THE GLOBAL EXPAT HUB
Country Relocation Guide

MY

Malaysia

Your complete guide to moving abroad

English-speaking, affordable and well connected, with a long-stay programme built for foreigners.

CAPITAL	CURRENCY	LANGUAGE	REGION
Kuala Lumpur	Malaysian ringgit	Malay (English widely spoken)	Southeast Asia

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WHY MALAYSIA

An honest snapshot

Malaysia is scored the same way as every country on The Global Expat Hub: seven weighted dimensions combined into one liveability score, kept independent of any advertising. Here is how it rates, and what that means for a move.

76 /100

Liveability score

Safety rating: 66/100

Region: Southeast Asia

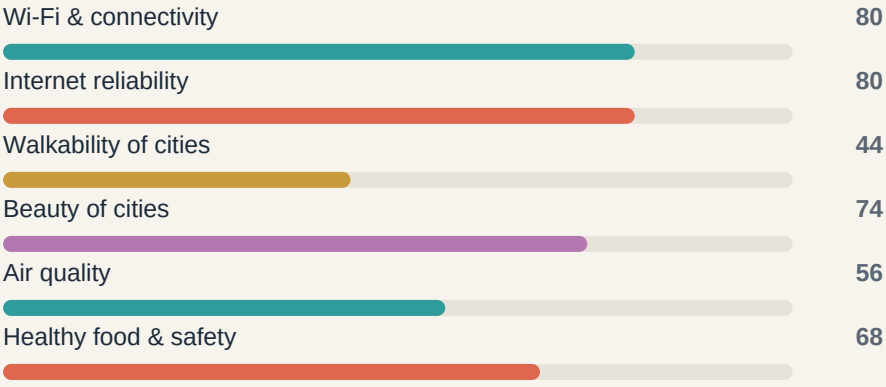
Scores are editorial estimates for planning, not legal, immigration or financial advice.

MALAYSIA BY THE NUMBERS

Cost of living & essentials

Worth of the dollar	$1 ≈ RM4.05 (Malaysian ringgit)
Utilities (85 m² flat)	$60/mo · electric, water, sewer, garbage
Home internet	$25/mo
Mobile / eSIM	$10/mo local · travel eSIM ≈ $12/10GB
Fuel	$0.45/litre
Doctor visit	$20 (private)
Emergency room	$120
Dental	$25 / $40
Cost to give birth	Public $400–1,500 for foreigners / private $2,000–5,000
Life expectancy	76 years
Unemployment	3%
Adult literacy	95%
Rural land	$2,000–10,000 rural; foreigners face minimum-price thresholds

Connectivity, walkability & beauty



English day-to-day	High
Remote-work time zone	Hard for US, partial EU (early)

LIVING IN MALAYSIA

Climate, law & getting around

Equatorial; hot and humid all year, monsoon on the east coast Nov–Mar. Highlands (Cameron) cooler.

27°C	28°C	28°C	27°C
81°F · Jan	82°F · Apr	82°F · Jul	81°F · Oct

Rainfall	about 2400 mm (94 in) a year
Snow	None
Severe weather risk	30/100 — Monsoon flooding on the east coast; no typhoons, negligible seismic risk
Time zone	MYT (UTC+8); 13 hours ahead of New York in winter
Drive on the	Left
Taxes (property)	Quit rent and assessment ~0.1–0.2%; very low
Taxes (income, local)	None; territorial system
University	Not free; public $1–3k/yr, private $4–10k/yr, UK/AUS branch campuses $8–15k

Official law & sources

Legislation: Laws of Malaysia (AGC) — https://lom.agc.gov.my
US Embassy: https://my.usembassy.gov · Wikipedia law overview available on the country page.

GETTING IN & STAYING

Visas & residence

- Malaysia My Second Home (MM2H) long-stay visa in tiers
- DE Rantau nomad pass for remote workers
- Employment Pass for skilled hires

Retiring in Malaysia

MM2H is one of Asia's oldest retirement-friendly programmes; Penang and Kuala Lumpur are the established hubs.

