# KALSIS
## GUIDE

# SUPPORTING YOUR TODAY, SECURING YOUR TOMORROW

A step-by-step guide from application to being a Participant



# INTRODUCTION

Thank you for submitting your application form to KALSIS. We truly appreciate your trust. We understand that decisions involving your home are deeply personal, and we are committed to supporting you with care, clarity, and respect at every step.

This guide gives you a simple overview of what to expect from now until you receive your Year 1 lump sum payment.

In this guide, we outline the steps that will take place while your Scheme Documents are being prepared.

Please note that this guide is for your convenience only. Once the formal Scheme Documents are finalised, they will provide the full and detailed explanation of the entire Scheme and will replace this guide.

# GUIDE ON NEXT STEPS

**1/ Once we receive your application and supporting documents, we will review them carefully and carry out our due diligence.**



We will then arrange a home visit with our appointed property valuers and building inspectors. We will cover all costs for this visit.

This process typically takes about 3 working days.

**2/ After completing our review, KALSIS will share an Expression Of Interest ('EOI') Letter with you. This document explains the details of the Scheme - including the lump sum payment and monthly payouts - based on the Entry Value of your home, as determined by an independent valuer appointed by us.**



We will also share the Valuation Report with you. You are welcome to use it as a reference and are encouraged to conduct your own research to understand the current market value of your home.

14 to 30 days are typically required by valuers to produce a Valuation Report

**3/ / If the specific terms of the Scheme as written in the Expression Of Interest Letter are acceptable, you will need to sign the Acceptance Letter (a template will be provided) and return the document to us.**



This step generally takes 3 working days.

**4/ We will then work with our solicitors to prepare the following Scheme Documents:**



Sales and Purchase Agreement

●

License Agreement (for residency)

●

Annuity Agreement (for payouts)

●

The Company's Undertaking (if a Scheme Nominee is nominated)

●

Any other documents necessary to complete the Scheme

This process usually takes 14 working days.

**5/ You will be given ample time to review all documents at your own pace. We encourage you to read them carefully, so you fully understand how the Scheme works and how it supports your needs.**



We also strongly recommend seeking advice from independent professionals, such as lawyers, financial advisors, or tax experts.

Their guidance can help you feel confident about your decisions from every angle - legal, financial, and personal.

**6/ After the Scheme Documents are signed, you will need to provide the following items to our appointed solicitors, who will safeguard them until the transfer process is complete:**




Original home title document
(free from any encumbrances)

●

Signed Transfer document
(valid and registrable)

●

Latest quit rent and assessment receipts

●

Certified true copy of each Participant's
NRIC or passport

**7/ While we are unable to provide personalised tax advice, we wish to ensure that you are informed of Real Property Gains Tax (RPGT), which may apply when selling your home to KALSIS**

RPGT depends on your residency status and how long you have owned the property.

●

Non-citizens and non-permanent residents are subject to RPGT when selling immovable property.

●

Malaysian citizens and permanent residents who have owned their home for more than 5 years may sell without paying RPGT.

●

Everyone is entitled to a one-time RPGT exemption for a private residence. If this exemption has already been used previously, it cannot apply to the sale to KALSIS.

**8/ We will take care of signing the Transfer document, and our solicitors will handle all the necessary steps, including submitting it to the Stamp Office for assessment**



Once the assessment is complete, KALSIS will cover the stamp duty and all related costs, including legal fees, so your home can be safely held in trust under Kenanga Trustees Berhad - giving you peace of mind every step of the way.

This process typically takes 4 to 6 weeks

**9/ Once the Transfer is stamped, we will issue a banker's draft for the Lump Sum Payment to our solicitors. They will then complete the registration of the Transfer. Once the Transfer is officially registered, our solicitors will release the Lump Sum Payment to you promptly.**



This step generally takes 1 to 2 weeks

**10/ If, for any reason, the Transfer cannot be registered within three months from the date it was submitted for registration, your participation in the Scheme will unfortunately be void.**




All Scheme Documents will be cancelled.

●

Our solicitors will return all Transfer Documents to you
(except the stamped Transfer).

●

The Lump Sum Payment will be refunded to KALSIS.

●

After this, neither party will have further claims or obligations
related to the Scheme.

## WE'RE HERE
## WHEN YOU NEED US



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