

**GUIDE**

# MALAYSIA

**MY SECOND HOME**





*Welcome* **SELAMAT  
DATANG**

Situated amidst the Asia Pacific region, Malaysia enjoys a strategic location and a year-round tropical climate. With 13 states, three Federal Territories, and a population of more than 34 million people, Malaysia combines the best of Asia and is well known for its diverse cultural landscape and a multiracial populace living together in harmony and peaceful co-existence—the Malay, Chinese, Indian, and the unique ethnic communities of Sabah and Sarawak.

Malaysia has it all—pristine beaches, breathtaking islands, a rich tapestry of cultures and history, well-preserved heritage cultures, world-class modern facilities, a fascinating collection of flora and fauna, lush and well-maintained nature reserves, a delightful array of mouth-watering cuisine, as well as a long list of shopping hotspots.

There are a multitude of reasons to make Malaysia your second home. Come and see for yourself the splendour it has to offer. We look forward to welcoming you with open hearts.



### **TAMAN BOTANI PERDANA, KUALA LUMPUR**

Encompassing 173 acres, Tun Abdul Razak Heritage Park is a sprawling area with raintrees, lakes, flower gardens, and trains. Visitors can explore the park on foot, take the tram service, or rent a bicycle to get around the park. Attractions within the park include the Perdana Botanical Gardens (formerly known as the KL Lake Gardens), KL Bird Park, Butterfly Park, and many more.

## **ONE STOP CENTRE MALAYSIA MY SECOND HOME (OSC MM2H)**

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# WHAT IS MALAYSIA MY SECOND HOME?

Visitors to Malaysia can stay in the country for up to three (3) months on a Single Entry Visa. For those who wish to stay longer or reside in Malaysia, they can join our Malaysia My Second Home (MM2H) program. This program offers eligible international participants a renewable social visit pass with multiple entry-visa into the country.

Having gone through several facelifts over the years since its launch in 2002, the current version of the MM2H Programme sees the introduction of 4 new categories—Platinum, Gold, Silver, as well as the Special Economic Zone/Special Financial Zone (SEZ/SFZ).

The final category has been added to attract investors interested in establishing themselves in the Special Economic Zone and the Special Financial Zone.

Each category comes with its own criteria and benefits for participants choosing to relocate to Malaysia. This revitalized MM2H programme looks to deliver an enhanced experience for prospective participants looking to make Malaysia their second home.



# WHY MALAYSIA?

Moving to a different country is never easy. Getting used to a different kind of culture, weather, system, language, and food can be a little daunting. But if you have already successfully made the move to this tropical paradise, then congratulations on the wise decision!

If you are still deciding if you should move here, then we have compiled a list of the top reasons why you should move to Malaysia.

## Economic and Political Stability

As a country, Malaysia has experienced many years of economic and political stability. Despite the current global economic conditions, Malaysia is not expected to suffer an extreme downturn.

## Residential Ownership

Foreigners can most definitely buy a residence in Malaysia. What's good to know is that Malaysia's property market is well regulated, with financial and practical oversight—from the construction to the property loans. It is possible to obtain a loan locally, and some companies can arrange short-term rentals and care for your home while you are away.

## Natural Beauty

Malaysia is one of the lowest populated countries in Asia, with plenty of unspoiled countryside to explore as well as jungles, hill stations, tropical islands, and even beaches. Nature lovers will enjoy how this country is teeming with varieties of flora and fauna.

## Infrastructure

Malaysia has a good infrastructure which is continuously being improved. There is a world-class airport, modern capital city, excellent road network, and even a reliable public transport system in the country's capital. The nation also has a strong commitment to become a leading IT hub for the region.

## Safety

Malaysia is a relatively safe country, with its different races living together in harmony. However, as with any country, decent common sense and vigilance should still be practiced.

## Medical

Health services are efficient and prepared to cater to your healthcare needs, while our private hospitals offer world-class treatment at a substantially lower cost than many other countries.

## Education

Malaysia's universities are amongst the highest ranked in the Southeast Asian region, offering those interested with an opportunity to gain high quality education while being immersed in a diverse and welcoming community. There are also reputable private schools available in all major towns, with English as the medium of instruction.

## Food

Most foreigners enjoy the local cuisine made up of food from the Malay, Chinese, and Indian cultures. There are also numerous restaurants offering food from around the world. Foodies can also enjoy sampling the food that varies from state to state, as well as the abundance of tropical fruits that grow throughout the year.

## The People and Language

The Malaysian people are warm and friendly, and most of them speak English. When you are here, there is no need to set yourself up in an expatriate enclave; wherever you settle down, you are sure to find no problems settling in and making friends.

