia.

DISCLAIMER: Since the asking prices and project status varies from time to time, we do not guarantee the validity of the information found here. The analysis and the article written was based on information available and was then further modified and analysed by Oregeon Property Consultancy Research Team. We bear no losses or legal liability caused by the information given.

ENHANCING COMMUNITIES WITH INFRASTRUCTURE

A wide range of transportation infrastructure developments are expected to enhance the quality of life in various communities. - BY CHAN AI CHENG



In the past few months, there have been several announcements of several infrastructure developments that are expected to enhance not just various neighbourhoods, but also the construction and real estate industries, and the national economy.

It is worthwhile for home buyers to be aware of the various transportation infrastructure developments that will emerge in upcoming years as they are likely to enhance accessibility for various neighbourhoods. Neighbourhoods that benefit from such infrastructure developments are likely to become more attractive

for home buyers that are seeking homes that are affordable.

Among those that had been highlighted in recent months include the Sungai Besi - Ulu Kelang Expressway (SUKE), West Coast Expressway (WCE), Damansara Shah Alam Highway (DASH), East Klang Valley Expressway (EKVE), East Coast railway line along Gemas - Mentakab, Jerantut - Sungai Yu, and Gua Musang - Tumpat, the proposed Duta - Ulu Klang Expressway (DUKE) Phase 3, the LRT 3 Line along Bandar Utama - Johan Setia, the Sungai Buloh -

Serdang - Putrajaya (SSP) MRT Line, and the Kuala Lumpur - Singapore High Speed Rail (KLS HSR) along Bandar Malaysia - Jurong East. SUKE is expected to have interchanges in several neighbourhoods, such as Sri Petaling, Sg. Besi, Alam Damai, Cheras - Kajang, Taman Bukit Teratai, Taman Putra, Taman Permai, Taman Dagang, Ampang, Taman Hill View, and Ulu Kelang.

This expressway is expected to become an alternative route for the Middle Ring Road 2 (MRR2), and is intended to solve traffic congestion along the existing traffic linkages at Cheras, Pandan Indah, and Ampang. This expressway is designed to link with several highways in the eastern Klang Valley areas, such as MRR2, DUKE, Ampang Kuala Lumpur Elevated Highway (AKLEH), Besraya Highway (BESRAYA), Kuala Lumpur - Seremban Expressway, Cheras - Kajang Expressway, and Shah Alam Expressway (SAE). It is expected to eventually serve as an effective and high capacity traffic dispersal scheme for eastern Klang Valley areas.

The WCE commences at a junction with Selangor State Road B18 which runs from Banting in Selangor, and ends at the ramp of Changkat Jering toll plaza of the North-South Expressway at Taiping in Perak. It is planned and designed to be well-connected to existing highways such as the North South Expressway (PLUS), South Klang Valley Expressway (SKVE), North Klang Valley Expressway (NKVE), New North Klang Straits Bypass (NNKSB), Kuala Lumpur - Kuala Selangor Expressway (LATAR), and KESAS.

This expressway is expected to neighbourhoods such as Hutan Melintang, Bagan Datoh, Teluk Intan, Lekir, Sitiawan, Parit, Trong, Meru, Shah Alam, Klang, and Banting. WCE would have several interchanges, such as Banting, SKVE, SAE, NKVE, NNKSB, Kapar, Assam Jawa, Tanjung Karang, Hutan Melintang, Teluk Intan, Kg Lekir, Changkat Chermín, Beruas, and Taiping South.

This development is expected to spur development in the coastal areas in the west coast of Peninsular Malaysia.

The proposed DUKE Phase 3 is expected to traverse from the north to the south of Kuala Lumpur, serving areas including Universiti Tunku Abdul Rahman, Wangsa Maju, Setiawangsa, Ampang, and Tun Razak Exchange. It is expected to provide an alternative route for road users with an improved and more efficient traffic dispersal system in and around the Kuala Lumpur city centre.

The proposed LRT 3 Line is intended to improve connectivity and mobility of the people, particularly between Klang and Shah Alam, to Petaling Jaya and Kuala Lumpur.

The whole alignment starts from One Utama Station, ends at Johan Setia depot, and goes through the Persada PLUS station, and Bukit Raja station. Among the proposed stations for this line include Tropicana, Dataran Prima, Glenmarie, Section 14 Shah Alam, i-City, Klang, Taman Selatan, and Bandar Botanik.

In the case of the Sungai Buloh - Serdang - Putrajaya MRT line, it is expected to serve a corridor with a population of around 2 million people.

The line will stretch from Sungai Buloh to Putrajaya, and will include Sri Damansara, Kepong, Batu, Jalan Sultan Azlan Shah, Jalan Tun Razak, KLCC, Tun Razak Exchange, Kuchai Lama, Seri Kembangan, and Cyberjaya.

As for the Kuala Lumpur Singapore High Speed Rail, the stops within Malaysia will be located at Bandar Malaysia, Putrajaya, Seremban, Ayer Keroh, Muar, Batu Pahat, and Nusajaya. The terminal station in Singapore will be located at Jurong East, where the Jurong Country Club is now located.

With the wide range of transportation infrastructure developments taking place in the next few years, home buyers should have more options in finding a home that will make the homes of loved ones, schools, and work places accessible. 📍



CHAN AI CHENG

- General Manager, S. K. Brothers Realty (M) Sdn Bhd
- Registered Estate Agent with the Board of Valuers, Appraisers and Estate Agents Malaysia
- Certified Residential Specialist, NAR USA
- Certified International Property Specialist, NAR USA
- Registered Financial Consultant, IARFC

* For feedback on this article or any other comments, please email aicheng@skbrothers.com.

HOW EFFECTIVE IS THE NEW AMENDMENTS TO THE HDA? PART 2

Although the Housing Development (Control & Licensing) Act, 1966 (HDA) has been tweeted and tuned on numerous past occasions, it has still not been able to address the issues of abandonment.



RE-DEFINITION OF 'HOUSING DEVELOPERS'

The amendment to include 'a person or body appointed by a court of competent jurisdiction to be the provisional liquidators or liquidators for the housing developer in a situation of a housing developer's company under liquidation' is like 'a breath of fresh air'. This area of uncertainty has been suffocated by wayward liquidators who defy the housing legislation though they assumed the affairs of a de'facto developer. Their unbecoming conduct had to be curbed so that legal obligations of the wound-up developer will be fulfilled by the liquidators. Currently, such wayward liquidators place great emphasis that they are regulated by the Companies Act and thus refuse to abide by the directives of the Controller of

Housing. This re-defining will put to rest unfounded arguments by such defiant liquidators and will make it clear that all parties who carry on with the role of the housing developer shall expressly be bound and fall under the purview of the Act including liquidators or provisional liquidators.

(Please note: There is a group of vested parties who have been making attempts to have the current Housing Minister suspend this section of the law).

PENALTIES

The doubling of the fines and punishment would surely ensure frequent wrongdoers to think twice and thrice before they embark on their wayward ways.



ENFORCEMENT IS THE CRUX (OF WHAT THE LAWS ARE MADE OUT TO DO)

HBA has repeatedly stated that any law is only as effective as its degree of enforcement. To enact all these Acts in Parliament and to sit back and expect the industry players to toe the line whereby house buyers' rights and interests are protected, is but an elusive and naïve dream.

HBA's fundamental belief is that even the best of legislation to counter a particular situation would just remain an ornamental piece unless strict enforcement is carried out against offenders, without fear or favour, so as to instill into them the respect and fearful feeling that the law commands.

There are a couple of lingering questions that remain in our mind as to why some authoritative and ascendable sections in the current housing legislation have not been invoked or sparingly been enforced at best, inter-alia:

SECTION 7C.+ + FREEZING OF THE HOUSING DEVELOPMENT ACCOUNT

(1) If the Controller has reason to believe that a licensed housing developer is carrying on his business in a manner detrimental to the interest of the purchasers or is contravening any of the provision of this Act, the Controller may in writing order a freeze on the Housing Development Account and direct the bank or finance company, as the case may be, not to part with, deal in or otherwise permit any withdrawal of any moneys from the Housing Development Account until the order is revoked or varied or unless in

accordance with any conditions as may be imposed by the Controller at his absolute discretion from time to time during the currency of the order.

(2) No bank or finance company, or director, officer or employee of the bank or finance company, as the case may be, shall be subject to any claim or demand by or liability to any person in respect of anything done or omitted to be done in good faith in pursuance of or execution or intended execution of or in connection with the execution or intended execution of an order of the Controller under subsection (1).



(3) Any person who fails to comply with an order of the Controller under subsection (1) shall be guilty of an offence and shall be liable to a fine not exceeding one hundred thousand ringgit.

SECTION 10A.++ POWERS OF ENTRY, SEARCH AND SEIZURE

This Section was copied en-bloc from the Income Tax Act and was included in the HDA amended in 2002; but has this section been invoked to instill fear in the spine of those errant developers? If so, how do you account for those recalcitrant and repeat offenders?

SECTION 11.+ + POWERS OF THE MINISTER TO GIVE DIRECTIONS FOR THE PURPOSE OF SAFEGUARDING THE INTERESTS OF PURCHASERS

(1) Where on his own volition a licensed housing developer informs the Controller or where as a result of an investigation made under section 10 or for any other reason the Controller is of the opinion that the licensed housing developer becomes unable to meet his obligations to his purchasers or is about to suspend his building operations or is carrying on his business in a manner detrimental to the interests of his purchasers, the Minister may without prejudice to the generality of the powers of the Minister to give directions under section 12 for the purpose of safeguarding the interests of the purchasers of the licensed housing developer -

- (a) direct the licensed housing developer in question to take such steps as he may consider necessary to rectify any matter or circumstance;
- (b) direct that a person be appointed or himself appoint a person to advise the licensed housing developer in the conduct of his business;



- (c) direct a company to assume control and carry on the business of the housing developer upon such terms and conditions as the Minister may determine;
- (c) certify that the licensed housing developer has abandoned the housing development;
- (d) direct that the licensed housing developer present a petition to the High Court for the winding up of his business; or
- (e) take such action as the Minister may consider necessary in the circumstances of the case for carrying into effect the provisions of this Act.

Stories of developers ‘falling sick’ and incapable of continuing with their housing project is not something new. Just recently, local media highlighted yet another outcry of buyers suffering from another abandoned housing scheme.

Under Section 10 of the HDA, it is stipulated that the Minister may direct the Controller or an Inspector to initiate investigation (under condition of secrecy investigate the commission of any offence under this Act or investigate into the affairs of or into the accounting or other records of any housing developer) if he ‘has reason to believe’ that the housing developer in question is carrying on his business ‘ in a manner detrimental to his purchaser’ or ‘has assets insufficient to meet his liability.

This Section is further enhanced and amplified with the inclusion of Section 11 and 10A (Power of entry, search and seizure) and all the Sections as we earlier referred. The Minister and his Ministry have wide ranging powers to intervene and salvage a ‘sick project’ and to offer ‘treatment to provide cure’, yet look at the numbers of abandoned projects which emerges; a dire financial picture for naïve and innocent buyers. Individuals and the community are being harmed by the lax in enforcement and monitoring mechanism.



Public rely on the legislation and are often let down by the enforcers. It is only good on paper and it will continue to remain in our archives unless the existing laws are used to their full capacity. The problem with enforcement is not because of the lack of laws. Enforcement programs must be organized and enhanced.

With the appropriate laws in place, the Housing Ministry should now back it up by serious enforcement. Stricter enforcement and custodial sentences against errant developers will help clean up the housing industry. But has the 'cure-all' formula for the consumers' plight finally arrived with the recent amendments to the HDA? Will the heartaches, the headaches and the myriad of woes long suffered by the large number of Malaysian house buyers become a thing of the past?

CONCLUSION

The crux of the problem lies in the system of delivery, ie the sell-then-build (STB). This is when buyers are totally exposed to the business risks / mercy of developers. Why should the buyers share in the business risk of the developer? After all, they are not shareholders and they do not enjoy the profits and the

perks of being in a cosy air-con room with chauffer driven cars.

And this is the key reason as to why the government had to enact laws in its purported attempt to "protect" house buyers. Yet, looking at the number of abandoned projects and the number of involved house buyers who are suffering various degrees of financial hardship, we surmise that no amount of legislations would totally eradicate such problems against wayward developers. The building industry is just like any other business and is not excluded from business risks.

Any housing project can either succeed or fail. In the majority of cases they succeed and the involved house buyers can count their blessings. When a housing project fails, the involved buyers are left in a lurch. Unfortunately, no amount of legislation can guarantee the success of any housing project; or, for that matter, any business venture. And since the success or failure of any housing project cannot be guaranteed by any party, it is only fair for the people to expect the government to institute a system that totally, or to a large extent, insulates house buyers from such business risks/ uncertainties. 📍



NATIONAL HOUSE BUYERS ASSOCIATION [HBA]

No. 31, Level 3, Jalan Barat, Off Jalan Imbi, 55100, Kuala Lumpur
Tel: 603-2142 2225 | 012-334 5676 | Fax: 603-2260 1803
Email: info@hba.org.my | Web Site: www.hba.org.my

Striving for House Buyers Rights and Interest



FOLLOWING THE LUO PAN OF DISCOVERY

The art of learning Feng Shui requires one to spend time and commitment in observing and understanding the living environment that exists around them.

Every time someone mentions Feng Shui, most people would assume that they have to spend large sums of money in hiring a consultant or have to renovate their house or office just to improve their wealth and love luck. They are also consumed by the thought that having to grasp centuries-old formulas, terminologies and calculations in order to see if they can live a happy life or not is even worth the effort or not. Feng Shui, in reality, is far from being a dry, confusing and over-the-top subject for the fast and desperate. Instead, the art of learning Feng Shui requires one to spend time and commitment in observing and understanding the living environment that exists around them.

That is why keen practitioners and students of Feng Shui learn about 'Walking The Dragon' by stepping out of their front door and taking a closer look at the

mountains, rivers and buildings that surround their living area. Now, before you jump to conclusion and assume that we are encouraging you to get high on some celestial drug, 'Walking the Dragon' is an observational study of the classical landforms studied in Feng Shui. Hence, when you are 'Walking The Dragon', you are in fact learning how Feng Shui works in buildings and places.

UNDERSTAND THE MYSTERY BEHIND FENG SHUI

Once you have begun to understand the mystery behind Feng Shui, you will begin to discover that it is not as confusing as you thought. You may even begin to explore the general area where you live and work and discover what makes a land so beneficial to the occupants. When visiting a new city or business district, head to the tallest building and take a bird



eye view of the entire area. See if you can spot the hills in the distance and then see if you can spot where the water formation such as rivers and lakes are coming in. If there are not actual source of water formation, roads and highways also act as alternate water formations.

Even visiting your favourite mall can be an informative Feng Shui exercise. Ever wonder why one mall is always busy while another can barely draw in a decent crowd anytime of the day? Chances are, it is not the lack of shops or cool features of the mall but the Feng Shui instead. When observing a mall, ask yourself these questions - Are the mountain and water formations visible within the general vicinity of the area? Does the mall look depressing and gloomy, even on a bright day?

