XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | MALAYSIA

Malaysia My Second Home (MM2H)

Malaysia My Second Home: four federal categories including the Forest City SEZ tier, plus the separate Sarawak-MM2H programme where property purchase is optional. A long-stay visit pass, not a route to citizenship.

PASS LENGTH	FIXED DEPOSIT FROM	PROPERTY FROM	CAPITAL
5 to 20 years, renewable	USD 150,000	RM600,000	Kuala Lumpur

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Why Malaysia


Kuala Lumpur at night


Putra Mosque, Putrajaya


Sultan Abdul Samad Building


Petronas Twin Towers

01 MM2H passes run 5 years (Silver), 10 years (SEZ/SFZ), 15 years (Gold) or 20 years (Platinum), renewable.

02 Family-friendly structure—include spouse, children, and parents as dependants.

03 Favorable tax approach: foreign-sourced income generally not taxed; income earned in Malaysia is taxed.

04 Only the Platinum tier permits work and business.

05 Access to high-quality healthcare, education, and well-developed infrastructure.

The routes at a glance

Route	Investment from	In short
MM2H Silver	USD 150,000	A fixed deposit of USD 150,000 plus a compulsory property purchase of RM600,000 or more, for a 5-year renewable MM2H pass with family inclusion.
MM2H Gold	USD 500,000	A fixed deposit of USD 500,000 plus a compulsory property purchase of RM1,000,000 or more, for a 15-year renewable MM2H pass with family inclusion.
Property purchase under MM2H	MYR 600,000	Property purchase is compulsory in every federal MM2H tier — from RM600,000 (Silver) to RM2,000,000 (Platinum) — alongside a fixed deposit. Under Sarawak-MM2H it is optional.

About Malaysia

Malaysia offers long-stay residence through Malaysia My Second Home (MM2H), administered by the Ministry of Tourism, Arts and Culture in four federal categories — Platinum, Gold, Silver and the SEZ/SFZ category for Forest City, Johor — and through the separate Sarawak-MM2H programme. Each requires a fixed deposit, and federal tiers also require a property purchase. MM2H is a renewable long-stay social visit pass with family inclusion; it does not lead to permanent residency or citizenship.

MM2H Silver



A fixed deposit of USD 150,000 plus a compulsory property purchase of RM600,000 or more, for a 5-year renewable MM2H pass with family inclusion.

INVESTMENT FROM
USD 150,000

FAMILY MEMBERS
Spouse, children up to age 21, dependent parents

Key benefits

- 5-year renewable Social Visit Pass with Multiple Entry Visa.

- Family inclusion: spouse; children under 21, or 21 to 34 if unmarried and unemployed; disabled children of any age; parents and parents-in-law.
- Up to 50% of the fixed deposit can be withdrawn after approval to buy a residence, or for education, medical and tourism spending in Malaysia.
- Access to Malaysia's high-quality healthcare and education.
- No minimum stay from age 50; 90 days a year, cumulatively, below that.
- MM2H never affects your Indian citizenship.

Requirements

- Non-Malaysian nationals aged 25 and above.
- A fixed deposit of USD 150,000 in a Malaysian bank.
- A compulsory property purchase of RM600,000 or more.
- Mandatory medical check-up and a police certificate.
- Valid passport with at least 6 months' validity.

Costs and government fees

Item	Amount	Notes
Fixed deposit (Silver tier)	USD 150,000	Placed with a Malaysian bank. Up to 50% of the fixed deposit can be withdrawn after approval to buy a residence, or for education, medical and tourism spending in Malaysia.
Property purchase (compulsory)	MYR 600,000	RM600,000 or above; cannot be sold for 10 years, though upgrading to a higher-value property is allowed.
MM2H participation fee (one-off)	MYR 1,000	

Points to note

- The Immigration Department's MM2H page (imi.gov.my) describes the pre-2024 terms, with RM100,000 and RM150,000 fixed-deposit maintenance; those apply to legacy participants only. Current terms are published by the Ministry of Tourism, Arts and Culture at mm2h.gov.my, whose category pages were last updated 10 February 2026.
- MM2H is a long-stay visit pass. It does not lead to permanent residency or citizenship.
- Malaysia does not permit dual citizenship. Malaysian citizenship under Article 19 requires ten of the previous twelve years' residence plus adequate Malay, and is discretionary — it is not a realistic outcome of MM2H.
- Property purchase is mandatory in every federal MM2H tier. Under Sarawak-MM2H it is optional.

MM2H Gold



A fixed deposit of USD 500,000 plus a compulsory property purchase of RM1,000,000 or more, for a 15-year renewable MM2H pass with family inclusion.

INVESTMENT FROM
USD 500,000

FAMILY MEMBERS
Spouse, children up to age 21, dependent parents

Key benefits

- 15-year renewable Social Visit Pass with Multiple Entry Visa.
- Family inclusion: spouse; children under 21, or 21 to 34 if unmarried and unemployed; disabled children of any age; parents and parents-in-law.
- Up to 50% of the fixed deposit can be withdrawn after approval to buy a residence, or for education, medical and tourism spending in Malaysia.
- Access to Malaysia's high-quality healthcare and education.
- No minimum stay from age 50; 90 days a year, cumulatively, below that.
- MM2H never affects your Indian citizenship.