## The Weather

Malaysia is hot, but not the hottest of countries. However, since most homes, cars, and shopping areas are air-conditioned, it is easy to escape the worst of it.

## Cost of Living

If you are on a pension from a developed country, you will find that Malaysia offers a better standard of living than in your own country. Remittances from abroad are not taxed, making settling in Malaysia even more attractive.

## Shopping and Other Entertainment

From gorgeous small handicrafts to high end, name brand products, Malaysia has it all. Its opulent malls are modern and air conditioned, making it the perfect place to relax and escape from the tropical heat. These spaces are also prime spots to rejuvenate or take part in activities for the whole family.





## PROPERTY IN MALAYSIA

The Malaysian property market has been steadily appreciating each year. According to annual data from the National Property Information Center, property prices increased by 24.6% over the 10-year period between 2014 and the second quarter of 2024, with growth observed every year.

Simultaneously, since the third quarter of 2024, the Kuala Lumpur Property Index has been continuously rising. Favourable factors include the advancement of various large-scale construction projects and market stability, which help solidify the demand for properties and accelerate market recovery.

Therefore, as house prices rise due to various factors, it confirms the principle that 'buying a house can preserve value'.

In fact, Malaysia's property prices stand out among many Asian countries, with an expected annual growth rate exceeding 4.5%. Kuala Lumpur—the nation's capital—and Penang are popular areas for property investment.

## TYPES OF PROPERTY IN MALAYSIA

Malaysia is not just a Southeast Asian country; it is also a tourism and transportation hub in the region, as well as an education center in Asia.

### **Investment Properties**

Malaysia property prices have enormous appreciation potential. This type of property mainly attracts investors whose primary purpose is investment. Given that real estate is a tangible investment, high-return investment properties are more readily accepted.

### **Education-oriented Properties**

Education-oriented properties have suddenly emerged as an attractive property type for buyers in recent years. Parents often consider purchasing properties in school districts for the convenience of their children's current or future overseas education.

### **Retirement Properties**

Malaysia is an ideal place for retirement. This type of property has higher environmental requirements, including natural scenery and cultural care. It also has requirements for local medical conditions and convenience, as well as whether the holiday house design is suitable for the middle-aged and elderly.

### **Holiday Properties**

Holiday properties are occupied for shorter periods, mainly for vacationing, leisure, relaxation, and family enjoyment. They are often located near mountains or seas and may have other supporting sports facilities such as golf courses.

### **PENANG: A PREFERRED RETIREMENT DESTINATION**

**GEORGE TOWN:** Penang offers a unique allure as a retirement destination because of the numerous hospitals and a lifestyle that blends modernity with the yesteryears.



## **PETRONAS TWIN TOWERS**

Standing at a height of 451.9 metres, this gleaming structure of steel and glass is the world's tallest twin tower building. It is the centrepiece of the Kuala Lumpur City Centre, a prime attraction consisting of the Suria KLCC Shopping Mall, star rated hotels, a landscaped park, and a convention centre. Enjoy the exhilaration of standing at the Skybridge on the 41st floor and the Viewing Deck on the 86th floor. Admission is on a first-come-first-served basis.



# REQUIREMENTS AND REGULATIONS

## PARAGLIDING BUKIT JUGRA, SELANGOR

Paragliding at Jugra Hill is gaining popularity among the local paragliders as well as the tourists. This recreational and competitive adventure sport has become a must-try experience for anyone who'd come to Bukit Jugra. The flying site is located in Jugra, a historical town in Kuala Langat that exudes an old-world charm with its stately buildings, bridges and roads.



### TERMS AND REGULATIONS FOR

## NEW PARTICIPANTS UNDER THE MALAYSIA MY SECOND HOME (MM2H) PROGRAMME

### GENERAL REQUIREMENTS

- 1 Participation into the MM2H Program is open to every eligible foreign individual from sovereign countries that has diplomatic relations with Malaysia.  
Once approved, participants are henceforth referred to as the 'principal'.
- 2 Applicants must be aged 25 years old and above for the Silver, Gold, and Platinum categories, or aged 21 years old and above for the SEZ/SFZ category.
- 3 Application should be submitted and completed through any MM2H tour operating business that has been licenced by the Ministry of Tourism, Arts & Culture under the Tourism Industry Act 1992 [Act 482].
- 4 Every application from new participants or existing principals needs to be conducted through the One Stop Centre, Malaysia My Second Home (OSC MM2H). All matters concerning immigration including the final approval are under the jurisdiction of the Ministry of Home Affairs through the Immigration Department. Any appeals, if any, is under the purview of the Ministry of Home Affairs.