It is important for buildings to allow natural light in, otherwise, the entire building becomes very Yin and it does not bode well in terms of generating sales and visitors. Besides observing the exterior landforms of the mall, look inside the mall and get a general feeling of the place. If you notice closely, you will notice that some stores seem to be booming while another seem to be floundering despite its great products and

interior designs. Look at the store's location. Are there any objects blocking the entrance like a big column? Is it under the escalator? Is the entrance low, suppressing the Main Door and the flow of Qi? Remember that the Main Door is an important aspect of the Feng Shui of any property because this is where the property receives its Qi and it must not be blocked in any way or shape.

Once you begin to observe and understand how the Main Doors, roads, waters and land formations work, you can quickly deduce how these forms affect the Feng Shui of a property.

This is the same everywhere around the world, as the forms will always repeat themselves, whether deliberately or inadvertently. Even if you are not adept with memorizing Feng Shui formulas, just by observing what is around you can prove to be an informative experience. Once you do that, you will begin to understand that Feng Shui can also be fun and educational instead of just being serious and confusing. 📍

For more information, log on to www.joeyyap.com/Media/iProperty2015



Dato' Joey Yap is the leading Feng Shui, BaZi and Face Reading consultant in Asia. He is an international speaker, bestselling author of over 160 books and master trainer in Chinese Metaphysics. He is also the Chief Consultant of Joey Yap Consulting Group and founder of the Mastery Academy of Chinese Metaphysics.

Joey Yap Research International & Mastery Academy of Chinese Metaphysics
19-3, The Boulevard, Mid Valley City, 59200 Kuala Lumpur, Malaysia.
Tel: (603) 2284 8080 | Fax: (603) 2284 1218
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Top Left - Bottom Right:
Davidz Chan, Executive Director; Daniel Goh, Executive Director; Alex Wong, Executive Director; Alex Chan, Executive Director;
Shirley Lee, Managing Director and Amenny Chua, Executive Director.

YOUR PROPERTY OUR PRIORITY

Huttons One World strives to continue its track record in delivering efficiency, effectiveness and reliability to its customers.

The 'marriage' between One World Realty Malaysia and Huttons International Singapore, has proved to be a fruitful one as Huttons OneWorld Sdn Bhd is now one of the most sought after real estate agency in Malaysia. Their recent win as the 'Most Innovative Real Estate Agency' at the iProperty.com Agents Advertising Awards 2015 adds another feather to their cap.

iProperty.com Malaysia sat down with Managing Director, Shirley Lee find out what makes Huttons OneWorld Sdn Bhd tick.

CAN YOU TELL US MORE ABOUT HUTTONS ONEWORLD SDN BHD?

Since its establishment in 2009, One World Realty has grown from a small to a medium sized property agency in Kuala Lumpur. The agency was co-founded by three highly committed and experienced partners, namely Shirley Lee, Amenny Chua and Alex Chan. All of them have come a long way in the highly lucrative real estate industry, with vast experiences in project marketing and secondary sales as well as local and international leasing to their name.



To cope with this burgeoning expansion, Daniel Goh and Alex Wong were roped in the management team to assist in spearheading the company's goals. Huttons is now ever ready and fully capable of providing all-encompassing property services, which includes project marketing, residential sales and leasing, commercial and retail, corporate office services, as well as industrial and land services.

With over 150 adept and well-trained negotiators, we are growing rapidly and have strengthened our position as a well-diversified property agency provider. Realizing the importance of staying competitive, we entered into a joint venture agreement with Huttons International, a leading real estate counterpart in Singapore and as a result, Huttons OneWorld Sdn Bhd (HOW) was formed. Having registered with the Board of Valuers and Estate Agents Malaysia in 2013, we now cater to the needs of both the local and overseas real estate market.

With Huttons boasting over 3,000 strong professionals and a proven track record in project marketing, we are certain and confident that the collaboration with Huttons will pave the path for HOW to be one of the most established and respected players in project marketing and in the global real estate market. The alliance has also resulted in access to both property intelligence as well as sales and after sales support in the Philippines, Singapore, Cambodia and China. To date, we have three branches which are located in Cheras, Subang and Penang.

WHAT IS THE SECRET OF HUTTONS ONEWORLD'S SUCCESS?

We attribute our success to the strong core values

and sound organizational culture of the company as well as the commitment level upheld by every single one of our staff. We take pride of what they (our administration staff and negotiators) have accomplished so far and we will continue to hold fast by said values especially in these trying times. At Huttons, it has always been about establishing a long lasting relationship with customers. Our customers remain as our number one priority.

WHAT IS THE STRATEGY TO TAKE YOUR AGENCY TO THE NEXT LEVEL OF SUCCESS?

Internally, we will continue to train, educate and develop our people's skill to further enhance our competence in the industry. Externally, we will continue to enhance our core business, ie via project marketing with better quality projects. The sub-sales market has been our focus since our establishment. There is also a team in charge of the overseas market such as the UK, Australia, Singapore, China, Philippines and Cambodia.

WHAT SETS YOU APART FROM YOUR COMPETITORS?

Winning the recent iproperty.com's Agents Advertising "Most Innovative Agency Award 2015" has lifted our confidence levels in providing better online marketing services to all of our valued customers. We provide free online marketing tools to all our negotiators to enable them to promote, market and exhibit their property listings more effectively.

We believe that technology has proven to be the most valuable tool for effective marketing. One of the ways we utilize technology is by having a very comprehensive system which keeps track of the agent's record from the point of closing of sales to their commission claims. 📍





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Tel: 07-364 4989



Ejen Harta Tanah
E1223

Cyberjaya, Selangor



CRISTAL RESIDENCE

Property Type: Condominium & Villa
 Land Title: Residential
 Tenure: Freehold
 Built Up: 1,302 - 3,189 sq ft (condo)
 22' x 80' (Villa)
 Land Area: 11.44 Acres
 Listing Price: From RM 628,000 (Condo)
 From RM1,368,000 (Villa)
 Total Units/Lots: 350 / 50
 Expected Date of Completion: August 2016
 Developer: Trientel Land Sdn Bhd
 (A Member of Villamas Group of Companies)
 Phone: (6012) 538 8133/ (6012) 298 0826/ (6012) 912 8810



Kuala Lumpur



THE ANDES

Property Type: Condominium
 Land Title: Residential
 Tenure: Freehold
 Built Up: 1,105 - 1,843 sq ft
 Total Units/Lots: 353
 Expected Date of Completion: 2018
 Developer: Pola Aman Sdn Bhd
 Phone: (603) 7728 6666 / (6012) 538 8133
 Website: www.theandes.com.my



Bukit Jelutong, Selangor



SURIA RESIDENCE

Property Type: Service Apartment
 Land Title: Commercial
 Tenure: Freehold
 Built Up: 600 - 1,200 sq ft
 Listing Price: From RM428,000 - RM966,000
 Total Units/Lots: 545
 Expected Date of Completion: 2018
 Developer: Pinaremas Sdn Bhd
 Phone: (603) 6142 2727
Open for Sale



Kuala Lumpur



FABER ANTARA CONDOMINIUM

Property Type: Condominium
 Land Title: Residential
 Tenure: Freehold
 Built Up: 943 - 1,986 sq ft
 Land Area: 2.5 acres
 Total Units/Lots: 255
 Expected Date of Completion: Q3 2016
 Developer: Faber Union Sdn Bhd
 Phone: (603) 4265 7700 & (6019) 333 5665
 Fax: (603) 4265 7733
 Website: www.faberantara.com.my



Johor Bahru, Johor



TWIN DANGA RESIDENCE



Property Type: Service Apartment
 Land Title: Commercial
 Tenure: Leasehold
 Total Units/Lots: 712
 Expected Date of Completion: December 2018
 Developer: Infra Rancak Sdn Bhd (A Member of MB Group)
 Phone: (607) 241 8171



Johor Bahru, Johor



PHASE 3, HELENA



Property Type: 2-sty Terrace/Link House
 Land Title: Residential
 Tenure: Freehold
 Built Up: 2,096 - 2,160 sq ft
 Land Area: 1,680 Acres
 Listing Price: From RM478,579 - RM716,530
 Total Units/Lots: 163
 Expected Date of Completion: April 2016
 Developer: Denia Development Sdn Bhd
 Phone: (607) 510 1288



Johor Bahru, Johor



SOUTHKEY MOSAIC SERVICE RESIDENCES



Property Type: Service Apartment
 Land Title: Residential
 Tenure: Leasehold
 Built Up: 676 - 1,509 sq ft
 Land Area: 9.44 Acre
 Listing Price: From RM606,250 - RM1,555,500
 Expected Date of Completion: Q2 2017
 Developer: Southkey City Sdn Bhd
 Phone: (607) 335 7373



Johor Bahru, Johor



CAPITAL 21



Property Type: Retail Space
 Land Title: Commercial
 Tenure: Freehold
 Built Up: 100 - 2,700 sq ft
 Land Area: 14 Acres
 Listing Price: From RM300,000 - RM6,600,000
 Total Units/Lots: 1400
 Expected Date of Completion: June 2018
 Developer: Capital City Property Sdn Bhd
 Phone: (607) 238 6622



Johor Bahru, Johor



D'CARLTON SEAVIEW RESIDENCE



Property Type: Service Apartment (With Private Lift)
 Land Title: Residential
 Tenure: Freehold
 Built Up: 521 - 1313 sq.ft.
 Land Area: 4 Acres
 Listing Price: From RM244,845 - RM2,858,350
 Total Units/Lots: 823
 Expected Date of Completion: 2016 March
 Developer: Goodwill Division Sdn Bhd
 Phone: (607) 288 7855 / (6012) 728 8158



Johor Bahru, Johor



PRECINCT 12



Property Type: Semi-detached House
 Land Title: Residential
 Tenure: Freehold
 Built Up: 3743 - 4190 sq.ft.
 Land Area: 3,600 sq.ft (40'x90')
 Price per sq ft: RM433 - 528
 Total Units/Lots: 94
 Expected Date of Completion: January 2016
 Developer: Plenitude Tebrau Sdn Bhd
 Phone: (607) 356 0333



Teluk Kumbar, Penang



D'ZONE CONDOMINIUM

Property Type: Condominium
 Land Title: Residential
 Tenure: Freehold
 Built Up: 1,500 - 2,840 sq ft
 Listing Price: From RM633,800 - RM1,388,000
 Total Units/Lots: 96
 Expected Date of Completion: Sept 2014
 Developer: Palmex Industries Sdn Bhd
 Phone: (604) 646 9022



Johor



NEUVO CENTRO



Property Type: Shop-Office
 Land Title: Commercial
 Tenure: Freehold
 Built Up: 1,650 - 4,950 sq ft
 Total Units/Lots: 33
 Developer: UDA Land (South) Sdn Bhd
 Phone: 1800 1800 89 or (607) 237 4944





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We have been practicing and maintaining the philosophy that **“if we build people with our hearts, people will build business together with us.”**

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Technilai Estate Agents
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Technilai Estate Agents

Technilai Estate Agents was formed with the objective of providing quality, passion, knowledge, energy, enthusiasm, integrity and professionalism to our valued client. The company directs its undivided in Development Project Launch and Secondary Market. Currently we have 10 projects launching which are including outstation and oversea. We provide various Training, Seminar, Coaching and Awesome Compensation to our Real Estate Negotiators. Grow with us and excel in your Real Estate Career!

Development Project Launch
Secondary Market

We Work Together
We Learn Together
We Grow Together
We embark on the Road to Success Together.

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Full Homes Realty Sdn Bhd (E)1501

Full Homes Realty has been in this property industry for 10 years since 2005 and currently has 9 branches in major areas throughout Peninsular Malaysia. We always believe that good leadership and good company culture are the key factors to succeed. On top of that, we recently won 2 awards, "Most Dynamic Real Estate Agency" & "Star Real Estate Agency - Kota Kemuning" during iProperty.com Malaysia Agents Advertising Awards 2015.

We are constantly expanding and always looking for the right person with strong passion & highly ambitious to join us. Not only do we train and share with you what real estate is all about and how to be an effective Negotiator, we also lead and build your career path too.

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Puchong - (603) 8071 5314 Meena

Kota Damansara - (6012) 232 5335 Ivy/Molly

Kota Kemuning - (6016) 222 2552 Harry Low

Johor Bahru - (6012) 616 9225 Danny

Bukit Jalil - (603) 899 49277 Kavita, 010 784 7997 William

Project Launch (1) - (6012) 606 0993 Andrew

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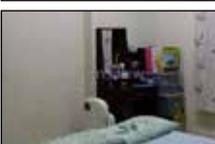
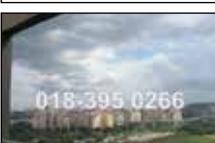
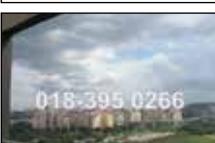
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CLASSIFIEDS SECTION