Requirements

- Non-Malaysian nationals aged 25 and above.
- A fixed deposit of USD 500,000 in a Malaysian bank.
- A compulsory property purchase of RM1,000,000 or more.
- Mandatory medical check-up and a police certificate.
- Valid passport with at least 6 months' validity.

Costs and government fees

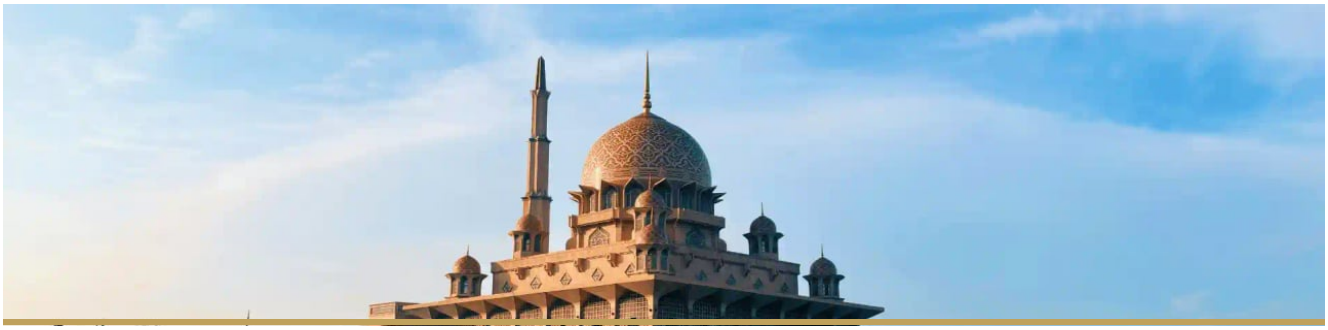
Item	Amount	Notes
Fixed deposit (Gold tier)	USD 500,000	Placed with a Malaysian bank. Up to 50% of the fixed deposit can be withdrawn after approval to buy a residence, or for education, medical and tourism spending in Malaysia.
Property purchase (compulsory)	MYR 1,000,000	RM1,000,000 or above; cannot be sold for 10 years, though upgrading to a higher-value property is allowed.

Item	Amount	Notes
MM2H participation fee (one-off)	MYR 3,000	

Points to note

- The Premium Visa Programme (PVIP) has published criteria, but the Immigration Department does not publish its current operating status and PVIP is absent from the Department's main visa index. XIPHIAS confirms the position with an authorised PVIP agency before any application.

Property purchase under MM2H



Property purchase is compulsory in every federal MM2H tier — from RM600,000 (Silver) to RM2,000,000 (Platinum) — alongside a fixed deposit. Under Sarawak-MM2H it is optional.

INVESTMENT FROM
MYR 600,000

FAMILY MEMBERS
Spouse, children up to age 21, dependent parents

Key benefits

- Pass of 5 years (Silver), 15 years (Gold) or 20 years (Platinum), renewable; 10 years under SEZ/SFZ.
- Family inclusion: spouse; children under 21, or 21 to 34 if unmarried and unemployed; disabled children of any age; parents and parents-in-law.
- Upgrading to a higher-value property is allowed during the 10-year lock-in.
- Access to Malaysia’s healthcare and education systems.
- Under Sarawak-MM2H, property purchase is optional.
- MM2H never affects your Indian citizenship.

Requirements

- Aged 25 or above (21 for SEZ/SFZ; 30 for Sarawak-MM2H).
- Buy property at or above your tier's minimum: RM600,000 (Silver), RM1,000,000 (Gold) or RM2,000,000 (Platinum); in Forest City, Johor, for SEZ/SFZ.
- Place your tier's fixed deposit: USD 150,000 (Silver), USD 500,000 (Gold) or USD 1,000,000 (Platinum).
- Hold the property for 10 years; upgrading to a higher-value property is allowed.
- Mandatory medical check-up and a police certificate.

- Valid passport with at least 6 months' validity.

Costs and government fees

Item	Amount	Notes
Silver tier property (minimum)	MYR 600,000	Alongside a USD 150,000 fixed deposit. Cannot be sold for 10 years; upgrading is allowed.
Gold tier property (minimum)	MYR 1,000,000	Alongside a USD 500,000 fixed deposit. Cannot be sold for 10 years; upgrading is allowed.
Platinum tier property (minimum)	MYR 2,000,000	Alongside a USD 1,000,000 fixed deposit. Cannot be sold for 10 years; upgrading is allowed.
Sarawak-MM2H property, Kuching Division (optional)	MYR 600,000	Optional under Sarawak-MM2H, alongside a RM500,000 fixed deposit.
Sarawak-MM2H property, other divisions (optional)	MYR 500,000	Optional under Sarawak-MM2H, alongside a RM500,000 fixed deposit.
Participation fee — Silver (one-off)	MYR 1,000	
Participation fee — Gold (one-off)	MYR 3,000	
Participation fee — Platinum (one-off, principal)	MYR 200,000	