# 01

## Financial Requirements

Eligible participants must have a fixed deposit (FD) in any Malaysian financial institution licenced under the Financial Services Act 2013 [Act 758] or Islamic Financial Services Act 2013 [Act 759]. A maximum withdrawal of 50% is allowed on the principal FD value starting from the second year onwards after the approval as MM2H participant has been obtained for purchasing residences, education, or medical and tourism related activities in Malaysia.

Category Fixed Deposit

PLATINUM	GOLD	SILVER	SEZ/SFZ
USD1,000,000	USD500,000	USD150,000	USD65,000 for participants aged 21 to 49 years old USD32,000 for participants aged 50 years old and above

## 02 | Participating Fee (One-Off)

Eligible participants would also need to pay a one-off participating fee, as outlined below.

Category Participating Fee (Per principal application)

PLATINUM	GOLD	SILVER	SEZ/SFZ
RM200,000	RM3,000	RM1,000	

Note: No participating fees are required for dependants.

## 03 | Minimum Length of Stay

MM2H participants aged below 50 years old are required to be present/stay in Malaysia for 90 days (cumulative) in one year.

## 04 | Medical Check-up

It is **COMPULSORY** to undergo medical check-up in a panel clinic/hospital appointed by the Ministry of Tourism, Arts, and Culture for the principal and their dependants after receiving approval to participate in the MM2H program.



Photo By: Forest City By Country Garden

## 05 | Purchase of Residence

It is **COMPULSORY** to purchase and own a residence after obtaining the approval as MM2H participant. **Selling of the residence is not allowed for 10 years, unless it is to upgrade the residence by purchasing one of higher value.**

Category Value of Purchased Residence

<b>PLATINUM</b>	<b>GOLD</b>	<b>SILVER</b>	<b>SEZ/SFZ</b>
<b>RM2,000,000</b> or above	<b>RM1,000,000</b> or above	<b>RM600,000</b> or above	Subject to the relevant state property purchase policy

## 06 | Dependants

Participants are allowed to bring dependants as follows:

- I. Spouse
- II. Biological children/stepchildren/adopted children below the age of 21. Those between the ages of 21 to 34 years old must be unemployed and single while in Malaysia.
- III. Disabled children (medically certified) with no age limit.
- IV. Parents and/or parents-in-law.

*Note: Participants in the Platinum category are allowed to bring in foreign maids.*

## 07 | Category Benefit

Participants receive tax exemption on foreign funds or income, such as their fixed deposit (FD).

## 08 | Medical

Long term medical treatment is allowed in Malaysia within the MM2H pass validity period.



## 09 | Education

The dependant or their children are allowed to pursue their education up to the tertiary level in any government-recognized higher learning institution in Malaysia.

## 10 | Business/Investment Activities/ Career Opportunities

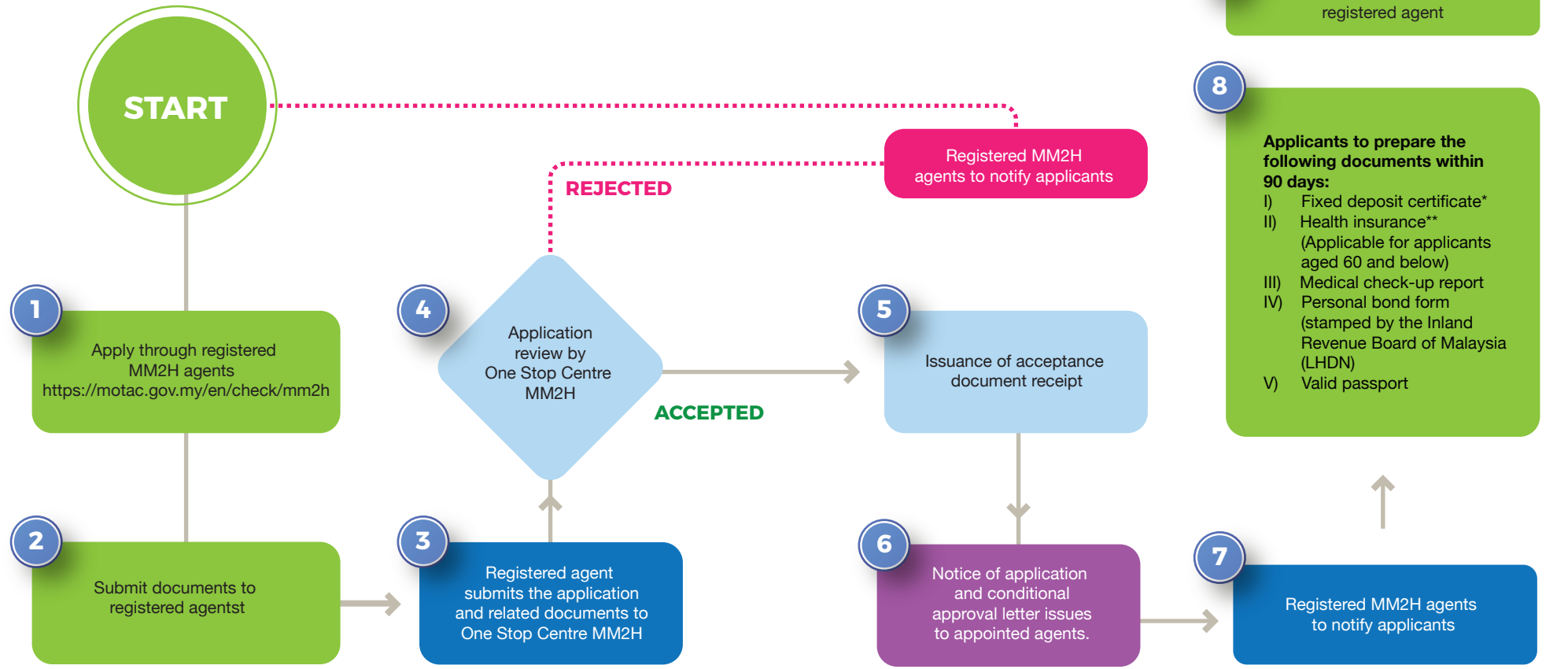
The category below outlines which participants are allowed to conduct business or pursue career opportunities while in Malaysia.