<p>PROPERTY BELOW RM500K</p>	 <p>Ampang, Axis Residence, Taman Cempaka, Condominium, SALE, RM 460,000, 2+1r2b, BU839sqf, Mastura, 0126675464, UP4140511</p>	 <p>Ampang, Axis SoHu, Pandan, Condominium, SALE, RM 300,000, Studio1rb, BU550sqf, LA550sqf, Vivien Chia, 6016-290 7662 / 6017-306 9930, UP2329661</p>	 <p>Ampang, Merdeka Villa, Apartment, SALE, RM 328,000, 3r2b, BU930sqf, Robert Teo, 016-311 8380, UP4144686</p>	 <p>Ampang, One Ampang Avenue, Condominium, SALE, RM 500,000, 3r2b, BU1060sqf, Richard, 6012-305 5745, UP3787742</p>	 <p>Ampang, Sri Ampang, Taman Dagang, Condominium, SALE, RM 395,000, 4r2b, BU1076sqf, Robert Teo, 016-311 8380, UP4174804</p>
 <p>Ampang, WIDURI APARTMENT-TAMAN KOSAS, AMPANG, Apartment, SALE, RM 238,000, 3r2b, BU880sqf, Robert Teo, 016-311 8380, UP2632514</p>	 <p>Bangi, Savanna Executive Suite Southville City, Dengkil, Apartment, SALE, RM 420,000, 3r2b, BU956sqf, Esther Poh, 6016-298 8223, UP4182753</p>	 <p>Bukit Jelutong, Elaeis1 Condominium, Bukit Jelutong, Shah Alam, Condominium, SALE, RM 395,000, 3r2b, BU920sqf, Fariz, 6012-294 4489, UP4185883</p>	 <p>Cheras, Angkasa Condominiums, Taman Connaught, Condominium, SALE, RM 485,000, 3r2b, BU92sqf, Wilson Chen, 012-322 2350, UP4124793</p>		 <p>Cheras, Bam Villa, Condominium, SALE, RM 399,000, 2r2b, BU950sqf, Wan Kok Wei, 017-367 5788, UP4180180</p>
 <p>Cheras, Pertama Residency, Serviced Residence, SALE, RM 380,000, 1r1b, BU610sqf, Dexter Teo, 6013-838 8908, UP3693604</p>	 <p>Cheras, Pertama Residency, Tmn Pertama, Serviced Residence, SALE, RM 420,000, 1r1b, BU610sqf, Simon Yin, 6012-266 6666, UP2934164</p>	 <p>Cheras, Pertama Residency, Tmn Pertama, Serviced Residence, SALE, RM 420,000, 1r1b, BU610sqf, Simon Yin, 6012-266 6666, UP2934164</p>			 <p>Cheras, Angkasa Condominiums, Taman Connaught, Condominium, SALE, RM 485,000, 3r2b, BU92sqf, Wilson Chen, 012-322 2350, UP4124793</p>
 <p>Cheras, Villa Tropika, Apartment, SALE, RM 440,000, 3r2b, LA936sqf, Ken Liew, 012-900 5315/016-337 5216, UP3960077</p>	 <p>Cheras, Vistana Mahkota, Cheras South, Apartment, SALE, RM 315,000, 3r2b, BU953sqf, Kyce cheong, 016-636 3561, UP3989897</p>	 <p>Jalan Ipoh, jalan ipoh, kuala lumpur, Condominium, SALE, RM 458,000, 2+1r2b, BU703sqf, Keny Lim, 017-364 6444, UP4142916</p>		 <p>Kajang, Green Acre, Condominium, SALE, RM 430,000, 3r2b, BU1012sqf, Joyce Ng, 012-221 6599, UP4146285</p>	
 <p>Kajang, Oasis 1 mutiara heights, Condominium, SALE, RM 490,000, 3+1r2b, BU1246sqf, Cayton Chong, 019-206 8800, UP4127317</p>	 <p>KL City, Maytower Serviced Residences, Kuala Lumpur, Condominium, SALE, RM 425,000, 2+1r1b, BU466sqf, Grace Choi, 6010-900 3980, UP3358929</p>				
 <p>Kepong, NEW-L@UNCH CONDOMINIUM, Metropolitan Park, Condominium, SALE, RM 445,000, 3r2b, BU1100sqf, Lo Chin Hooi, 6016-207 2719, UP4142074</p>		 <p>Puchong, Pangsapuri D'Kiara, Flat, SALE, RM 448,000, 3r2b, BU900sqf, phor, 60172217000, UP4179258</p>	 <p>Selayang, selayang 228 condo, Condominium, SALE, RM 420,000, 3r2b, BU955sqf, LA965sqf, angle ng, 6017-311 1255 / 6012-290 0443, UP4160498</p>	 <p>Old Klang Road, OUG Parklane, Condominium, SALE, RM 430,000, 3r2b, BU950sqf, Lew Sun Sun, 012-698 8149, UP2712555</p>	 <p>Old Klang Road, OUG Parklane, parklane OUG, tiara mutiara, bukit OUG, Apartment, SALE, RM 399,000, 3r2b, BU950sqf, Bryant Wong, 018-395 0266, UP3192870</p>
		 <p>Old Klang Road, OUG Parklane, parklane OUG, tiara mutiara, bukit OUG, Service Apartment, SALE, RM 400,000, 3r2b, BU950sqf, Bryant Wong, 018-395 0266, UP3388965</p>		 <p>Petaling Jaya, Soho, SALE, RM 303,000, 1r1b, BU471sqf, Vincent Tan, 6016-215 5656, UP4171588</p>	
 <p>Old Klang Road, OUG Parklane, parklane OUG, tiara mutiara, bukit OUG, Service Apartment, SALE, RM 400,000, 3r2b, BU950sqf, Bryant Wong, 018-395 0266, UP3388965</p>	 <p>Old Klang Road, Sri Jati 1, Condominium, SALE, RM 398,000, 3r2b, BU956sqf, Ray Khoo, 6016-555 3521, UP2238801</p>				



Puchong, Desa Tanjung, Flat, SALE, RM 320,000, 3r2b, BU900sqf, LA900sqf, Tam H, 018-394 0649, UP3979418



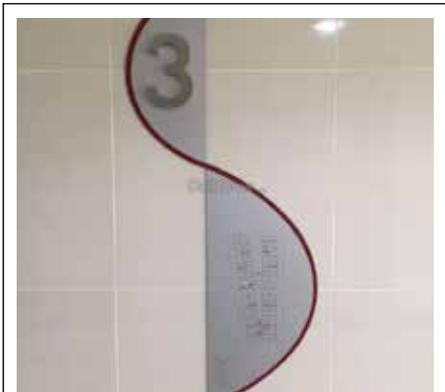
Sentul, Sky Awani Residence Sentul, Condominium, SALE, RM 300,000, 3r2b, BU800sqf, William Tan, 012-305 5158, UP4126535



Sri Petaling, Endah Regal, Condominium, SALE, RM 410,000, 3r2b, BU1017sqf, Joyce Lee Shu Hui, 6016-966 0011, UP919239



Sepang, Dengkil, iJok, Agricultural Land, SALE, RM 50, Charmaine Chow, 012-352 1160, UP4038295



Seri Kembangan, One South, Office, SALE, RM 380,000, BU850sqf, Prince Tan, 017-289 2828, UP4134842



Sri Petaling, Endah Villa, Condominium, SALE, RM 430,000, 3+1r2b, BU1250sqf, LA1250sqf, JACQUELINE SIM, 6012-608 0996, UP3927494



Subang Java, USJ 1, Retail Space, SALE, RM 1,000, BU100sqf, Elaine Lee, 6012-549 1341, UP4118028



Ulu Klang, Goodyear Court 10, Usj, Apartment, SALE, RM 420,000, 3r2b, BU1078sqf, Dorise Tan, 017-221 3751, UP4168671

PROPERTY @ KLANG VALLEY



Ampang Hilir, Ampang Hilir Tara, Desa Pahlawan, Condominium, SALE, RM 1,900,000, 4+1r5b, BU3900sqf, Shamini Stoere, 019-221 9024, UP2494116



Ampang Hilir, D-Villa Residences Holiday Villa Apartment Suites, Ampang, Condominium, RENT, RM 2,700, 2r2b, BU1080sqf, Coco Lee, 6019-279 9438, UP4127869



Ampang Hilir, M Suites, Ampang, Condominium, SALE, RM 860,000, 2r2b, BU1078sqf, Kenny Yong, 6012-209 8696, UP4172608



Ampang, Ampang Boulevard, Ampang Utama, Condominium, SALE, RM 520,000, 4r2b, BU936sqf, Marcus Lee, 012-323 9229, UP4160526



Ampang, Ampang Hilir Tara, Condominium, RENT, RM 7,000, 3r4b, BU2750sqf, Desmons Ong, 012-649 8798, UP4132419



Ampang, Ampang Maju, Semi-detached House, SALE, RM 2,100,000, 7b, BU6000sqf, LA6000sqf, Simon Yin, 6012-266 6666, UP2570011



Ampang, Ampang Maju, Semi-detached House, SALE, RM 2,100,000, 7b, BU6000sqf, LA6000sqf, Simon Yin, 6012-266 6666, UP4132749



Ampang, Ampang Prima, Condominium, RENT, RM 1,500, 3r2b, BU960sqf, Robert Teo, 016-311 8380, UP2283618



Ampang, Ampang Prima, Condominium, RENT, RM 1,700, 3r2b, BU1030sqf, Robert Teo, 016-311 8380, UP2592060



Ampang, Ampang Putra Residency, Condominium, SALE, RM 1,080,000, 4+1r4b, BU3500sqf, Robert Teo, 016-311 8380, UP4144624



Ampang, AMPANG, KEMENSAH RESIDENCY, Bungalow House, SALE, RM 3,880,000, 5+1r7b, BU6000sqf, LA7000sqf, Ray Wong, 012-233 2335, UP1090903



Ampang, BANDAR BARU AMPANG, Townhouse, RENT, RM 1,400, 3r2b, BU1400sqf, Robert Teo, 016-311 8380, UP3722267



Ampang, Beverly Heights, Ampang, Ukay, Semi-detached House, SALE, RM 2,400,000, 6+1r8b, BU3200sqf, LA45x80sqf, CHRIS LEE, 012-923 6323, UP3952289



Ampang, D'Pines@Ampang, Condominium, RENT, RM 2,500, 3+1r2b, BU1394sqf, Henry Chong, 017-794 4423, UP3756483



Ampang, M city, Duplex, SALE, RM 1,090,800, 2r2b, BU1041sqf, Seong Lim, 6014-221 3297, UP3469251



Ampang, Semi-detached House, SALE, RM 29,000,000, 14r16b, BU19000sqf, LA28000sqf, Dexter Teo, 6013-838 8908, UP4155254



Ampang, Taman Bukit Mulia, 2-sty Terrace/Link House, SALE, RM 1,600,000, 8r5b, BU5500sqf, LA7000sqf, Robert Teo, 016-311 8380, UP4164355

CLASSIFIEDS SECTION



Ampang, Taman Uda Jaya, Bungalow House, SALE, RM 7,500,000, 8r6b, BU8000sqf, LA18000sqf, Faez Muzamel, 6013-399 3069, UP3988772



Jensen 012-3916670

Ampang, tara, Desa Pahlawan, Condominium, SALE, RM 1,500,000, 3+1r4b, BU2750sqf, Jensen Loo, 6012-391 6670, UP3481640



Ampang, The Elements, KL City, City Centre, KLCC, Condominium, SALE, RM 1,120,000, 2r2b, BU1130sqf, Kelly Lai, 6016-715 5769, UP4170330




Ampang, D'Pines@Ampang, Condominium, RENT, RM 2,800, 4+1r3b, BU1875sqf, Henry Chong, 017-794 4423, UP3957440

Ampang, The Elements @ Ampang, KL City, City Centre, Condominium, SALE, RM 595,000, 1r1b, BU640sqf, Kelly Lai, 6016-715 5769, UP3078229



Ampang, The Elements, Jalan Ampang, Condominium, SALE, RM 1,220,000, 2r2b, BU1130sqf, raymond wong, 012-606 9629, UP4151985



Ampang, The Elements, Jalan Ampang, Flat, RENT, RM 2,100, Studio1b, BU640sqf, Siow, 60122207111, UP4156075



Ampang, The Elements, Jln Ampang, Condominium, RENT, RM 4,500, 2r2b, BU850sqf, YB Woo, 012-395 9905, UP4061990



Ampang, Ukay Perdana, Semi-detached House, SALE, RM 1,260,000, 5r4b, BU2800sqf, LA4400sqf, Lydia Wu, 012-314 3976, UP2984908



Ara Damansara, Eve Suite / NZX Square, Petaling Jaya, Serviced Residence, SALE, RM 760,000, 2r, BU1065sqf, Ray Wong, 012-233 2335, UP3902598



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Ampang, Verti Sky Residence @ M city Jln Ampang, Ampang, Penthouse, SALE, RM 1,779,040, 3r2b, BU1333sqf, Seong Lim, 6014-221 3297, UP4064881



Ara Damansara, Urbana Residences, Service Apartment, SALE, RM 740,000, 2r2b, BU807sqf, Rebecca Joseph, 016-228 1819, UP4078128



Balakong, Taman Perindustrian Alfa Impian, Alfa Impian, Taman Impian Ehsan, Factory, SALE, RM 4,990,000, 6b, BU10300sqf, LA15479sqf, Jitco Chin, 012-361 3999, UP3438837



Bandar Damai Perdana, Cheras, 2-sty Terrace/Link House, SALE, RM 1,488,000, 4+1r4b, BU2200sqf, LA52x70sqf, KP Sinniah, 6012-354 2215, UP3050969



Bandar Kinrara, Chinta, BK8, Semi-detached House, SALE, RM 3,000,000, 5+1r6b, BU4874sqf, LA6250sqf, Victor, 6016-441 8785, UP4145726



Bandar Puteri Puchong, Bandar Puteri 12, 2-sty Terrace/Link House, RENT, RM 2,000, 4r3b, BU2200sqf, LA22 x 70sqf, Ng, 0123512223, UP4148979



Bandar Saujana Putra, BANDAR SAUJANA PUTRA, Semi-detached House, SALE, RM 590,000, 4r3b, BU1722sqf, LA32x55sqf, T S Chong, 019-669 1638, UP2691787



Bandar Sri Damansara, 2.5-sty Terrace/Link House, SALE, RM 1,180,000, 4r4b, BU4200sqf, LA22x75sqf, Catherine Soo, 012-981 2767, UP3947945



Bandar Sri Damansara, bandar sri damansara sd7, 2.5-sty Terrace/Link House, SALE, RM 1,180,000, 4+1r4b, LA22A-75sqf, Grace Ng, 019-332 0613, UP3821601



Bandar Sri Damansara, Paradesa Tropika 2, Condominium, SALE, RM 538,000, 3r2b, BU1120sqf, Catherine Soo, 012-981 2767, UP4167176



Bandar Sungai Long, Goodview bandar sungai long kajang, Semi-detached House, SALE, RM 1,180,000, 5r5b, BU2670sqf, LA35x80sqf, Teammy Lee, 019-698 7777/016-976 8698, UP4047989



JoyceNg

Bandar Sungai Long, Seri Sungai Long, Seri Sungai Long, 2-sty Terrace/Link House, SALE, RM 820,000, 4r3b, LA20@75sqf, Joyce Ng, 012-221 6599, UP4145387



16977666

Bandar Sungai Long, twin palms sungai long, Semi-detached House, SALE, RM 1,880,000, 6r6b, BU3950sqf, LA4110sqf, Vincent Choo, 016-977 6696, UP2930053



Bandar Sungai Long, Bukit Suria Village, Taman Bukit Suria, Bungalow House, SALE, RM 1,688,000, 5+1r6b, BU4500sqf, LA7200sqf, Nick Yap, 016-958 6768, UP3387958



Bandar Sungai Long, Viridian, Sungai Long, Cheras, Semi-detached House, SALE, RM 1,780,000, 6r7b, BU5133, Simon Yin, 6012-266 6666, UP3296233



Bandar Sungai Long, Wira Mutiara Bandar Sungai Long Kajang, Bungalow House, SALE, RM 2,520,000, 6r6b, BU5187sqf, LA7315sqf, Teammy Lee, 019-698 7777/016-976 8698, UP4035715



Bandar Sungai Long, Wira Mutiara Bungalow Bandar Sungai Long, Bungalow House, SALE, RM 3,900,000, 7r8b, BU8249sqf, LA7315sqf, Teammy Lee, 019-698 7777/016-976 8698, UP3733472



Bandar Sunway, DK Senza, Condominium, SALE, RM 838,000, 3r2b, BU1070sqf, Chloe Chin, 012-250 1983/014-820 3388, UP4179574



Bandar Sunway, Nadayu28, Condominium, RENT, RM 2,800, 2r2b, BU990sqf, KB Kim, 012-223 6888, UP4178031



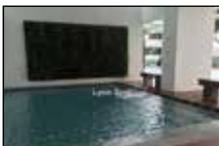
Bandar Sunway, Nadayu28, Condominium, RENT, RM 2,800, 2r2b, BU990sqf, Lynn Seet, 019-499 9994/012-208 5993, UP4078634



Bandar Sunway, Nadayu28, Condominium, RENT, RM 2,800, 2r2b, BU990sqf, Lynn Seet, 019-499 9994/012-208 5993, UP4175312



