



## MEDIA INFO

# MALAYSIA MY SECOND HOME PROGRAMME

If, after a short and memorable holiday in Malaysia, you have been smitten by the people, the culture, the cities, the lifestyle, the modern conveniences and the exotic charm, then there is the Malaysia My Second Home programme to beckon you to Malaysia again and again.

The Government-endorsed programme was introduced in 2002 specifically to attract foreigners wishing to live a meaningful and affordable life in Malaysia for extended periods. It replaced the Silver Hair Programme set up in 1996.

Participants of the programme are given a social visit pass and multiple-entry visa from the Malaysian Immigration Department which is good for ten years, and is renewable thereafter. Both documents give MM2H participants the freedom to enter and leave Malaysia whenever they wish.

Among the incentives are house and car purchases, and tax exemption on pensions and foreign income brought into the country.

Additional improvements were made to the programme in 2009 to attract more foreign participation:

- The Malaysia My Second Home One-Stop Centre now accepts applications directly from interested applicants, instead of through

- appointed agents. Applicants may still apply through appointed agents if they so wish (for full list, please refer to [www.mm2h.gov.my](http://www.mm2h.gov.my))
- Foreigners married to Malaysians are also eligible to apply for the programme and receive the same benefits
  - Participants above 50 years old are allowed to work part-time for not more than 20 hours a week in sectors approved by the government
  - Participants are allowed to do business and make investments in Malaysia subject to domestic regulations and requirements as outlined by the Foreign Investment Committee in Malaysia ([www.epu.gov.my](http://www.epu.gov.my))
  - The ten-year Social Visit Pass is extended to all Silver Hair and MM2H participants who were previously approved under the five-year social visit pass programme, subject to the validity of their passports
  - Employment Pass holders who wish to retire and participate in the MM2H programme are exempted from the “cooling off period” on the condition that their application to participate in MM2H programme is submitted 3 months before the expiry of the Employment Pass.
  - ID-Cards will be issued to MM2H participants with permanent address in Malaysia. This is validated by submitting the Sales and Purchase Agreement or Tenancy Agreement in Malaysia.
  - Age limit of unmarried dependent children has been raised from 18 years to 21 years. A declaration stating that the child is unmarried and all expenses during their stay in Malaysia will be borne by the principal participant of the MM2H programme is required.
  - ‘Dependents’ now include unmarried children aged 21 years and below, step-children, disabled children and parents ( above 60 years old ).

The programme has been a success, attracting increasing numbers of new participants every year. The total number of participants from 1996 until December 2008 is 12,566. The top five countries are China (2,231), Bangladesh (1,646), UK (1,497), Japan (921) and Singapore (710).

## **Malaysia as a long-stay destination:**

Among the unique aspects that make Malaysia a popular long-stay destination are:

- Cost of living in Malaysia is one of the lowest in Asia while the quality of life is among the highest with all the modern infrastructure, amenities and facilities in place
- The weather is pleasant, warm and balmy with moderate rain throughout the year
- Malaysia is one of the most politically stable countries in the world and is one of the safest countries in the world with a relatively low crime rate
- The country practices religious and cultural freedom and there is a free and harmonious intermingling of different cultures and traditions
- English is spoken widely throughout the country
- Infrastructure in the whole country is well connected with up-to-date, modern transportation and communications systems
- Quality education at all levels is available at a reasonable cost. Malaysia has one of the best-developed and quality educational systems with a choice of public and private and also international schools of repute.
- Medical facilities in the country are efficient, of international quality and reasonably priced
- Quality residences of all kinds, terrace houses, semi-detached, bungalows, apartments and condominiums are available all over the country. You could even make your home in resort-like environments whether on beaches, near the jungle, theme parks, recreational places or the centre of bustling city centres.
- It is a food paradise with food from all over the world found here and at very reasonable costs too.
- The country has everything for individual and family recreation and enjoyment - from theme parks, jungles, mountains, sports, islands and beaches, water sports and a great number of golf courses. You can also

shop till you drop here as quality goods from all over the world are available at reasonable prices throughout the country.

**Endorsement for the programme:**

- A recent poll conducted by the Long Stay Foundation of Japan identified Malaysia as a top choice for long-stay programmes among the Japanese, outranking Australia, Thailand, New Zealand and Hawaii.
- In its 2007 Retirement Index, International Living, an online magazine focusing on retirement destinations, gave special mention to Malaysia and the MM2H programme in its report of “Countries with Special Retiree Benefits”.

**Application procedures:**

The application process is simple. The programme is open to citizens of all countries regardless of culture, religion, gender or age. In fact, those applying can also bring along their spouse and children (below 21 years old and unmarried) and even a maid. Approved participants below the age of 50 need to make a fixed deposit of a minimum of RM300,000 (US\$75,000) while those aged 50 and above need only put in RM150,000 (US\$40,000) or show that they have a monthly off-shore government pension of RM10,000 (US\$2,500).

After a year, participants can make withdrawals but must maintain a minimum balance of RM60,000 (US\$16,000) in the account. Withdrawals can be made for approved expenses relating to house purchases, education for children, medical expenses and other expenses which are deemed justifiable and have been approved by the Ministry of Tourism.

Besides the financial requirements, successful applicants must submit a medical report from a Malaysian-registered private hospital or clinic together with a valid medical insurance in Malaysia before the MM2H visa endorsement.

If you would like to find out more, visit the website at [www.mm2h.gov.my](http://www.mm2h.gov.my) or the MM2H one-stop centre on the 23rd Floor of Menara Datuk Onn in Putra World Trade Centre in Kuala Lumpur. Application for the MM2H programme can be made directly to the MM2H One-Stop Centre or through licensed agents (<http://www.mm2h.gov.my/licensing.php>).

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