Category Permission

<b>PLATINUM</b>	<b>GOLD</b>	<b>SILVER</b>	<b>SEZ/SFZ</b>
Permissible	Conducting business, investing, or pursuing career opportunities are not allowed.		

# 11 | Application Process

■ Applicants  
■ Ministry Of Tourism, Arts And Culture (MM2H)  
■ Immigration Department of Malaysia  
■ Agents



\* Must be from any Malaysian financial institution licenced under the Financial Services Act 2013 [Act 758] or Islamic Financial Services Act 2013 [Act 759]  
 \*\* Must be from any Malaysian or foreign insurance provider with worldwide coverage



## 12 | MM2H Pass

The MM2H pass is renewable, and its validity will depend on the validity of the participant's passport. If the validity of the participant's passport expires before the end of the MM2H pass, the participant is required to renew the security sticker to be included in the new passport.

Category Validity

PLATINUM	GOLD	SILVER	SEZ/SFZ
20 Years for principal and dependants with Multiple Entry Visa (MEV)	15 Years for principal and dependants with Multiple Entry Visa (MEV)	5 Years for principal and dependants with Multiple Entry Visa (MEV)	10 Years for principal and dependants with Multiple Entry Visa (MEV)

## 13 | Terms of Renewal of MM2H Pass

**Before the maximum years of program has been completed**

The MM2H sticker pass is renewable every five years or based on the participant's passport validity. The fees involved in this renewal are:

Type of Fee	Amount
Visa Fee	<b>RM0-RM50</b> depending on participant's nationality.
Fixed Pass Fee	<b>RM500</b> per year

**After the maximum years of program has been completed**

The pass can be renewed for every 5 years after the maximum years of the program has been completed. Participants will need to produce the latest documents as follows:

- I. A copy of valid passport
- II. A copy of the latest medical report
- III. Health Insurance

Category Fee

PLATINUM	GOLD	SILVER	SEZ/SFZ
<b>RM5,000</b> for every principal and each dependant	<b>RM3,000</b> for every principal and each dependant	<b>RM1,500</b> for every principal and each dependant	<b>RM300</b> for every principal and each dependant

Application for renewal will need to be submitted to the One Stop Centre, MM2H or the Immigration Department of Malaysia.

## 14 | Change of Principal

The MM2H pass is transferable to the next-of-kin among the registered dependants in the event of the death of the principal.



#### **DIVING IN MALAYSIA**

In east Malaysia, you can dive at the Miri-Sibuti Coral Reefs National Park, or go straight to Sabah to access world-class diving at Sipadan Island, Layang-Layang Island and macro dives at Mabul Island. Layang-Layang Island is an area for deep dives of up to 40m - perfect if you have the right certifications.