MM2H has four categories, not three

Category	Fixed deposit	Property purchase	Pass	Participation fee
Platinum	**USD 1,000,000**	RM2,000,000 or above	20 years	RM200,000
Gold	**USD 500,000**	RM1,000,000 or above	15 years	RM3,000
Silver	**USD 150,000**	RM600,000 or above	5 years	RM1,000
SEZ / SFZ — Forest City, Johor	**USD 65,000** (ages 21–49) or **USD 32,000** (50+)	In Forest City, at the price set for SEZ developments	10 years	RM1,000

Property purchase is mandatory in every federal tier, and the property cannot be sold for 10 years (upgrading to a higher-value property is allowed). Up to 50% of the fixed deposit can be withdrawn after approval to buy a residence, or for education, medical and tourism spending in Malaysia.

The minimum age is 25 (21 for SEZ/SFZ). Every tier requires 90 days a year in Malaysia, cumulatively — applicants aged 25 to 49 may meet this between principal, spouse and dependants, and there is no minimum stay from age 50. Only **Platinum** permits work and business. A medical check-up is mandatory, and pass validity is capped by passport expiry.

The Ministry of Tourism, Arts and Culture states the Platinum, Gold and Silver terms are accurate as of 22 July 2024; the SEZ/SFZ category was added later, and the Ministry's category pages were last updated on 10 February 2026.

Sarawak-MM2H is a different programme, and often a better one

Sarawak runs its own scheme with its own criteria, revised from **1 January 2025**:

- minimum age **30**
- fixed deposit **RM500,000**
- offshore income **RM10,000 a month**, or RM15,000 with a dependant
- a **5 + 5 year** pass
- **30 days a year** physically in Sarawak
- **property purchase optional** — RM600,000 in Kuching, RM500,000 elsewhere

That last point is the real differentiator: federal MM2H makes property compulsory, Sarawak does not. From 16 May 2025, personal sponsors for Sarawak-MM2H are limited to immediate family.

What MM2H is not

It is a **long-stay visit pass**. It does not lead to permanent residency and it does not lead to citizenship. Malaysia does not permit dual citizenship, and Malaysian citizenship under Article 19 needs ten of the previous twelve years' residence plus adequate Malay, granted at discretion.

Your Indian citizenship is entirely safe on MM2H — precisely because MM2H never becomes a citizenship. It is not a route to a Malaysian passport.

On the Premium Visa Programme

The Immigration Department's published **PVIP** criteria are an offshore income of RM40,000 a month, a RM1,000,000 fixed deposit, a pass of up to 20 years with no age limit, and permission to work and run a legal business. Applications go through authorised PVIP agencies. The Department does not publish PVIP's current operating status and the programme does not appear in its main visa index, so XIPHIAS confirms the position with an authorised agency before any application.

How the application works

1. **Choose a tier — Platinum, Gold, Silver or SEZ/SFZ — or the separate Sarawak-MM2H programme.**
2. **Apply through the MM2H programme administered by the Ministry of Tourism, Arts and Culture.**
3. **Obtain conditional approval and compile all required documentation.**
4. **Travel to Malaysia to place the fixed deposit, buy the qualifying property and complete the mandatory medical check-up.**

5 **Receive a Social Visit Pass with Multiple Entry Visa: 5 years (Silver), 10 years (SEZ/SFZ), 15 years (Gold) or 20 years (Platinum).**

Questions clients ask

What is Malaysia's Residency by Investment program?

Malaysia My Second Home (MM2H): a renewable long-stay social visit pass for individuals and families who meet its fixed-deposit and property requirements. It does not lead to permanent residency or citizenship.

Who can be included as dependants?

Spouse; children under 21, or 21 to 34 if unmarried and unemployed; disabled children of any age; parents and parents-in-law.

Is there a minimum investment requirement?

Yes. Federal MM2H requires a fixed deposit of USD 150,000 (Silver), USD 500,000 (Gold) or USD 1,000,000 (Platinum), or USD 65,000 (ages 21–49) / USD 32,000 (50+) for SEZ/SFZ, plus a compulsory property purchase. Sarawak-MM2H requires a RM500,000 fixed deposit, with property optional.

How long does the application process take?

The Ministry of Tourism, Arts and Culture does not publish a processing standard, so timelines vary by case. XIPHIAS confirms the current position before filing.

Are residents allowed to work in Malaysia?

Only the MM2H Platinum tier permits work and business. PVIP's published criteria also permit work and legal business activities.

What are the tax benefits?

Malaysia typically taxes income earned in Malaysia; foreign-sourced income is generally exempt, and Malaysia maintains multiple double taxation agreements (DTAs).

Official sources: Malaysia My Second Home — Ministry of Tourism, Arts and Culture (authoritative); Immigration Department of Malaysia; Sarawak — Ministry of Tourism, Creative Industry and Performing Arts.

XIPHIAS Immigration

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Tell us about your profile, family and timeline. We will confirm which Malaysia route fits you, set out the full cost in writing and manage the application with you from start to finish.

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