Bandar Sunway, Nadayu28, Condominium, RENT, RM 725, 3r2b, BU990sqf, Lynn Seet, 019-499 9994/012-208 5993, UP4069262



Bandar Sunway, Nadayu28, Condominium, RENT, RM 750, 2r2b, BU990sqf, Lynn Seet, 019-499 9994/012-208 5993, UP4175335



Bandar Sunway, Nadayu28, Condominium, SALE, RM 1,280,000, 2r2b, BU1650sqf, Lynn Seet, 019-499 9994/012-208 5993, UP4066296



Bandar Sunway, Nadayu28, Condominium, SALE, RM 1,450,000, 4+1r5b, BU1850sqf, Lynn Seet, 019-499 9994/012-208 5993, UP4175241



Bandar Sunway, Nadayu28, Condominium, SALE, RM 820,000, 2r2b, BU990sqf, Lynn Seet, 019-499 9994/012-208 5993, UP4078623



Bandar Sunway, Nadayu28, Condominium, SALE, RM 820,000, 2r2b, BU990sqf, Lynn Seet, 019-499 9994/012-208 5993, UP4175288



Bangsar South, The Park Residences, Condominium, SALE, RM 1,450,000, 3r2b, BU1485sqf, Calvin Law, 012-665 5699, UP1226224



Bangi, Seri putra, Savanna, Ukm, Southville, 2.5-sty Terrace/Link House, SALE, RM 933,000, 5+1r5b, BU2988sqf, LA22x75sqf, Seong Lim, 6014-221 3297, UP3363445



Bangsar South, South View, Condominium, SALE, RM 1,053,000, 3r2b, BU1119sqf, Calvin Law, 012-665 5699, UP4174445



Bangsar South, South View, Condominium, SALE, RM 1,150,000, 3r2b, BU1119sqf, Calvin Law, 012-665 5699, UP4173976



Bangsar South, The Park Residences, Condominium, SALE, RM 1,480,000, 3r2b, BU1485sqf, Calvin Law, 012-665 5699, UP3088063



Bangsar, Bukit Pantai, Semi-detached House, SALE, RM 6,500,000, 6+1r5b, BU5000sqf, LA15483sqf, Shamini Stoere, 019-221 9024, UP4151265



Bangsar, Bukit Bandaraya, Bangsar, Bungalow House, SALE, RM 5,000,000, 7+1r4b, BU4800sqf, LA6158sqf, Victor, 6016-441 8785, UP3957541



Bangsar, Bangsar Park, 1-sty Terrace/Link House, SALE, RM 2,950,000, 3r2b, BU1150sqf, LA5000sqf, Jordan Lee and Jaafar, 012-259 5592 / 012-378 5811, UP3364652

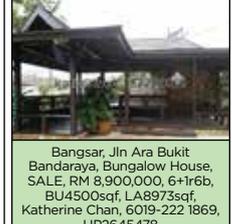


Janelle@ 012-3293143

Bangsar, Desa Bangsar Ria, Condominium, RENT, RM 8,500, 3+1r3b, BU2076sqf, Janelle Tan, 012-329 3143, UP3122767

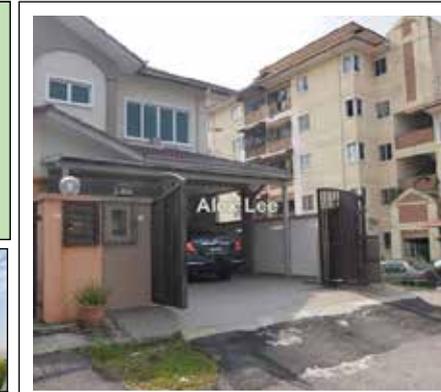
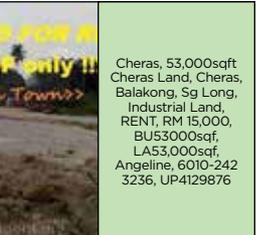
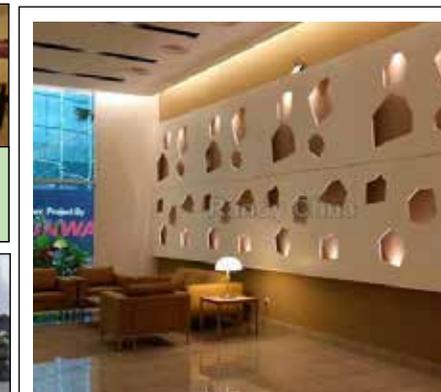


Bangsar South, The Park Residences, Condominium, SALE, RM 1,550,000, 3+1r3b, BU2068sqf, Calvin Law, 012-665 5699, UP1226222



Bangsar, Jin Ara Bukit Bandaraya, Bungalow House, SALE, RM 8,900,000, 6+1r6b, BU4500sqf, LA8973sqf, Katherine Chan, 6019-222 1869, UP2645478

CLASSIFIEDS SECTION

						
Bangsar, Ken Bangsar, Condominium, SALE, RM 1,550,000, 2r2b, BU1200sqf, Calvin Law, 012-665 5699, UP2101717	Bangsar, Ken Bangsar, Condominium, SALE, RM 1,900,000, 3+1r3b, BU2027sqf, Calvin Law, 012-665 5699, UP2101743	Bangsar, Ken Bangsar, Condominium, SALE, RM 966,000, 1+1r1b, BU790sqf, Calvin Law, 012-665 5699, UP2567755	Bangsar, Saville @ the Park Bangsar, Pantai Hillpark, Condominium, RENT, RM 3,200, 3r2b, Page Si, 0123710616, UP4115487	Berangang, Berangang, semenyih, kesuma, rinching, Balakong, Kajang, Mahkota industrial park, Factory, SALE, RM 7880 000, BU31020sqf, LA92333sqf, Jitco Chin, 012-361 3999, UP4046581	Berangang, Semenyih, Berenang Industrial Park,, Factory, RENT, RM 30,000, BU31158sqf, LA35000sqf, Eric Liew, 016-203 6278, UP1742189	
						
Jitcochin 0123613999	Bukit Beruntung, Bukit beruntung, Kawasan perindustrian bukit beruntung, Industrial Land, SALE, RM 4,356,000, LA2.06sq, Jitco Chin, 012-361 3999, UP3346903		Bukit Bintang, BERJAYA TIMES SQUARE, Kuala Lumpur, Retail Space, SALE, RM 3,480,000, BU480sqf, Lim Ai Jin, 6012-288 2802, UPI526339	Bukit Bintang, Berjaya times square, Shop-Office, RENT, RM 12,000, 1r1b, Lim Ai Jin, 6012-288 2802, UP2168057	Bukit Bintang, Fairlane Residences, Condominium, RENT, RM 4,000, YAW, 0122959010, UP4176772	Bukit Bintang, Office, RENT, RM 27,965, BU3769sqf, Aamir, 0112121514, UP4140164
						
Bukit Bintang, Sixceylon, Condominium, RENT, RM 5,500, 3r2b, BU1600sqf, LA1600sqf, Viven Chia, 6016-290 7662 / 6017-306 9930, UP3996835	Bukit Jalil, KM1, Condominium, SALE, RM 1,000,000, 3+1r3b, BU1508sqf, JOANNE THAN, 016-626 8226, UP3062164	Bukit Jalil, Laman Bayu, 3-sty Terrace/ Link House, SALE, RM 1,430,000, 5r5b, BU2973sqf, LA22x72sqf, Justin Yong, 013-337 2628, UP3273107	Bukit Jalil, Laman Bayu, 3-sty Terrace/ Link House, SALE, RM 1,430,000, 5r5b, BU2973sqf, LA22x72sqf, Justin Yong, 013-337 2628, UP3273107	Bukit Jalil, Z Residence, Condominium, SALE, RM 760,000, 3+1r2b, BU1407sqf, YB Woo, 012-395 9905, UP4104401	Bukit Tunku, Kuala Lumpur, kenny hill, taman duta, Residential Land, SALE, RM 9,258,480, LA22044sqf, Jitco Chin, 012-361 3999, UP4086444	
						
Bukit Jelutong, PRIMO 2 Bukit Jelutong, Bungalow House, SALE, RM 5,150,000, 6+1r6b, BU7245sqf, LA10300sqf, Putri Noraini, 6016-665 3601, UP3019616	Bukit Jelutong, PRIMO 2 Bukit Jelutong, Bungalow House, SALE, RM 5,150,000, 6+1r6b, BU7245sqf, LA10300sqf, Putri Noraini, 6016-665 3601, UP3019616	Cheras, 2-sty Terrace/Link House, SALE, RM 830,000, 3+1r3b, LA20 x 70sqf, Alex Lee, 6012-290 3832, UP4165437		ANGELINE 010-242 3236	Cheras, 30,000sf Bt 10 Cheras Land RM 8500, Mahkota , Sg Long, Balakong, Suntec, Commercial Land, RENT, RM 8,500, BU300000sqf, LA30,000sqf, Angeline, 6010-242 3236, UP4131652	
						
Cheras, Alam Damai, 2-sty Terrace/Link House, SALE, RM 998,000, 4r4b, BU4000sqf, LA2200sqf, YB Woo, 012-395 9905, UP1068418	Cheras, Amaya Maluri, Taman Maluri, Condominium, SALE, RM 700,000, 3r2b, BU920sqf, Hasnah, 6012-243 8781, UP4151076	Cheras, 2-sty Terrace/Link House, SALE, RM 830,000, 3+1r3b, LA20 x 70sqf, Alex Lee, 6012-290 3832, UP4165437		CHERAS LAND FOR R @ RM 9.25 PSF only !! << The Lowest in Town >>	Cheras, 53,000sqft Cheras Land, Cheras, Balakong, Sg Long, Industrial Land, RENT, RM 15,000, BU53000sqf, LA53,000sqf, Angeline, 6010-242 3236, UP4129876	
						
Cheras, Balakong (Cheras Jaya), Factory, RENT, RM 28,000, BU23000sqf, LA34400sqf, Solidgold Helmets Sdn Bhd, 0122009131, UP4183806	Cheras, Masera @ Bukit Segar , Cheras, Bungalow House, SALE, RM 14,000,000, 5+1r6b, BU7500, Simon Yin, 6012-266 6666, UP3358890	Cheras, Masera @ Bukit Segar, Cheras, Bungalow House, SALE, RM 7,800,000, 8r6b, BU7060, Simon Yin, 6012-266 6666, UP3125085	Cheras, One Legenda , Bungalow House, SALE, RM 4,800,000, 7+1r7b, BU6754sqf, LA11071sqf, Simon Yin, 6012-266 6666, UP3936355	Cheras, Pertama Residency, Serviced Residence, RENT, RM 1,600, Studior1b, BU610sqf, Dexter Teo, 6013-838 8908, UP2684242	Cheras, Segar Perdana , Bali residence, Semi-detached House, SALE, RM 1,280,000, 5+1r4b, BU3200, Simon Yin, 6012-266 6666, UP3893643	
						
Cheras, Sky Vista Residency, Condominium, SALE, RM 700,000, 3+1r3b, BU1450sqf, Joyce Lee Shu Hui, 6016-966 0011, UP3023799	Cheras, Sunway Velocity, Condominium, RENT, RM 2,700, 2r2b, BU1028sqf, Alan Siow, 010-231 1269, UP4027577	Cheras, Sunway Velocity, Condominium, RENT, RM 2,700, 2r2b, BU971sqf, LA971sqf, Randy Chua, 6012-210 7688 / 6012-212 8699, UP4093793		Cheras, Taman Cheras Jaya, Factory, RENT, RM 28,000, 4b, BU16500sqf, LA32000sqf, Lew, 0123387032, UP3855325	Cheras, Taman Sinar Mahkota, Mahkota Cheras, Semi-detached House, SALE, RM 1,480,000, 5r5b, BU3400sqf, LA40x85sqf, Simon Yin, 6012-266 6666, UP2344695	
						
Cheras, Tmn Desa bukit Cahaya, Alam Damai, 2-sty Terrace/Link House, SALE, RM 850,000, 4r3b, BU2300, Simon Yin, 6012-266 6666, UP3283454	Cheras, Tmn Sinar Mahkota, Semi-detached House, SALE, RM 1,550,000, 5r5b, BU3400sqf, LA40x85sqf, Simon Yin, 6012-266 6666, UP2065270	Cheras, Sunway Velocity, Condominium, RENT, RM 2,700, 2r2b, BU971sqf, LA971sqf, Randy Chua, 6012-210 7688 / 6012-212 8699, UP4093793		City Centre, Parkview Service Apartment, Kuala Lumpur City Center, Serviced Residence, RENT, RM 2,400, 1r1b, BU630sqf, Joyce Lee Shu Hui, 6016-966 0011, UP2984797	City Centre, Parkview Service Apartment, Service Apartment, RENT, RM 2,800, 1r1b, BU565sqf, JOANNE THAN, 016-626 8226, UP3946338	



City Centre, Setia SKY Residences, City centre, Condominium, SALE, RM 1,680,000, 3+1r3b, BU1705sqf, Bryan Lim, 012-838 1196, UP4180248



+6012-2107688

City Centre, Setia SKY Residences, City centre, Condominium, SALE, RM 950,000, 2r1b, BU1055sqf, LA1055sqf, Randy Chua, 6012-210 7688 / 6012-212 8699, UP2276994



City Centre, Setia SKY Residences, Kuala Lumpur, Condominium, RENT, RM 4,200, 2+1r3b, BU1335sqf, Randy Chua, 6012-210 7688 / 6012-212 8699, UP2424650



City Centre, St Mary Residences, KLCC, Condominium, SALE, RM 1,670,000, 2+1r3b, BU1453sqf, LA1453sqf, Viven Chia, 6016-290 7662, UP4163126



City Centre, St Mary Residences, KLCC, Condominium, SALE, RM 2,350,000, 2+1r2b, BU1560sqf, Margaret Lai, 6012-263 1103 / 6012-263 1073, UP4011727



City Centre, Setia SKY Residences, City centre, Condominium, SALE, RM 1,590,000, 3+1r3b, BU1701sqf, LA1701sqf, Randy Chua, 6012-210 7688 / 6012-212 8699, UP3445827



Cyberjaya, Lake View Residency , Cyber Heights Condominium, SALE, RM 700,000, 3r2b, BU1145sqf, Calvin Law, 012-665 5699, UP1667926



Cyberjaya, The Place @ Cyberjaya, Persiaran Apec, Duplex, RENT, RM 1,300, 1r1b, BU530sqf, Irene Ng, 016-317 6161, UP3546969



City Centre, Setia SKY Residences, City centre, Condominium, SALE, RM 900,000, 3r2b, BU1160sqf, Calvin Law, 012-665 5699, UP2172353



Damansara Perdana, Metropolitan Square, Bandar Damansara Perdana, Condominium, RENT, RM 2,500, 3r2b, BU1160sqf, Calvin Law, 012-665 5699, UP944510



Damansara Heights, Indah Damansara, Condominium, SALE, RM 982,000, 2r2b, BU1227sqf, Monty Lam, 0122084305, UP3322376



Damansara Heights, Wilayah Persekutuan, Bungalow House, SALE, RM 12,000,000, 6+1r7b, BU10000sqf, Serena, 012-223 3814, UP2297717