MORE INSIGHTS  
ON THE CATEGORIES

## PLATINUM CATEGORY

<b>FINANCIAL REQUIREMENTS</b>	<ul style="list-style-type: none"> <li>i. <b>Fixed Deposit (FD) of USD 1 million</b> in any Malaysian financial institution licensed under the Financial Services Act 2013 [Act 758] or Islamic Financial Services Act 2013 [Act 759].</li> <li>ii. <b>Maximum withdrawal of 50% is allowed on the principal FD value after the approval as MM2H participant has been obtained for the purposes of purchasing a residence, education, medical and tourism activities in Malaysia.</b></li> </ul>
<b>PARTICIPATING FEE (ONE-OFF)</b>	<ul style="list-style-type: none"> <li>i. A participating fee of <b>RM200,000 for every principal application (one-off)</b>.</li> <li>ii. <b>No participating fees for dependents</b></li> </ul>
<b>PURCHASE OF RESIDENCE</b>	<ul style="list-style-type: none"> <li>i. <b>Compulsory</b> to purchase and own a residence after obtaining the approval as MM2H participant.</li> <li>ii. <b>Value of the purchased residence should be RM 2 million or above.</b></li> </ul>

	<ul style="list-style-type: none"> <li>iii. <b>Selling of the residence is not allowed for 10 years.</b> However, the house can be upgraded (buying of a new residence) to a residence of higher value from the current property.</li> <li>iv. Failure to comply to any of the the terms will result in the <b>MM2H pass to be revoked.</b></li> </ul>
<b>MINIMUM LENGTH OF STAY</b>	<ul style="list-style-type: none"> <li>i. Be present / staying in Malaysia for <b>90 days (cumulative) in one year.</b></li> <li>ii. For participants between the age of 25 to 49 years old, the length of stay in Malaysia can be fulfilled by the principal and/or their dependents.</li> </ul>
<b>DEPENDENTS</b>	<p>Participant is <b>allowed</b> to bring dependents as follows:</p> <ul style="list-style-type: none"> <li>i. spouse (wife/ husband);</li> <li>ii. biological children/ stepchildren/ adopted children below the age of 21 while those between the age of 21 to 34, must be unemployed and single while in Malaysia;</li> <li>iii. medically certified children with disabilities (no age limit);</li> <li>iv. parents and/ or parents in law; and</li> <li>v. foreign maid.</li> </ul>

<b>MM2H PASS</b>	<ul style="list-style-type: none"> <li>i. 20 years MM2H pass for a period of 20 years with Multiple Entry Visa (MEV)</li> <li>ii. For principal dan dependents</li> <li>iii. Renewable</li> <li>iv. The validity of the pass will depend on the validity of the participant's passport.</li> <li>v. If the validity of the participant's passport expires before the end of the MM2H pass, the participant is required to renew the pass.</li> </ul>
<b>EDUCATION</b>	<p>Dependent/s (children) is allowed to pursue their education up to tertiary level in any Government- recognised higher learning institutions in Malaysia.</p> <p>Dependent/s (children) is allowed to use the existing MM2H or be given a Student Pass automatically.</p>
<b>MEDICAL</b>	<p>Long term medical treatment is allowed in Malaysia.</p>

<b>BUSINESS/ INVESTMENT ACTIVITIES</b>	<b>Permissible.</b>
<b>CAREER OPPORTUNITIES</b>	<b>Permissible.</b>
<b>MEDICAL CHECK-UP</b>	<b>Compulsory</b> to undergo medical check-up in panel clinic/ hospital appointed by the Ministry of Tourism, Arts and Culture for the principal and their dependents after receiving the approval to participate in the MM2H Programme.
<b>CATEGORY SPECIALITY</b>	<b>Tax exemption</b> on incoming funds such as FD.
<b>CHANGE OF PRINCIPAL</b>	In the event of death of the principal, the MM2H Pass of the deceased is <b>transferable to the next-of-kin</b> among the registered dependents.

## GOLD CATEGORY

### TERMS OF RENEWAL OF MM2H PASS

- The pass can be renewed for every 5 years after the maximum years of the programme has been completed.
- Applicants will need to produce the latest documents as follows:
  - i. A copy of a valid passport
  - ii. A copy of the latest medical report
  - iii. Health insurance
- Application for renewal needs to be submitted to the One Stop Centre, MM2H.
- The fee for renewal pass is RM5,000 for principal and dependents.

### FINANCIAL REQUIREMENTS

- Fixed Deposit (FD) of USD500,000** in any Malaysian financial institution licensed under the Financial Services Act 2013 [Act 758] or Islamic Financial Services Act 2013 [Act 759].
- Maximum withdrawal of 50% is allowed on the principal FD value after the approval as MM2H participant has been obtained** for the purposes of **purchasing a residence, education, medical and tourism activities in Malaysia**

### PARTICIPATING FEE (ONE-OFF)

- A participating fee of RM3,000 for every principal application (one-off).
- No participating fees for dependents.

