

MALAYSIA: YOUR SECOND HOME

Why Choose Malaysia

Malaysia continues to shine as one of Southeast Asia's most attractive destinations for investors and global citizens alike.

For international investors and multinationals seeking stability, strategic location, business friendly policies, cost efficiency, and of course, great food, Malaysia delivers it all, and the Malaysia My Second Home ("MM2H") program offers you, the chance to enjoy life in an affordable, tropical, and culturally diverse country.

Since its launch in 2002, the MM2H program has welcomed nearly 60,000 participants worldwide, and following its 2024 revamp, it has already drawn 1,300 new approvals and MYR840 million (USD\$196 million) in inflows by mid-2025 — underscoring its renewed global appeal.

Malaysia's appeal to foreign nationals goes beyond affordability, it is a country where strong economic fundamentals meet quality living. Ranked among Asia's most cost-effective destinations for expatriates, Malaysia combines a lower cost of living with world-class healthcare, modern infrastructure, and a thriving business environment supported by steady growth, rising foreign investment, and expanding sectors such as digital infrastructure, finance, and semiconductors.

According to Business Insider's "8 cities around the world that offer both a low cost of living and a high quality of life," Malaysia stands alongside leading nations like Poland, Croatia, and Hungary. Add to this, its lush rainforests, tropical islands, and cosmopolitan cities with top tier healthcare and education, Malaysia offers something rare: a place where economic opportunity and lifestyle go hand in hand, making it easier than ever to call Malaysia your second home.

MM2H Program Tiers

Under the revamped 2024 MM2H rules, applicants can choose from different tiers, each with different fixed deposit requirements, minimum property purchase obligations, and durations to suit varying budgets and goals. The table below summarises the main differences between the MM2H tiers:

MM2H PROGRAM TIER SYSTEM

MM2H Category/ Requirements	SILVER	GOLD	PLATINUM	SPECIAL ZONE AGE 21-49	SPECIAL ZONE AGE 50+
Minimum Fixed Deposit	USD\$150,000	USD\$500,000	USD\$1,000,000	USD\$65,000	21-49 years old : USD\$65,000 Above 50 years old : USD\$35,000
MM2H Term	5 Years Renewable	15 Years Renewable	20 Years Renewable	10 Years Renewable	
Business or Work allowed	No	No	Yes	No	
Minimum Age Requirement	25+	25+	25+	21+	21+
Minimum Compulsory Property Purchase	MYR600,000	MYR1,000,000	MYR2,000,000	Restricted SEZ/SFZ zones (Forest City Project in Johor)	
Government Application Fee	MYR1,000	MYR3,000	MYR200,000	MYR1,000	
Government Processing Fee	MYR5,000 Main Applicant MYR2,500 for Dependent				

Source: (ikilinks, MyExpat)

Key Considerations

The Silver tier offers the lowest entry cost, but higher tiers provide longer visa validity and potentially greater investment flexibility. All tiers require property acquisition, with minimum values set according to the tier.

Special Economic Zones or Special Finance Zones are specific areas within Malaysia where the Malaysian government wishes to attract foreign investments and facilitate development. Currently, Forest City in Johor is the only location designated as SEZ under MM2H.

Successful MM2H applicants will gain the right to purchase property, open accounts with local banks and access both private and public healthcare in Malaysia. Additionally, with a multiple-entry visa, participants are able to enter and exit freely. Most importantly, thanks to the country's exemption on foreign sourced income, overseas earnings and pensions can be enjoyed tax free. Other benefits include: The ability to bring dependents and parents / in laws (spouse and children under the age of 21), as well as access to education, healthcare and financial services.

How to apply.

Currently, you cannot apply to the MM2H program directly and must do so through a licensed and registered agency. The government imposes a standard fee on the agency based on the selected tier: MYR44,000 for Silver, MYR55,000 for Gold, and MYR70,000 for Platinum.

Standard Application Procedure

Step 1: Once you have chosen a registered and licensed agency you must pay a deposit. Deposit amounts may vary by agency.

Step 2: Select the program tier you wish to apply for and check that you are eligible.

Step 3: Gather and submit required documents. Documents would include: the main applicant's passport, resume, proof of kinship and a certificate of criminal clearance. Then you must wait for a conditional approval from the government.

Step 4: Once you receive an approval you must pay the rest of the agency's fees as well as the government participation fee.

Step 5: You must travel to Malaysia for visa endorsement, open your fixed deposit account, undergo a medical examination, and obtain medical insurance.

Step 6: One year from the date of your visa endorsement you are required to purchase property.

How We Can Help

Moving countries is a big step. We can make it simple. Azmi and Associates provides clear practical legal guidance for your MM2H application, property purchase, and family relocation, allowing you to build your new life in Malaysia.

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