Damansara Perdana, Metropolitan Square, Bandar Damansara Perdana, Condominium, RENT, RM 2,300, 3r2b, BU1160sqf, Calvin Law, 012-665 5699, UP2172611



Cyberjaya, Serin Residency, Condominium, SALE, RM 888,000, 5+1r6b, BU2331sqf, Prince Tan, 017-289 2828, UP4135658



Damansara Perdana, Metropolitan Square, Bandar Damansara Perdana, Condominium, RENT, RM 2,300, 3r2b, BU1160sqf, Calvin Law, 012-665 5699, UP2172611



Damansara Perdana, Metropolitan Square, Bandar Damansara Perdana, Condominium, RENT, RM 2,300, 3r2b, BU1160sqf, Calvin Law, 012-665 5699, UP2172611



Damansara Utama, Boulevard Residences, Kayu Ara, Condominium, SALE, RM 630,000, 3r2b, BU850sqf, Calvin Law, 012-665 5699, UP1023003



Damansara Utama, Boulevard Residences, Kayu Ara, Condominium, SALE, RM 630,000, 3r2b, BU850sqf, Calvin Law, 012-665 5699, UP3322302



Damansara Utama, Boulevard Residences, Kayu Ara, Condominium, SALE, RM 630,000, 3r2b, BU850sqf, Calvin Law, 012-665 5699, UP3322310



Damansara Utama, Boulevard Residences, Kayu Ara, Condominium, SALE, RM 690,000, 3r2b, BU850sqf, Calvin Law, 012-665 5699, UP3322305



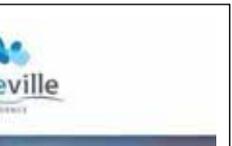
Damansara Utama, Boulevard Residences, Kayu Ara, Condominium, SALE, RM 810,000, 3r2b, BU1100sqf, Calvin Law, 012-665 5699, UP3322268



Damansara, Residential Land, SALE, RM 1,280,000, LA6000sqf, Amy Hanz, 6016-351 9673 / 6016-338 0802, UP4180378



Damansara, Residential Land, SALE, RM 1,280,000, LA6000sqf, Amy Hanz, 6016-351 9673 / 6016-338 0802, UP4180378



Damansara, Residential Land, SALE, RM 1,280,000, LA6000sqf, Amy Hanz, 6016-351 9673 / 6016-338 0802, UP4180378



Cheras, 53,000sqft Cheras Land, Cheras, Balakong, Sg Long, Industrial Land, RENT, RM 15,000, BU53000sqf, LA53,000sqf, Angelina, 6010-242 3236, UP4129876



Damansara Heights, Bungalow House, SALE, RM 8,500,000, 4+1r5b, BU5300sqf, LA8859sqf, Simren Dhilon, 012-672 8319, UP4028717



Damansara, surian residences, Mutiara Damansara, Condominium, RENT, RM 4,200, 4+1r5b, BU1679sqf, Malik, 6019-288 0028, UP4138395



Denai Alam, Lavender Park 35x80 n lot Denai Alam, 2-sty Terrace/Link House, SALE, RM 1,160,000, 5r5b, BU3236sqf, LA35x80sqf, Zairee Ibrahim, 012-610 1000, UP3974296



Desa Pandan, MUTIARA UPPER EAST, Condominium, SALE, RM 1,300,000, 3+1r3b, BU1733sqf, Jaysia Lau, 012-290 6122 / 016-222 0648, UP4140096



Glenmarie, Industrial Land, SALE, RM 33,498,000, LA83745sqf, Edwin Choi, 0192155008, UP4157777



Glenmarie, Temasya Niaga, Temasya Glenmarie, Commercial Bungalow, RENT, RM 168,000, BU48000sqf, LA33000sqf, Victor Lim, 6019-280 2788, UP3876264



Gombak, Jalan Gombak, Jalan genting klang, kuala lumpur, Commercial Land, SALE, RM 40,000,000, LA2.9sq, Jitco Chin, 012-361 3999, UP4142046



Proposed Facilities Podium for Lakeville Residence

Jalan Ipoh, Lake Ville Residence, Jalan Ipoh, Serviced Residence, SALE, RM 780,000, 3r2b, BU978sqf, Seong Lim, 6014-221 3297, UP3221786



Lakeville RESIDENCE

Jalan Ipoh, Lakeville Residence, Condominium, SALE, RM 810,800, 3r2b, BU1230sqf, Seong Lim, 6014-221 3297, UP4084310

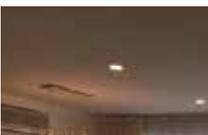
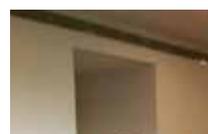
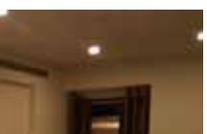


Mont Kiara, SENI @ Mont Kiara, Condominium, RENT, RM 12,000, 4r5b, BU2906sqf, Alan Siow, 010-231 1269, UP4068327



Mutiara Damansara, 3-sty Terrace/Link House, SALE, RM 3,000,000, 5r6b, BU3810sqf, LA26' X 95'sqf, Eric, 6016555882, UP3795170

CLASSIFIEDS SECTION

 <p>Jalan Ipoh, Lakeville Residence, Condominium, SALE, RM 810,800, 3r2b, BU1230sqf, Seong Lim, 6014-221 3297, UP4084324</p>	 <p>Ong 0122783688</p> <p>Jalan Ipoh, The Maple Condominium, Sentul, Condominium, RENT, RM 3,800, 3r2b, BU1569sqf, Ong, 0122783688, UP4132807</p>	 <p>Kajang, country heights kajang, Bungalow House, RENT, RM 8,800, 5+1r6b, BU5000sqf, LA5600sqf, John Oh, 016-971 5819, UP4145171</p>	 <p>Kajang, country heights kajang, Bungalow House, SALE, RM 3,900,000, 5+1r6b, BU7000sqf, LA8448sqf, John Oh, 016-971 5819, UP4139156</p>	 <p>Kajang, Green Acre, Condominium, RENT, RM 1,800, 3r2b, BU1012sqf, Joyce Ng, 012-221 6599, UP3848746</p>	
 <p>Kajang, Taman Indah Sungai Jelok, Taman Berlian, Bungalow House, SALE, RM 1,198,000, 6r6b, BU6000sqf, LA6800sqf, Nick Yap, 016-958 6768, UP3398176</p>	 <p>Chin 0123613999</p> <p>Kajang, jalan wan siew, Commercial Land, RENT, RM 56,528, BU51389sqf, LA51389sqf, Jitco Chin, 012-361 3999, UP3364553</p>	 <p>Kajang, Quas Residence, Bukit Mewah, Zero-Lot Bungalow, SALE, RM 1,750,000, 6+1r5b, BU4568sqf, LA40x86sqf, Raymond Ng, 6016-259 0085, UP3971908</p>	 <p>Kajang, Quas Residence, Zero-Lot Bungalow, SALE, RM 1,700,000, 6+1r6b, BU4568sqf, Justin Yong, 013-337 2628, UP4040557</p>	 <p>Kepong, Taman Bukit Desa, 1.5-sty Terrace/Link House, SALE, RM 588,000, 3+1r2b, BU1500sqf, LA20x65sqf, Jim Lee, 6019-326 3622, UP860271</p>	
 <p>Kajang, Taman Indah Sungai Jelok, Taman Berlian, Bungalow House, SALE, RM 1,198,000, 6r6b, BU6000sqf, LA6800sqf, Nick Yap, 016-958 6768, UP3398176</p>	 <p>Kepong, 2-sty Terrace/Link House, SALE, RM 1,099,000, 4r3b, LA20x70sqf, Eling Low, 012-288 1409, UP4139712</p>	 <p>Kepong, Taman Bukit Desa, 1.5-sty Terrace/Link House, SALE, RM 588,000, 3+1r2b, BU1500sqf, LA20x65sqf, Jim Lee, 6019-326 3622, UP860271</p>	 <p>KL City, Laman Residence, Kuala Lumpur, Semi-detached House, SALE, RM 1,400,000, 5+1r4b, LA40x60sqf, Grace Chooi, 6010-900 3980, UP4019810</p>	 <p>KL Sentral, Suasana Sentral Loft, Condominium, RENT, RM 6,800, 3+1r3b, BU1569sqf, Ancient Ang, 017-491 2789, UP4151381</p>	 <p>Klang, Jalan Kapar, Semi-D factory, SALE, RM 2,802,280, 1r2b, BU8242sqf, LA14548sqf, Eric Lim S.H., 012-366 5261, UP4119616</p>
 <p>Klang, Pandamaran Ehsan Jaya Klang, 2-sty Terrace/Link House, RENT, RM 1,300, 4r3b, LA22x75sqf, Lilian Teh, 012-236 0852, UP4167094</p>	 <p>KLCC, 188 Suites Fraser Residence, Serviced Residence, SALE, RM 1,550,000, 1r1b, BU1248sqf, Jason Chua, 017-206 1515, UP5979342</p>	 <p>KLCC, Binjai Residency, KL City Centre, Condominium, SALE, RM 1,890,000, 3+1r5b, BU2178sqf, Salukhe, 0123719045, UP3457141</p>	 <p>KLCC, Idaman Residence, KL City Centre, Condominium, RENT, RM 5,500, 3r3b, BU1756sqf, LA1756sqf, Randy Chua, 6012-210 7688 / 6012-212 8699, UP3517437</p>	 <p>KLCC, Marc Residence, Kuala Lumpur, Condominium, SALE, RM 1,500,000, 2r2b, BU1050sqf, Calvin Law, 012-665 5699, UP3954956</p>	 <p>KLCC, Marc Residence, Kuala Lumpur, Condominium, SALE, RM 1,500,000, 2r2b, BU1050sqf, Calvin Law, 012-665 5699, UP3954956</p>
 <p>KLCC, KLCC Cendana Luxury Condominium, Condominium, SALE, RM 1,760,000, 3+1r4b, BU2411sqf, Deepika Sarma, 012-238 4545, UP3834553</p>	 <p>KLCC, Marc Residence, Kuala Lumpur, Condominium, RENT, RM 6,000, 2r2b, BU1050sqf, Calvin Law, 012-665 5699, UP3954956</p>	 <p>KLCC, Marc Residence, Kuala Lumpur, Condominium, SALE, RM 1,500,000, 2r2b, BU1050sqf, Calvin Law, 012-665 5699, UP3954956</p>	 <p>KLCC, Marc Residence, Kuala Lumpur, Condominium, SALE, RM 1,600,000, 2r2b, BU1141sqf, Christine Chua, 6012-314 2864, UP2440387</p>	 <p>KLCC, Suria Stonor, Condominium, RENT, RM 12,000, 3+1r5b, BU3310sqf, Michelle Tan, 6012-770 6671, UP3658826</p>	 <p>KLCC, Mei On The Madge Vista Permai, Taman U-Thant, Condominium, RENT, RM 2,500, 2r2b, BU750sqf, Coco Lee, 6019-279 9438, UP4136268</p>
 <p>KLCC, Menara Bintang Goldhill, Jalan Tun Razak, Condominium, RENT, RM 4,500, 3+1r3b, BU1492sqf, Michelle Tan, 6012-770 6671, UP4176490</p>	 <p>KLCC, Suria Stonor, Condominium, SALE, RM 2,488,000, 3+1r; BU3098sqf, Christine Chua, 6012-314 2864, UP2127579</p>	 <p>KLCC, The Binjai, Condominium, RENT, RM 10,000, 3+1r3b, BU2260sqf, Spencer Yeoh, 017-536 0669, UP4185695</p>	 <p>Mont Kiara, Kiara Peak, Bungalow House, RENT, RM 18,000, 6+1r7b, BU6800sqf, LA8000sqf, Carmen Roselynn, 017-226 5678, UP3987386</p>	 <p>Mont Kiara, Mesra Terrace, Semi-detached House, RENT, RM 7,500, 5+1r5b, BU3600sqf, LA2000sqf, Swee, 01128211208, UP4136340</p>	
 <p>KLCC, Suria Stonor, Condominium, SALE, RM 2,900,000, 4+1r6b, BU3310sqf, Michelle Tan, 6012-770 6671, UP2931239</p>	 <p>KLCC, The Avare, KL City Centre, Condominium, RENT, RM 15,000, 4+1r6b, BU3800sqf, Michelle Tan, 6012-770 6671, UP4100221</p>	 <p>KLCC, The Binjai, Condominium, RENT, RM 10,000, 3+1r3b, BU2260sqf, Spencer Yeoh, 017-536 0669, UP4185695</p>	 <p>Mont Kiara, Mesra Terrace, Semi-detached House, RENT, RM 7,500, 5+1r5b, BU3600sqf, LA2000sqf, Swee, 01128211208, UP4136340</p>	 <p>Mont Kiara, Mesra Terrace, Semi-detached House, RENT, RM 7,500, 5+1r5b, BU3600sqf, LA2000sqf, Swee, 01128211208, UP4136340</p>	 <p>Mont Kiara, Mesra Terrace, Semi-detached House, RENT, RM 7,500, 5+1r5b, BU3600sqf, LA2000sqf, Swee, 01128211208, UP4136340</p>



KLCC, The Grid, Jalan Kia Peng, Kuala Lumpur City Centre, Condominium, SALE, RM 1,606,000, 1+1r2b, BU880sqf, Marvin Liu, 012-558 8344/012-362 3691, UP4154682



KLCC, The Pearl KLCC, Condominium, RENT, RM 8,000, 3r3b, BU3109sqf, Robert Teo, 016-311 8380, UP2124947



Kota Damansara, Bayu Damansara seksyen 11, Petaling Jaya, 2-sty Terrace/Link House, RENT, RM 2500, 4+1r3b, BU3000sqf, Mohd Radzi, 0193277582, UP4144327



Kota Damansara, Jalan Camar 4, Kota Damansara, 2-sty Terrace/Link House, SALE, RM 1,500,000, 4+1r3b, BU1650sqf, LA4370sqf, Joyce Lee Shu Hui, 6016-966 0011, UP4087309



Kota Damansara, Kota Damansara Semi D Section 6, Semi-detached House, SALE, RM 1,700,000, 5+1r4b, BU3200sqf, LA4700sqf, Fariz, 6012-294 4489, UP3871402



Kota Damansara, Encorp Strand Garden Office, Office, RENT, RM 3,000, 2b, BU1500sqf, Justin Yong, 013-337 2628, UP3890846



Kota Damansara, Luxor Tech Centre, Factory, RENT, RM 2, BU160000sqf, Edwin Choi, 0192155008, UP3925595



Kota Damansara, Residential Land, SALE, RM 4,550,000, LA20686sqf, Gary Ong, 6012-325 9993, UP1934477



Kota Damansara, Seri Utama, Section 5, Petaling Jaya, 2-sty Terrace/Link House, SALE, RM 1,100,000, 3+1r3b, LA22x100sqf, Angie Ong, 6012-590 0711, UP3774155



Kota Damansara, Shop-Office, SALE, RM 5,900,000, BU5534sqf, Prolander Properties, 6019-220 5961, UP2875290