### PURCHASE OF RESIDENCE

- Compulsory** to purchase and own a residence after obtaining the approval as MM2H participant.
- Value of the purchased residence should be RM 1 million or above.**
- Selling of the residence is not allowed for 10 years.** However, the house can be upgraded (buying of a new residence) to a residence of higher value from the current property.
- Failure to comply to any of the terms will result in the **MM2H pass be revoked.**

<b>MINIMUM LENGTH OF STAY</b>	<ul style="list-style-type: none"> <li>i. Be present / staying in Malaysia for <b>90 days (cumulative)</b> in one year.</li> <li>ii. For participants between the age of 25 to 49 years old, the length of stay in Malaysia can be fulfilled by the principal and/or their dependents.</li> </ul>
<b>DEPENDENTS</b>	<p>Participant is allowed to bring dependents as follows:</p> <ul style="list-style-type: none"> <li>i. spouse (wife/ husband);</li> <li>ii. biological children/ stepchildren/ adopted children below the age of 21 while those between the age of 21 to 34, must be unemployed and single while in Malaysia;</li> <li>iii. medically certified children with disabilities (no age limit); and</li> <li>iv. parents and/ or parents in law.</li> </ul>
<b>MM2H PASS</b>	<ul style="list-style-type: none"> <li>i. MM2H pass for a period of 15 years with Multiple Entry Visa (MEV)</li> <li>ii. Renewable</li> </ul>

<b>MM2H PASS</b>	<ul style="list-style-type: none"> <li>iv. The validity of the pass will depend on the validity of the participant's passport.</li> <li>v. If the validity of the participant's passport expires before the end of the MM2H pass, the participant is required to renew the pass.</li> </ul>
<b>EDUCATION</b>	<p>Dependent/s (children) is allowed to pursue their education up to tertiary level in any Government- recognised higher learning institutions in Malaysia. Dependent/s (children) is allowed to use the existing MM2H or be given a Student Pass automatically.</p>
<b>MEDICAL</b>	<p>Long term medical treatment is allowed in Malaysia.</p>
<b>BUSINESS/ INVESTMENT ACTIVITIES</b>	<ul style="list-style-type: none"> <li>i. <b>Not allowed.</b></li> </ul>
<b>CAREER OPPORTUNITIES</b>	<ul style="list-style-type: none"> <li>i. <b>Not allowed.</b></li> </ul>

<b>MEDICAL CHECK-UP</b>	Compulsory to undergo medical check-up in panel clinic/ hospital appointed by the Ministry of Tourism, Arts and Culture for the principal and their dependents after receiving the approval to participate in the MM2H Programme.
<b>CATEGORY SPECIALITY</b>	<b>Tax exemption</b> on incoming funds such as FD.
<b>CHANGE OF PRINCIPAL</b>	In the event of death of the principal, the MM2H Pass of the deceased is <b>transferable to the next-of-kin</b> among the registered dependents
<b>TERMS OF RENEWAL OF MM2H PASS</b>	<ul style="list-style-type: none"> <li>The pass can be renewed for every 5 years after the maximum years of the programme has been completed.</li> <li>Applicants will need to produce the latest documents as follows: <ul style="list-style-type: none"> <li>A copy of a valid passport</li> <li>A copy of the latest medical report</li> <li>Health insurance</li> </ul> </li> <li>Application for renewal needs to be submitted to the One Stop Centre, MM2H.</li> <li><b>The fee for renewal pass is RM3,000</b> for principal and dependents.</li> </ul>

## SILVER CATEGORY

<b>FINANCIAL REQUIREMENTS</b>	<ol style="list-style-type: none"> <li><b>Fixed Deposit (FD) of USD150,000</b> in any Malaysian financial institution licensed under the Financial Services Act 2013 [Act 758] or Islamic Financial Services Act 2013 [Act 759].</li> <li>Maximum <b>withdrawal of 50% is allowed on the principal FD value after the approval as MM2H participant has been obtained</b> for the purposes of purchasing a residence, education, medical and tourism activities in Malaysia.</li> </ol>
<b>PARTICIPATING FEE (ONE-OFF)</b>	<ol style="list-style-type: none"> <li>A participating fee of <b>RM1,000 for every principal application</b> (one-off).</li> <li><b>No</b> participating fees for dependents.</li> </ol>
<b>PURCHASE OF RESIDENCE</b>	<ol style="list-style-type: none"> <li><b>Compulsory</b> to purchase and own a residence after obtaining the approval as MM2H participant.</li> <li><b>Value of the purchased residence</b> should be <b>RM600,000 or above</b>.</li> <li><b>Selling of the residence is not allowed for 10 years</b>. However, the house can be upgraded (buying of a new residence) to a residence of higher value from the current property.</li> <li>Failure to comply to any of the terms will result in the <b>MM2H pass to be revoked</b>.</li> </ol>

<b>MINIMUM LENGTH OF STAY</b>	<ul style="list-style-type: none"> <li>i. Be present / staying in Malaysia for <b>90 days (cumulative) in one year.</b></li> <li>ii. For participants between the age of 25 to 49 years old, the length of stay in Malaysia can be fulfilled by the principal and/or their dependents.</li> </ul>
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<b>DEPENDENTS</b>	<p>Participant is <b>allowed</b> to bring dependents as follows:</p> <ul style="list-style-type: none"> <li>i. spouse (wife/ husband);</li> <li>ii. biological children/ stepchildren/ adopted children below the age of 21 while those between the age of 21 to 34, must be unemployed and single while in Malaysia;</li> <li>iii. medically certified children with disabilities (no age limit); and</li> <li>iv. parents and/ or parents in law.</li> </ul>
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<b>MM2H PASS</b>	<ul style="list-style-type: none"> <li>i. MM2H pass for a period of 5 years with Multiple Entry Visa (MEV)</li> <li>ii. Renewable</li> <li>iii. The validity of the pass will depend on the validity of the participant's passport.</li> <li>iv. If the validity of the participant's passport expires before the end of the MM2H pass, the participant is required to renew the pass.</li> </ul>
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<b>EDUCATION</b>	<p>Dependent/s (children) is <b>allowed</b> to pursue their education up to tertiary level in any Government- recognised higher learning institutions in Malaysia. Dependent/s (children) is allowed to use the existing MM2H or be given a Student Pass automatically.</p>
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<b>MEDICAL</b>	<p>Long term medical treatment is <b>allowed</b> in Malaysia.</p>
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<b>BUSINESS INVESTMENT ACTIVITIES</b>	<ul style="list-style-type: none"> <li>i. <b>Not allowed.</b></li> </ul>
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<b>CAREER OPPORTUNITIES</b>	i <b>Not allowed.</b>
<b>MEDICAL CHECK-UP</b>	<b>Compulsory</b> to undergo medical check-up in panel clinic/ hospital appointed by the Ministry of Tourism, Arts and Culture for the principal and their dependents after receiving the approval to participate in the MM2H Programme.
<b>CATEGORY SPECIALITY</b>	<b>Tax exemption</b> on incoming funds such as FD.
<b>CHANGE OF PRINCIPAL</b>	In the event of death of the principal, the MM2H Pass of the deceased is <b>transferable to the next-of-kin</b> among the registered dependents.

### TERMS OF RENEWAL OF MM2H PASS

- The pass can be renewed for every 5 years after the maximum years of the programme has been completed.
- Applicants will need to produce the latest documents as follows:
  - i. A copy of a valid passport
  - ii. A copy of the latest medical report
  - iii. Health insurance
- Application for renewal needs to be submitted to the One Stop Centre, MM2H.
- **The fee for renewal pass is RM1,500** for principal and dependents.

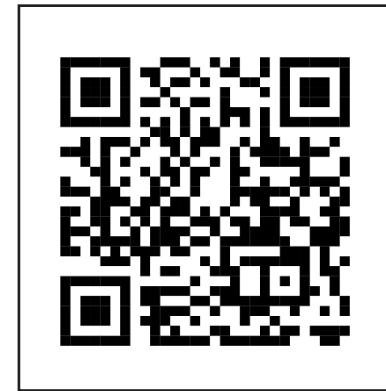
## SPECIAL ECONOMIC ZONE / SPECIAL FINANCIAL ZONE

<p><b>FINANCIAL REQUIREMENTS</b></p>	<p>i. <b>Eligible participants must have fixed deposit (FD)</b> in any Malaysian financial institution licensed under the Financial Services Act 2013 [Act 758] or Islamic Financial Services Act 2013 [Act 759] as follows:</p> <ul style="list-style-type: none"> <li>- USD65,000 for ages 21 to 49; and</li> <li>- USD32,000 for ages 50 and above.</li> </ul> <p>ii. Maximum <b>withdrawal of 50% is allowed on the principal FD value after the approval as MM2H participant has been obtained for the purposes of purchasing a residence, education, medical and tourism activities in Malaysia.</b></p>
<p><b>PARTICIPATING FEE (ONE-OFF)</b></p>	<p>i. A participating fee of <b>RM1,000 for every principal application</b> (one-off).</p> <p>ii. <b>No</b> participating fees for dependents.</p>
<p><b>PURCHASE OF RESIDENCE</b></p>	<p>i. <b>Compulsory</b> to purchase and own a property/house (floor price subject to Johor state property acquisition policy) after obtaining approval as MM2H participant.</p> <p>ii. <b>Selling of the residence is not allowed for 10 years.</b> However, the house can be upgraded (buying of a new residence) to a residence of higher value from the current property.</p> <p>iii. Failure to comply to any of the terms will result in the <b>MM2H pass to be revoked.</b></p>