Kota Kemuning, 2-sty Terrace/Link House, SALE, RM 830,000, 4r3b, BU2000sqf, LA22x75sqf, Ethan Leong, 012-699 8829, UP3592883



Kota Kemuning, Amverton Park, Shah Alam, Bkt Rimau, Bungalow House, SALE, RM 2,900,000, 5+1r6b, BU4157sqf, Candy Chung, 012-780 9515, UP3822231



Kuchai Lama, Arte Condominium, Condominium, SALE, RM 800,000, 3r2b, BU1420sqf, Margaret Lai, 6012-263 1103/ 6012-263 1073, UP3747680



Kuchai Lama, Arte Condominium, Kuchai, Condominium, SALE, RM 1,012,800, 3r2b, BU1688sqf, Stanley Tan, 6012-315 3763, UP3726862



Kuchai Lama, Jalan Jiran Happy Garden, 2-sty Terrace/Link House, SALE, RM 2,300,000, 4r3b, BU3500sqf, LA4500sqf, Liew, 0123262982, UP4016074



Kuchai Lama, Le Yuan Residence, Oug, Sri Petaling, Condominium, SALE, RM 930,000, 4r4b, BU1782sqf, Kelly Lai, 6016-715 5769, UP2259687



Mid Valley City, THE BOULEVARD, Office, RENT, RM 9,108, BU2024sqf, YAW, 0122959010, UP4177058



Mid Valley City, Northpoint Residences, Condominium, SALE, RM 1,550,000, 3r2b, BU1367sqf, Sam Low, 019-378 8622/02-9670 9826, UP509545



Mid Valley City, THE BOULEVARD, Office, SALE, RM 2,833,600, BU2024sqf, YAW, 0122959010, UP4176926



Mont Kiara, 10 Mont Kiara @ MK10, Condominium, SALE, RM 3,885,500, 4+1r5b, BU4090sqf, Michelle Tan, 6012-770 6671, UP4111734



Mont Kiara, 28 Mont Kiara, Condominium, SALE, RM 1,900,000, 3+1r4b, BU2600sqf, Carmen Rosselyn, 017-226 5678, UP4158365



Mont Kiara, Icon Residence, Condominium, RENT, RM 5,000, 2r2b, BU1181sqf, JOANNE THAN, 016-626 8226, UP3946507



Mont Kiara, Concerto North Kiara, Condominium, SALE, RM 1,190,000, 3+1r5b, BU1876sqf, Gan Pit Soon, 012-336 3018, UP4175268



Mont Kiara, Duta Tropika, Sri Hartamas, Solaris Dutamas, 3-sty Terrace, SALE, RM 4,100,000, 5+1r6b, BU4200sqf, LA2400sqf, Candy Chung, 012-780 9515, UP4013554



Mont Kiara, Icon Residence, Condominium, RENT, RM 890,000, 1rb, BU673sqf, Seong Lim, 6014-221 3297, UP3744730



Mont Kiara, Icon Residence, Condominium, SALE, RM 890,000, 1rb, BU673sqf, Seong Lim, 6014-221 3297, UP3745235



Mont Kiara, Icon Residence, Condominium, SALE, RM 1,471,800, 2r2b, BU1220sqf, Seong Lim, 6014-221 3297, UP3744674



Mont Kiara, Icon Residence, Condominium, SALE, RM 2,268,800, 2+1r2b, BU1696sqf, Seong Lim, 6014-221 3297, UP3744730



Mont Kiara, Icon Residence, Condominium, SALE, RM 890,000, 1rb, BU673sqf, Seong Lim, 6014-221 3297, UP3745235

CLASSIFIEDS SECTION



CarieYong 0162093986

Mont Kiara, KiaraVille, Condominium, SALE, RM 4,867,100, 5+2r6b, BU5726sqf, Carie Yong, 016-209 3986, UP2424774



CarieYong

Mont Kiara, Mont Kiara Meridin, Condominium, SALE, RM 3,500,000, 5+2r7b, BU4518sqf, Carie Yong, 016-209 3986, UP4142609



Mont Kiara, Mont Kiara Pelangi, Condominium, RENT, RM 3,600, 3r2b, BU1400sqf, Miller, 60123301152, UP4178075

Old Klang Road, Office, SALE, RM 800,000, 3r2b, BU1200sqf, Kenneth Wong, 0123773380, UP3632364



Randy 0122107688

Mont Kiara, SENI @ Mont Kiara, Condominium, RENT, RM 12,000, 4+1r5b, BU2906sqf, LA2096sqf, Randy Chua, 6012-210 7688 / 6012-212 8699, UP2715741



018-395 0266

Old Klang Road, OUG Parklane, parklane OUG, tiara mutiara, bukit OUG, Apartment, RENT, RM 1,000, 3r2b, BU950sqf, Bryant Wong, 018-395 0266, UP3192950



018-395 0266

Old Klang Road, OUG Parklane, parklane OUG, tiara mutiara, bukit OUG, Service Apartment, RENT, RM 1,000, 3r2b, BU950sqf, Bryant Wong, 018-395 0266, UP3388993



Old Klang Road, Riverville Residence, Old Klang Road, Kuala Lumpur, Condominium, SALE, RM 632,000, 3+1r2b, BU1210sqf, Mac Chong, 016-661 8900, UP4091107



Calvin

Old Klang Road, Southbank Residence, Condominium, SALE, RM 700,000, 3r2b, BU953sqf, Calvin Law, 012-665 5699, UP4174592



Calvin

Old Klang Road, Southbank Residence, Condominium, SALE, RM 700,000, 3r2b, BU953sqf, Calvin Law, 012-665 5699, UP4174669



Calvin

Old Klang Road, Southbank Residence, Condominium, SALE, RM 730,000, 3r2b, BU953sqf, Calvin Law, 012-665 5699, UP4173820



Old Klang Road, The Scott SOHO, Soho, RENT, RM 1,700, 1r2b, BU775sqf, Chrissy Yam, 6012-231 5626, UP4190447



Chrissy Yam

Old Klang Road, The Scott SOHO, Soho, RENT, RM 2,200, 1r2b, BU775sqf, Chrissy Yam, 6012-231 5626, UP2960981



Old Klang Road, Tiara Mutiara / The Crown, Jalan Puchong, Condominium, SALE, RM 530,000, 3r2b, BU852sqf, LA852sqf, Evon Heng, 6010-225 7565, UP4014942



Old Klang Road, Southbank Residence, Condominium, SALE, RM 700,000, 3r2b, BU953sqf, Calvin Law, 012-665 5699, UP4173820

Old Klang Road, OUG Parklane, Old Klang Road, Condominium, RENT, RM 1,200, 3r2b, BU950sqf, PS Gan, 017-221 1277, UP3844164



Pandan Jaya, Bayu Pandan Jaya, Condominium, RENT, RM 2,000, 3r2b, BU1060sqf, Robert Teo, 016-311 8380, UP4173104



Kenneth Wong

Petaling Jaya, Aman Suria Residence, Bandar Utama, Semi-detached House, SALE, RM 3,600,000, 7r5b, BU4000sqf, LA3143sqf, Kenneth Wong, 012-201 2870, UP4116442



Petaling Jaya, Icon City, Sungei Way, Serviced Residence, SALE, RM 1,097,000, 2+1r2b, BU1265sqf, Seong Lim, 6014-221 3297, UP3730424



Petaling Jaya, Section 14 Double Story Bungalow, Bungalow House, SALE, RM 3,350,000, 4+1r4b, BU4100sqf, LA9450sqf, Ash, 6012-926 0269, UP3941368



Petaling Jaya, Armanee, Condominium, SALE, RM 600,000, 3r2b, BU1727sqf, Grace Chooi, 6010-900 3980, UP3862220



Puchong South, The Prime @ LDP, Shop-Office, SALE, RM 3,245,000, BU8644sqf, LA28x83sqf, Mir Jason Teh, 012-654 9832/012-580 7328, UP4125798



Petaling Jaya, Icon residenz @ Icon City PJ, Condominium, SALE, RM 1,650,000, 4+1r6b, BU1795sqf, Seong Lim, 6014-221 3297, UP4083016



Petaling Jaya, Icon residenz @ Icon City PJ, Condominium, SALE, RM 1,792,000, 4+1r6b, BU1795sqf, Seong Lim, 6014-221 3297, UP4077650



Petaling Jaya, Jalan Gasing, petaling jaya, Bungalow House, SALE, RM 4,100,000, 5+1r7b, BU6900sqf, LA8500sqf, Steve Yee, 019-290 7000, UP4037752



Petaling Jaya, SS2, Bungalow House, SALE, RM 3,680,000, 6+1r7b, BU6500sqf, LA7000sqf, Kung Wong, 6013-202 0408 / 6016-202 0739, UP3173509



Petaling Jaya, Livillas Condominium, Section 16 Petaling jaya, Condominium, SALE, RM 1,380,000, 3+1r4b, BU1745sqf, ANTHONY CHEONG, 012-353 7291, UP4171532



Petaling Jaya, Seapark, Bungalow House, SALE, RM 3,100,000, 5+1r7b, BU5250sqf, LA5940sqf, Vincent Tan, 6016-215 5656, UP4166860



Petaling Jaya, Sunway SuriaMas Condominium, Condominium, SALE, RM 598,000, 3+1r2b, BU1245sqf, Keny Lim, 017-364 6444, UP499192



Puchong, 132ksfBU6.3acres, Detached factory, RENT, RM 130,000, BU132000sqf, LA274428sqf, Eric Liew, 016-203 6278, UP4011479



Puchong, 132ksfBU6.3acres, Detached factory, SALE, RM 75,000,000, BU132000sqf, LA274428sqf, Eric Liew, 016-203 6278, UP4056620



Puchong, Aman Sari, Semi-detached House, SALE, RM 2,800,000, 5+1r5b, BU4900sqf, LA5000sqf, Lydia Wu, 012-314 3976, UP4100143



Puchong, Aseana Puteri, Bandar Puteri, Condominium, SALE, RM 670,000, 3r2b, BU1300sqf, Pravin, 012-388 4381 / 019-251 2233, UP3898187



Puchong, Bandar Bukit Puchong 2, Semi-detached House, SALE, RM 1,550,000, 5r4b, BU3500sqf, LA40x97sqf, Alex Chong, 012-208 5868, UP4096834



Puchong, CORALLIA NEW Semi D @ D'Island, Puchong, Semi-detached House, SALE, RM 1,436,000, 5+1r6b, BU3968sqf, LA40x80sqf, Ken Low, 6018-232 3103, UP4128961



Puchong, Corallia Semi-D D'Island, Semi-detached House, SALE, RM 1,450,000, 5+1r6b, BU3968sqf, LA3200sqf, Eric Wang, 6017-306 7772, UP4186764



Puchong, Kinrara Residence @ Ambrosia , Semi-detached House, SALE, RM 2,510,800, 6+1r6b, BU4468sqf, LA40x80sqf, Seong Lim, 6014-221 3297, UP3669923



Puchong, Kinrara Residence, Bungalow House, SALE, RM 3,725,800, 6+1r9b, BU5908sqf, LA60x120sqf, Seong Lim, 6014-221 3297, UP3669982



Puchong, La Vista Condominiums, Condominium, RENT, RM 2,100, 3+1r3b, BU1356sqf, Alex, +60193944330, UP4137633



Puchong, Puchong Jaya, 2-sty Terrace/Link House, SALE, RM 880,000, 4r3b, BU1500sqf, LA1500sqf, Oregon Property Consultancy Sdn Bhd, 012-271 7833, UP4191381



Puchong, skypod Residence , Bandar Puchong Jaya, Condominium, RENT, RM 2,000, 2r2b, BU881sqf, LA881sqf, Randy Chua, 6012-210 7688 / 6012-212 8699, UP4069415



Puchong, skypod Residence , Condominium, SALE, RM 595,000, 2r2b, BU881sqf, LA881sqf, Randy Chua, 6012-210 7688 / 6012-212 8699, UP4069413



Puchong, Skypod Residence, Bandar Puchong Jaya, Condominium, SALE, RM 605,000, 2r2b, BU881sqf, Calvin Chan, 6012-321 0456, UP4145959

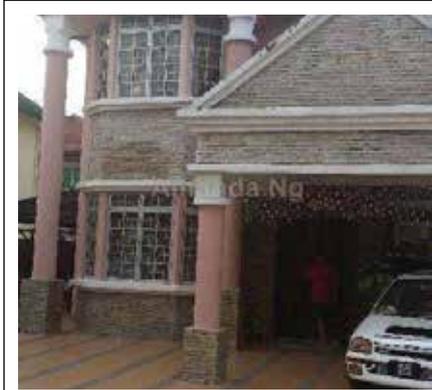
CLASSIFIEDS SECTION



Puchong, Skypod Residence, Bandar Puchong Jaya, Flat, SALE, RM 520,000, 1rb, BU634sqf, Ethan Leong, 012-699 8829, UP4149198



Putra Heights, Putra Heights, Subang Jaya, Subang, 2-sty Terrace/Link House, SALE, RM 828,000, 4r3b, BU2500sqf, LA1800sqf, Vicky Shang, 013-304 4139, UP3854526



Rawang, Bandar Country Homes, Rawang, Bungalow House, SALE, RM 1,100,000, 5+1r4b, BU5178sqf, LA4000sqf, Amanda Ng, 012-691 8662, UP4154830



Rawang, Templer Baiduri, Rawang, Selangor, Bungalow House, SALE, RM 3,400,000, 9+1r6b, BU5000sqf, LA8000sqf, Tracy Ho, 019-221 8896, UP4077758



Segambut, Duta Ria, Condominium, SALE, RM 550,000, 3r2b, BU1328sqf, Joyce Lee Shu Hui, 6016-966 0011, UP4171750



Selayang, PERDANA RESIDENCE 2, 3-sty Terrace, SALE, RM 1,380,000, 6+1r7b, BU3168sqf, LA22x80sqf, Rich Valley Properties, 012-306 0177, UP3490832



Rawang, Prima Ville Rawang Perdana 2, Semi-detached House, SALE, RM 810,000, 3+2r3b, BU2300sqf, LA40x80sqf, KCWong, 017-871 8136 / 012-374 3762, UP3710056



Segambut, Scenaria, 3-sty Terrace/Link House, SALE, RM 2,475,000, 5+1r8b, BU4136sqf, LA24X90sqf, Calvin Law, 012-665 5699, UP4174537



Segambut, Scenaria, Condominium, SALE, RM 780,000, 3+1r3b, BU1262sqf, Calvin Law, 012-665 5699, UP4173698



Semenyih, Agricultural Land, SALE, RM 1,120,000, LA3.2 acres, ong, 0122017600, UP3469975



Semenyih, Taman Semenyih Indah, Semenyih, 2.5-sty Terrace/Link House, SALE, RM 635,000, 4r4b, LA30x80sqf, Ivan Chool, 6016-218 6525, UP3635644



Semenyih, Jalan Perindustrian Mahkota, Factory, RENT, RM 30,000, BU31157sqf, Charmaine Chow, 012-352 1160, UP3787040



Semenyih, taman tasik, Semi-detached House, SALE, RM 518,000, 4+1r3b, BU2900sqf, LA40 x 100sqf, Ray Wong, 012-233 2335, UP2921332



Sepang, Jalan Sepang, Sungai Pelek, Factory, RENT, RM 128,000, BU167000sqf, LA348480sqf, Eric Liew, 016-203 6278, UP2318158



Serdang, Bandar Putra Permai, Tmn Equine, Seri Kembangan, Serdang, 2.5-sty Terrace, SALE, RM 760,000, 4r3b, BU2000sqf, LA22x75sqf, Joyce Lee Shu Hui, 6016-966 0011, UP1706767



Serdang, BUKIT GITA BAYU, Apartment, RENT, RM 2,800, 3+1r3b, BU1300sqf, Veronica Ng, 012-292 4030, UP4016160



Serdang, BUKIT GITA BAYU, Cluster Homes, RENT, RM 6,000, 4+1r5b, BU3188sqf, Veronica Ng, 012-292 4030, UP4014713



Serendah, Agricultural Land, SALE, RM 9,408,960, LA8sq, richard, +60197746122, UP4140243



Serdang, BUKIT GITA BAYU, Semi-detached House, SALE, RM 1,900,000, 4+1r5b, BU3188sqf, Veronica Ng, 012-292 4030, UP4014692



Seri Kembangan, 1.5 Storey Semi D Factory, Factory, RENT, RM 14,000, BU8082sqf, LA16437sqf, James Chow, 019-333 3688, UP4184962



Seri Kembangan, 4 1/2 shop office at Taman Equine, Taman Equine, Office, RENT, RM 20,000, BU8373sqf, LA2983sqf, May Lee, 60342955566, UP4171068



Seri Kembangan, Bukit Serdang 3acre Seri Kembangan, Residential Land, SALE, RM 4,050,000, LA3sq, Zairee Ibrahim, 012-610 1000, UP3970221



Seri Kembangan, The Heritage Residence, KL, Condominium, SALE, RM 600,000, 3r2b, BU1514sqf, Jordan Lee and Jaafar, 012-259 5592 / 012-378 5811, UP2952266



Setapak, Shop House, Office, RENT, RM 3,800, 2b, BU1211sqf, Syaziana Bilmas, 60341494084, UP4142857



Setapak, Shop Lot, Office, RENT, RM 6,800, 2b, BU1211sqf, Bilmas, 60341494084, UP4145527



Setia Alam, Semi-detached House, SALE, RM 2,100,000, 5+1r6b, BU3759sqf, LA4271sqf, Jason, +60193368678, UP4103189



Setia Eco Park, Residential Land, SALE, RM 2,980,000, LA8288sqf, Lee, 0123515273, UP3221775



SETIAWANGSA, SERI MAYA, Condominium, SALE, RM 780,000, 3r2b, BU1147sqf, Jaysia Lau, 012-290 6122 / 016-222 0648, UP1681874



Seri Kembangan, Bandar putra permai, 2-sty Terrace/Link House, SALE, RM 650,000, 5r3b, BU1760sqf, LA22 x 90sqf, Vincent Choo, 016-977 6696, UP4018569



Shah Alam, Alam Impian Shah Alam, 2-sty Terrace/Link House, SALE, RM 1,450,000, 4r5b, BU3132sqf, LA3284sqf, Alex Chong, 012-208 5868, UP4096911



Shah Alam, Arte Shah Alam, Condominium, SALE, RM 550,000, 3r2b, BU1000sqf, Elvin Hoi, 017-599 5433, UP3787171



Shah Alam, Bukit Jelutong, Jalan Titian, Semi-detached House, SALE, RM 3,200,000, 5+1r7b, BU5200sqf, LA7700sqf, Chris Ng, 6018-389 6628, UP4048155



Shah Alam, Garden Villas, Semi-detached House, SALE, RM 1,450,000, 4+1r4b, BU2800sqf, LA3600sqf, Eddie, 01137503458, UP4131125



Shah Alam, Jelutong Heights, Semi-detached House, SALE, RM 1,950,000, 5+1r4b, BU4159sqf, LA45x80sqf, Joseph Tan, 012-212 3479/6016-222 5156, UP3322245



Shah Alam, Kg Baru Subang, Factory, RENT, RM 12,000, 1r2b, LA12000sf, Annie Yee, 6012-699 3424, UP1422941



Shah Alam, Saujana Resorts, Bungalow House, RENT, RM 13,000, 5+2r6b, BU8000sqf, LA10500sqf, Joyce Ng, 012-618 9101, UP1030107



Shah Alam, Seksyen 8, 2-sty Terrace/Link House, SALE, RM 630,000, 3+1r3b, LA40 x 75sqf, Mint Ong, 6019-222 5663, UP2761604



Shah Alam, Seksyen 9, Shah Alam, 2-sty Terrace/Link House, SALE, RM 780,000, 4+1r3b, BU2400sqf, Rebecca Joseph, 016-228 1819, UP4091304



Shah Alam, Shah Alam Section 15, Warehouse, RENT, RM 217,104, 1r2b, BU114265sqf, Eric Lim S.H., 012-366 5261, UP2828890



Shah Alam, subang alam, section 27, shah alam, Semi-detached House, SALE, RM 1,390,000, 4+2r6b, BU3600sqf, LA40x90sqf, John Oh, 016-971 5819, UP1579561



Shah Alam, Subang Bestari, 2-sty Terrace/Link House, SALE, RM 628,000, 4r3b, BU2100sqf, LA20x70sqf, Angeline Beh, 012-971 8068, UP4188723



Shah Alam, Tiong Nam Light Industrial Park, Factory, SALE, RM 5,000,000, Charmaine Chow, 012-352 1160, UP4029803



Shah Alam, Vista Alam Soho, Seksyen 14, Soho, RENT, RM 1,600, 2r2b, BU714sqf, Munirah Mohammad, 012-606 7013, UP3768795



Sri Hartamas, Villa Serene Kiara, Semi-detached House, RENT, RM 11,000, 5+1r6b, BU4677sqf, LA3918sqf, Carmen Roselyn, 017-226 5678, UP4158788



SierraMas, Sierramas East, Bungalow House, SALE, 4+2r8b, BU18800sqf, LA8232.65sqf, Amanda Goh, 016-263 2288, UP3207011



Sri Hartamas, Windsor Tower, Condominium, RENT, RM 3,950, 3+1r2b, BU1220sqf, Joyce Ng, 012-618 9101, UP4171556



Sri Hartamas, Waldorf Tower, Kuala Lumpur, Condominium, SALE, RM 1,180,000, 3+1r3b, BU1460sqf, Catherine Soo, 012-981 2767, UP3241472



Sri Petaling, 8 Petaling, Bandar Baru Sri Petaling, Condominium, RENT, RM 2,500, 3+1r3b, BU1800sqf, Joyce Lee Shu Hui, 6016-966 0011, UP2827679



Sri Petaling, Le Yuan Residence, Old Klang Road, Condominium, SALE, RM 980,000, 3+1r3b, BU1663sqf, Lim, 60123092488, UP4132647



Sri Petaling, Seringin Residences, Kuchai Lama, Condominium, SALE, RM 1,130,000, 3+1r4b, BU2128sqf, charles liddall, 0122327677, UP4147302



Sri Petaling, Sri Wan, Sri pertaling, Semi-detached House, SALE, RM 2,280,000, BU3144, Simon Yin, 6012-266 6666, UP3526341



Subang Jaya, Amaya Saujana, Condominium, SALE, RM 1,250,000, 3+1r3b, BU1808sqf, Calvin Law, 012-665 5699, UP848659



Subang Bestari, subang galaksi, 2-sty Terrace/Link House, SALE, RM 740,000, 4r3b, BU2000sqf, LA20x70sqf, Alice Lim, 012-923 1025, UP4137761

CLASSIFIEDS SECTION

 <p>Alice Lim/Alice Lim/Alice Lim</p> <p>Subang Bestari, taman nusa subang, subang bestari, 2-sty Terrace/Link House, SALE, RM 610,000, 4r3b, LA20x70sqf, Alice Lim, 012-923 1025, UP3192503</p>	 <p>Subang Jaya, Amaya Saujana, Jalan Lapangan Terbang Subang, Condominium, SALE, RM 1,080,000, 3+1r4b, BU1808sqf, Calvin Law, 012-665 5699, UP847443</p>  <p>Subang Jaya, Saujana Residency, Condominium, RENT, RM 4,500, 3+1r3b, BU1795sqf, Owner (Ms Jewel), 0108960161, UP4169410</p>	 <p>Elaine +60 179000669</p> <p>Subang Jaya, Empire Subang, SS16, Soho, SALE, RM 610,000, Studior2b, BU7979sqf, Elaine Chay, 6017-900 0669, UP2053254</p>	 <p>Subang Jaya, regalia business center, subang Jaya, Office, RENT, RM 2,000, 1b, BU1590sqf, LA1590sqf, Lim, 0122021020, UP2085359</p>  <p>Subang Jaya, Saujana Residency, Service Apartment, SALE, RM 1,680,000, 4r3b, BU1943sqf, James Wee, 016-980 2733, UP3854263</p>		
 <p>Subang Jaya, SS12, 2-sty Terrace/Link House, SALE, RM 910,000, 4+1r3b, BU2000sqf, LA2300sqf, Bob, 0193598073, UP2423405</p>	 <p>Subang Jaya, Subang Parkhomes, Condominium, SALE, RM 1,055,000, 3r2b, BU1310sqf, Joseph Tan, 012-212 3479/ 6016-222 5156, UP3700363</p>	 <p>Sungai Besi, 1 Petaling Residences and Commerz, Jalan Sungai Besi, Condominium, SALE, RM 1,111,111, Demo Account, 12345678, UP4188928</p>	 <p>Sungai Besi, Grove, Lake fields, Semi-detached House, SALE, RM 2,600,000, BU4397sqf, LA3479sqf, Ray Wong, 012-233 2335, UP3379849</p>	 <p>Sungai Besi, Midfields, Condominium, SALE, RM 680,000, 3r2b, BU1252sqf, Joyce Lee Shu Hui, 6016-966 0011, UP1316682</p>	 <p>Property.com.my</p> <p>Sungai Besi, Midfields, Condominium, SALE, RM 790,000, 4+1r5b, BU1985sqf, LA1Malaysia, Johnny yap, 0129247768, UP4188255</p>
 <p>Sungai Besi, Reed Lake Fields, Sg Besi, 3-sty Terrace/Link House, SALE, RM 1,550,000, 4+1r4b, BU3216sqf, LA24x80sqf, YB Woo, 012-395 9905, UP4022056</p>	 <p>Sungai Besi, Reeds, Lakefields, 3-sty Terrace/Link House, SALE, RM 1,700,000, 5r5b, BU3216sqf, LA24x80sqf, CJ Lee, 012-269 9214, UP4180011</p>	 <p>Sungai Besi, The Leafz, Kuchai Lama, Condominium, SALE, RM 923,000, 3r3b, BU1430sqf, Fanciz Fan, 017-667 1179, UP4080207</p>	 <p>Sungai Besi, The Trillium, Lake Fields, Shop-Office, SALE, RM 2,350,000, LA1600sqf, Justin Yong, 013-337 2628, UP3336853</p>	 <p>Justin 013-337 262</p>	 <p>Sungai Besi, The Trillium, Lake Fields, Shop-Office, SALE, RM 2,350,000, LA1600sqf, Justin Yong, 013-337 2628, UP3336853</p>
 <p>Sungai Buloh, Sungai Buloh Kampung Seri Indah, Factory, SALE, RM 2,500,000, BU2500sqf, Charmaine Chow, 012-352 1160, UP3821106</p>	 <p>Sunway SPK, Kepong, Desa Parkcity, Menjalara, 25-sty Terrace/Link House, SALE, RM 1,750,000, 5+1r5b, LA22 x 75sqf, Angie Ong, 6012-590 0711, UP4183962</p>	 <p>Taman Melawati, Sunway Montana, Townhouse, SALE, RM 1,340,410.86, 3+1r4b, BU2718sqf, LA32 x 85sqf, firdaus, 60176893226, UP4166867</p>	 <p>Jensoh Goh</p>	 <p>Taman Tun Dr Ismail, Sinaran TTDI, TTDI Kuala Lumpur, Condominium, RENT, RM 4,500, 2+1r3b, BU1600sqf, Jensoh Goh, 016-668 3742, UP4181411</p>	
 <p>Ammond Chun</p> <p>Tropicana, Tropicana TR9, Tropicana, Semi-detached House, SALE, RM 4,800,000, 11r7b, BU8000sqf, LA8300sqf, Desmond Chun, 012-933 1233, UP4186925</p>	 <p>USJ, The Duo, Usj, Serviced Residence, SALE, RM 600,000, 3r2b, BU844sqf, Alan Lee, 017-207 2071, UP4010589</p>	 <p>Property.com.my</p>			
<p>PROPERTY OUTSIDE KLANG VALLEY</p>  <p>Bahau, Agricultural Land, SALE, RM 25,000,000, LA50sq, Lim, 60126311033, UP4152762</p>	 <p>Ayer Keroh, Taman Saujana Heights, Bukit Katil, JPJ Melaka, Bungalow House, SALE, RM 1,781,000, 6r6b, BU4696sqf, LA6620sqf, Daniel Pow, 6019-228 3125, UP3575375</p>	 <p>Property.com.my</p> <p>Bagan Serai, Perak, 2-sty Terrace/Link House, SALE, RM 360,000, 4r3b, LA2200sqf, Andrew Loh, 06597547355, UP4156484</p>	 <p>Property.com.my</p> <p>Ayer Keroh, Bungalow House, SALE, RM 2,000,000, 4+1r3b, BU3200sqf, LA7500sqf, Tan, 0129077440, UP4035408</p>	 <p>Property.com.my</p> <p>Ayer Keroh, MELAKA, AYER KEROH, Taman Seri Telok Emas, Warehouse, SALE, RM 3,020,000, BU70607sqf, LA70607sqf, JACQUELINE SIM, 6012-608 0996, UP4083811</p>	
 <p>Property.com.my</p> <p>Batu Ferringhi, 33 Jalan Indah 5, Semi-detached House, SALE, RM 2,650,000, 5r5b, BU3900sqf, Subramaniam, 60126560494, UP4150786</p>					



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Ayer Keroh, Taman Saujana Heights, Bukit Katil, JPJ Melaka, Bungalow House, SALE, RM 1,816,350, 6+1r6b, BU6108sqf, LA6727sqf, Daniel Pow, 6019-228 3125, UP2248229



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Ayer Keroh, Taman Saujana Heights, Bukit Katil, JPJ Melaka, Bungalow House, SALE, RM 1,816,350, 6+1r6b, BU6108sqf, LA6727sqf, Daniel Pow, 6019-228 3125, UP2277183



Bayan Baru, Gold Coast Resort Condominium, Bayan Lepas, Condominium, RENT, RM 2,800, 3r2b, BU1200sqf, Khoo, 0164238100, UP3392628



Bukit Dumbar, 3 Semi D, Bandar Gelugor, Semi-detached House, SALE, RM 2,300,000, 6+1r6b, BU33600sqf, LA3500sqf, Marvellous 046605555, UP3713281