<p><b>MINIMUM LENGTH OF STAY</b></p>	<p>i. Be present / staying in Malaysia for <b>90 days (cumulative) in one year.</b></p> <p>ii. For participants between the age of 21 to 49 years old, the length of stay in Malaysia can be fulfilled by the principal and/or their dependents.</p>
<p><b>DEPENDENTS</b></p>	<p>Participant is <b>allowed</b> to bring dependents as follows:</p> <p>i. spouse (wife/ husband);</p> <p>ii. biological children/ stepchildren/ adopted children below the age of 21 while those between the age of 21 to 34, must be unemployed and single while in Malaysia;</p> <p>iii. medically certified children with disabilities (No age limit); and</p> <p>iv. parents and/ or parents in law.</p>

<b>MM2H PASS</b>	<ul style="list-style-type: none"> <li>i. MM2H pass for a period of 10 years with Multiple Entry Visa (MEV).</li> <li>ii. For principal dan dependents.</li> <li>iii. Renewable.</li> <li>iv. The validity of the pass will depend on the validity of the participant's passport.</li> <li>v. If the validity of the participant's passport expires before the end of the MM2H pass, the participant is required to renew the pass.</li> </ul>
<b>EDUCATION</b>	<p>Dependent/s (children) is allowed to pursue their education up to tertiary level in any Government- recognised higher learning institutions in Malaysia. Dependent/s (children) is allowed to use the existing MM2H or be given a Student Pass automatically.</p>
<b>MEDICAL</b>	<p>Long term medical treatment is <b>allowed</b> in Malaysia.</p>
<b>BUSINESS/ INVESTMENT ACTIVITIES</b>	<p><b>Not Allowed.</b></p>

<b>CAREER OPPORTUNITIES</b>	<p><b>Not Allowed.</b></p>
<b>MEDICAL CHECK-UP</b>	<p><b>Compulsory</b> to undergo medical check-up in panel clinic/ hospital appointed by the Ministry of Tourism, Arts and Culture for the principal and their dependents after receiving the approval to participate in the MM2H Programme.</p>
<b>CATEGORY SPECIALITY</b>	<p>Tax exemption on incoming funds such as FD.</p>
<b>CHANGE OF PRINCIPAL</b>	<p>In the event of death of the principal, the MM2H Pass of the deceased is <b>transferable to the next-of-kin</b> among the registered dependents.</p>
<b>TERMS OF RENEWAL OF MM2H PASS</b>	<ul style="list-style-type: none"> <li>• The pass can be renewed every 5 years after the maximum years of the programme has been completed.</li> <li>• Applicants will need to produce the latest documents as follows: <ul style="list-style-type: none"> <li>i. A copy of a valid passport</li> <li>ii. A copy of the latest medical report</li> <li>iii. Health insurance</li> </ul> </li> <li>• Application for renewal needs to be submitted to the One Stop Centre, MM2H.</li> <li>• The fee for renewal pass is RM300 for principal and dependents.</li> </ul>



SCAN THE QR CODE  
FOR  
AN UPDATED LIST OF  
LICENSED MM2H COMPANIES

We Look Forward To

*Welcome You*  
With  
*Open Arms*

**THE HABITAT, PENANG**

Explore the biodiversity of the rainforest canopy on our 230m Langur Way Canopy Walk. Visit Curtis Crest Tree Top Walk at the top of Penang Hill, and embrace the 360-degree panoramic views of Penang Island from the highest viewing point of Penang.

# DOCUMENT CHECKLIST

## 01 | Before Approval

BIL.	LIST OF REQUIREMENTS	TICK(✓)
1.	Two (2) copies of immigration pass application form (IMM.12)***	
2.	Copy of principal's passport (biodata page)	
3.	Copy of dependant's passport (biodata page)	
4.	Certificate of good conduct (COGC)/Police certificate/Certificate of clearance (Applicable for principal and dependant(s) above the age of 18)	
5.	Other documents as required by OSC MM2H.	

\*\*\*Forms can be found in the Immigration Department of Malaysia's website at <https://www.imi.gov.my/>.

## 02 | After approval

BIL.	LIST OF REQUIREMENTS	TICK(✓)
1.	Fixed deposit certificate	
2.	Health insurance (Applicable for applicants aged 60 and below)	
3.	One (1) copy of medical report for the MM2H Program Form (MF II form)***	
4.	Personal Bond Form*** stamped by the Inland Revenue Board of Malaysia (LHDN)	
5.	Valid passport	

\*\*\*Forms can be found in the Immigration Department of Malaysia's website at <https://www.imi.gov.my/>.



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