Butterworth, TAMAN SUTERA, SEBERANG JAYA, 2-sty Terrace/Link House, RENT, RM 1,180, 4r3b, BU16000sqf, LA1400sqf, Frankie Soon, 012-473 6818, UP3922507



Durian Tunggal, DURIAN TUNGGAL, 2-sty Terrace/Link House, SALE, RM 450,000, 3+1r3b, LA17600sqf, DEREK, 60166621661, UP4177379

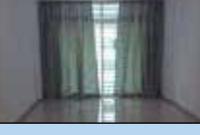


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Gelang Patah, I-Park, INDAH PURA, Factory, SALE, RM 8,256,300, Studior1b, BU27521sqf, LA435600sqf, Apple Wong, 018-288 9222, UP3650324



Gelugor, The Oasis Condominium, Georgetown, Condominium, SALE, RM 588,000, 3r2b, BU1041sqf, LA1041sqf, Max Tay, 016-496 2304, UP3991898



Gelugor, The Oasis, Condominium, SALE, RM 635,000, 3r2b, BU1041sqf, Max Tay, 016-496 2304, UP4091473



Georgetown, 2-sty Terrace/Link House, SALE, RM 2,400,000, 3r3b, BU23500sqf, LA17000sqf, TAN/LIM, 60124085557, UP4138429



Greenlane, Central Park condominium, Condominium, SALE, RM 1,250,000, 4+1r5b, BU26000sqf, Max Tay, 016-496 2304, UP4139066



Gemas, Twin Courtyard Villa, SALE, RM 34,346,456, Demo Account, 12345678, UP4139468



William Lee

Horizon Hills, Horizon hills, Jalan Aungjung 7, the hills, Bungalow House, SALE, RM 3,900,000, 5r6b, BU63000sqf, LA64000sqf, William Lee, 012-753 9224, UP4180665



Ipoh, Canning Garden, Semi-detached House, SALE, RM 1,880,000, 5+1r6b, BU34000sqf, LA5653sqf, Ko, 0122997835, UP4156794



Jelutong, Flat, SALE, RM 320,000, 3r1b, BU7000sqf, Eugene Saw, 012-487 0006, UP4140715



FOR SALE 014-9160663

Johor Bahru, Austin Height, Cluster Homes, SALE, RM 1,080,000, 4+1r5b, BU23800sqf, LA444x700sqf, Lina Teo, 6014-916 0663, UP2909787



014-9160663

Johor Bahru, Bukit Indah, 2-sty Terrace/Link House, SALE, RM 438,000, 4r3b, BU14000sqf, Lina Teo, 6014-916 0663, UP3366257



Bernice Lim

Johor Bahru, Flat, SALE, RM 125,000, 3r2b, BU750sqf, LAJohorsqf, Bernice Lim, 013-788 7088, UP4172031



Tom Lee

Johor Bahru, jalan jd perdana, 2-sty Terrace/Link House, SALE, RM 430,000, 4r3b, BU19000sqf, LA18X65sqf, Tom Tee, 0123360086, UP4089066



Andrew 016-337-5389

Johor Bahru, Jingga Taman Sutera, Semi-detached House, SALE, RM 2,100,000, 4b, BU4867sqf, Andrew Surian, 016-337 5389, UP4178956



Johor Bahru, Greenfield Regency Apartment, Taman Tampoi Indah 2, Apartment, RENT, RM 2,000, 3r2b, BU941sqf, Ivan Kang, 6013-331 0131, UP3380054



Johor Bahru, Factory, RENT, RM 4,400, BU56000sqf, LA56000sqf, Peter Sim, 60127720515, UP4166852



Johor Bahru, Pandan City, Tebrau, Shop, SALE, RM 750,000, BU1561sqf, LA24x80sqf, Keng Wei, 6013-986 6652, UP2187763



Johor Bahru, Plazio service apartment, Taman Mount Austin, Condominium, SALE, RM 189,000, Studior1b, BU484sqf, Lina Teo, 6014-916 0663, UP3897749



Johor Bahru, SETIA INDAH, JOHOR BAHRU, 1-sty Terrace/Link House, SALE, RM 368,000, 3r2b, BU14000sqf, LA20X70sqf, Samantha Koo, 6019-689 1689, UP4113857



Johor Bahru, shoplot, Taman Setia Tropika, Johor Bahru, Office, SALE, RM 1,750,000, BU16800sqf, LA24 x 70sqf, SH Lai, 0125176003, UP4184378

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Johor Bahru, Taman Molek 2/ 1.5-sty Terrace/Link House, SALE, RM 380,000, 3r2b, BU1800sqf, Apple Wong, 018-288 9222, UP3521434



Johor Bahru, taman nusa duta, Cluster Homes, SALE, RM 2,180,000, 4+1r4b, BU3282sqf, LA4632sqf, Sky Lim, 011-1300 9618, UP3866377



Kota Tinggi, Johor Land, Agricultural Land, SALE, RM 22, BU4sq, LA4sq, Keng Wei, 6013-986 6652, UP2188260



Johor Bahru, Tebrau City Residences, Desa Tebrau Service Apartment, SALE, RM 395,000, 3r2b, BU1092sqf, LA1092sqf, Keng Wei, 6013-986 6652, UP2540987



Kuantan, LAND , INDERA MAHKOTA, Industrial Land, SALE, RM 3,033,000, LA0429.25sqf, goh, 0169208978, UP4138029



Johor Bahru, V@summerplace, Condominium, SALE, RM 1,230,000, 3+1r2b, BU1534sqf, Sam Low, 019-378 8622/02-9670 9826, UP4157773



Kuantan, Semi-detached House, SALE, RM 410,764, 4r2b, BU1200sqf, LA2840sqf, LEE KIN YIP, 6017977281, UP4151300



Kuching, Double Semi Detached, Semi-detached House, SALE, RM 830,000, 4r4b, BU1907sqf, LA3993sqf, Lui Han, 0128886187, UP4134684



Kuching, Semi-detached House, RENT, RM 2,500, 2r2b, LA313.6, Reuben Yap, 0138119120, UP4052673



Kulai, 2-sty Terrace/ Link House, SALE, RM 350,000, 4r3b, LA22x70sqf, Duo For, 018-382 6543, UP4129132



Kulim, Lunas, Semi-detached House, SALE, RM 365,000, 3r2b, BU3000sqf, LA3541.33sqf, Noriela Abdul Rahman, 6019-378 8478, UP4147176



Nusajaya, HORIZON HILLS, NUSAJAYA, 2-sty Terrace/Link House, SALE, RM 820,000, 4r4b, BU2312sqf, LA22x75sqf, Samantha Koo, 6019-689 1689, UP4137382



Langkawi, Agricultural Land, SALE, RM 565,000, LA5.8875sq, Ahmad, 0166510879, UP4160764



Nilai, Tiara Sentral, Factory, SALE, RM 2,650,000, BU6010sqf, LA12040sqf, Tang, 60122680017, UP4159338



Nusajaya, bukit indah Homestay, 2-sty Terrace/Link House, RENT, RM 650, 4r3b, BU1880sqf, LA22x70sqf, Christopher Ng, 012-555 5663, UP2627468



Nusajaya, Nusa idaman 7 Hill side, 2-sty Terrace/Link House, SALE, RM 799,000, 4r3b, BU2100sqf, LA2400sqf, Chong, 6596569189, UP1920819



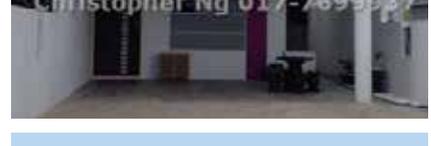
Nilai, College Heights, Pajam, Residential Land, SALE, RM 240,000, LA7350sqf, Kung Wong, 6013-202 0408 / 6016-202 0739, UP2009787



Nusajaya, Bukit Indah nusajaya, Flat, RENT, RM 250, 3r2b, BU650sqf, Christopher Ng, 012-555 5663, UP4083808



Nusajaya, Jln indah 17 Bukit Indah, Semi-detached House, SALE, RM 888,000, 4+1r3b, BU1400sqf, LA3651.5sqf, Bernice Lim, 013-788 7088, UP3845693



Putrajaya, PRESINT 16, Zero-Lot Bungalow, SALE, RM 2,170,000, 5+1r5b, BU5154sqf, LA4533sqf, Amy Hanz, 6016-351 9673 / 6016-338 0802, UP2820330



Pengerang, Residential Land, SALE, RM 1,200,000, LA15,844sqf, LOH VILIANE, 018-388 9824, UP4071608



Permas Jaya, Sovereign Bay, Condominium, SALE, RM 305,200, 1+1r1b, BU533sqf, Toh Seng Kang, 018-366 3688, UP4131698



Putrajaya, PRESINT 16, Zero-Lot Bungalow, SALE, RM 2,170,000, 5+1r5b, BU5154sqf, LA4533sqf, Amy Hanz, 6016-351 9673 / 6016-338 0802, UP2820330



Pengerang, Residential Land, SALE, RM 1,200,000, LA15,844sqf, LOH VILIANE, 018-388 9824, UP4071608



Seremban, Commercial Land, SALE, RM 28,500,000, LA5.46 acres, Lim, 60126311033, UP4152635



Seremban, Seremban, Bandar Sri Sendayan, 2-sty Terrace/Link House, SALE, RM 660,000, 4r4b, BU2900sqf, LA800sqf, Rajendran, 60102320322, UP4135986



Seremban, shop, Shop, RENT, RM 3,500, BU4340sqf, LA2250sqf, Boo, 0173560137, UP4161611



Seremban, Taman Rasah Jaya Fasa 1Senawang, Terrace house Seremban, 1-sty Terrace/Link House, SALE, RM 228,000, 3r2b, BU1300sqf, LA1400sqf, Kenix Chan, 6014-626 1833, UP4143429



Seremban, Taman Warisan Puteri, Bukit Penaga, Semi-detached House, SALE, RM 445,000, 4+1r4b, BU1800sqf, LA3200sqf, Kenix Chan, 6014-626 1833, UP4157755



Setia Tropika, Johor Bahru, The Glitz @ Caranday, Cluster Homes, SALE, RM 880,000, 4r4b, BU2373sqf, LA35x70sqf, Keng Wei, 6013-986 6652, UP2981712



Sungai Ara, Dua Villas, 2-sty Terrace/Link House, SALE, RM 1,550,000, 4r4b, BU2800sqf, LA1870sqf, Max Tay, 016-496 2304, UP4177718



Sungai Ara, Dua Villas, Sungai Ara, 2-sty Terrace/Link House, SALE, RM 1,350,000, 4r4b, BU2400sqf, LA1584sqf, Max Tay, 016-496 2304, UP4185694



Sungai Ara, Garden Villas, Condominium, SALE, RM 565,000, 3r2b, BU1270sqf, Max Tay, 016-496 2304, UP4182891



Tampoi, 5 Storey Corner, Danga Boulevard @ Tampoi (New Launch), Office, SALE, RM 4,250,000, BU8190sqf, LA42x65sqf, Desmond Fong, 016-768 1822, UP4161003



Tampoi, Danga Boulevard @ Tampoi, Office, SALE, RM 1,500,000, BU4510sqf, LA24x65sqf, Desmond Fong, 016-768 1822, UP4160942



Tampoi, Danga Boulevard @ Tampoi (New Launch), Office, SALE, RM 2,350,000, BU6240sqf, LA24x65sqf, Desmond Fong, 016-768 1822, UP4161029

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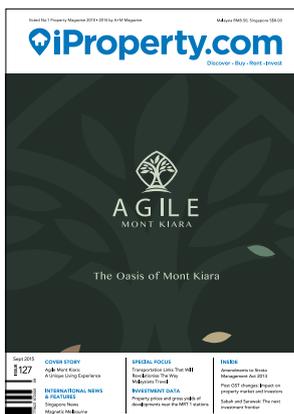
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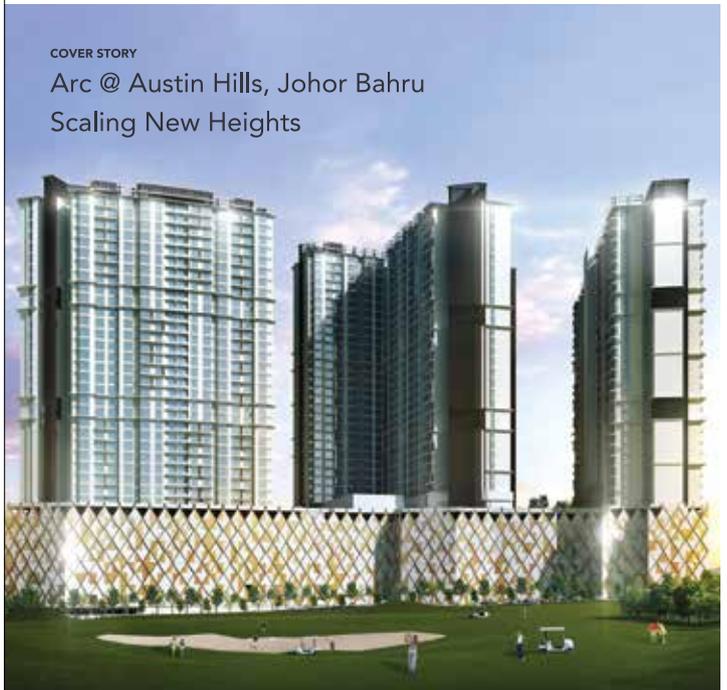
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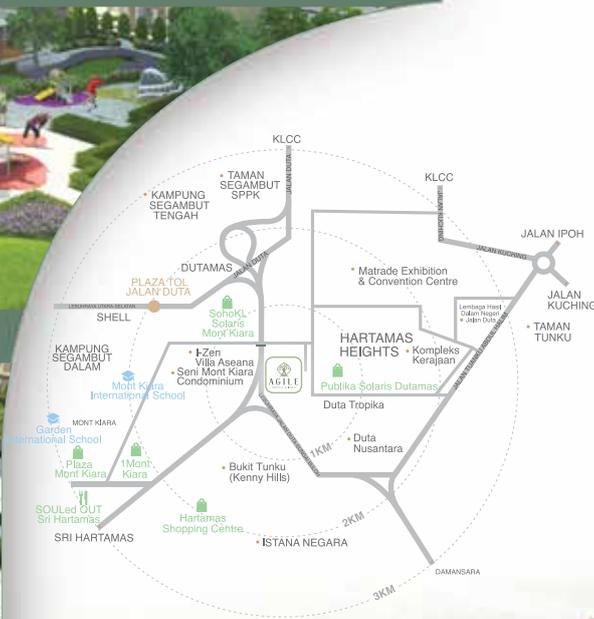
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Agile PJD Development Sdn Bhd

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Land Tenure: Freehold • Land Encumbrances: Public Bank
Berhad • Expected Date of Completion: September 2019 •
Selling Price: RM1,179,667 (min) - RM 6,621,613 (max) •
Parcel Area: 1,162 sqft - 5,037 sqft • Total Units: 813 units •
Type of Property: Condominium • Approving Authority: Dewan
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