Schemes that attract expats

- Malaysia My Second Home (MM2H) tiers
- DE Rantau nomad pass
- Foreign-sourced income largely exempt
- Heavily subsidised fuel

Remote work & digital nomads

DE Rantau Nomad Pass 1 year renewable on $24k/yr income

PLAN · AFFORDABLE MOVE

Affordable Move

Estimated first-year setup

$8,100

You're moving on savings or a modest income, doing the paperwork yourself, and treating the first year as a test. You'll rent furnished, fly economy, ship almost nothing, and learn the language in group classes.

Ongoing monthly living for one adult on this tier: about $850/month, plus utilities around $60.

First-year cost breakdown

Scouting trip flights *one to two return tickets*	**$650**
Scouting trip stay *two to four weeks in the neighbourhoods you might live in*	**$700**
Visa, permits & translations *government fees, apostilles, translations; luxury adds an immigration lawyer*	**$700**
Relocation flights *one-way, with extra baggage*	**$700**
Moving & shipping *affordable: suitcases only; luxury: full container and white-glove*	**$750**
Housing deposit & first rent *deposit plus first month, scaled to the local rental market*	**$1,150**
Furnishing & setup *affordable leans on second-hand and furnished lets*	**$450**
Health insurance, first year *basic international cover through to premium global plans*	**$1,000**
Language classes *apps and group classes through to private tutoring*	**$200**
Local admin & first-month living *registration, SIM, transport, groceries before income settles*	**$1,050**
Contingency *10% of the total above*	**$750**
Total	**$8,100**

Timeline

Decide & research — ~8 wks

Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.

Paperwork — ~10 wks

Gather documents, get apostilles and translations, apply for the visa yourself, arrange basic international health insurance.

Scouting trip — ~3 wks

One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.

Move — ~4 wks

Sell or store what you can't carry. Two suitcases each. Book a one-month furnished rental to land in, then find a lease locally.

Settle — ~8 wks

Register your address, get a SIM and a bank account, join group language classes, say yes to every meetup for two months.

AFFORDABLE MOVE · CHECKLIST

Your affordable move checklist

Tick these off as you go. Everything here is scaled to this tier and to Malaysia's own prices, visa routes and timelines.

- ☐ Two-city shortlist with a written reason for each
- ☐ Visa route chosen and requirements printed
- ☐ Passport valid 18+ months
- ☐ Documents apostilled and translated
- ☐ Basic international health insurance quote
- ☐ Six months of living costs saved in cash
- ☐ Scouting trip booked in a furnished rental
- ☐ Furnished landing rental for month one
- ☐ Pet paperwork started (if applicable)
- ☐ Belongings reduced to two suitcases each
- ☐ Bank told you're moving; a no-foreign-fee card in hand
- ☐ Language app streak of 60+ days
- ☐ Group language class booked for week two
- ☐ Expat group memberships joined online
- ☐ Contingency fund kept separate and untouched

PLAN · MID-RANGE MOVE

Mid-range Move

Estimated first-year setup

$15,750

You have a steady income or remote job, want the move to be smooth rather than cheap, and will pay for help where it saves weeks. You'll ship some belongings, rent a proper apartment, and use a relocation agent for the hard parts.

Ongoing monthly living for one adult on this tier: about $1450/month, plus utilities around $60.

First-year cost breakdown

Scouting trip flights *one to two return tickets*	**$1,050**
Scouting trip stay *two to four weeks in the neighbourhoods you might live in*	**$1,550**
Visa, permits & translations *government fees, apostilles, translations; luxury adds an immigration lawyer*	**$1,000**
Relocation flights *one-way, with extra baggage*	**$1,100**
Moving & shipping *affordable: suitcases only; luxury: full container and white-glove*	**$2,450**
Housing deposit & first rent *deposit plus first month, scaled to the local rental market*	**$2,100**
Furnishing & setup *affordable leans on second-hand and furnished lets*	**$1,250**
Health insurance, first year *basic international cover through to premium global plans*	**$1,650**
Language classes *apps and group classes through to private tutoring*	**$400**
Local admin & first-month living *registration, SIM, transport, groceries before income settles*	**$1,750**
Contingency *10% of the total above*	**$1,450**
Total	**$15,750**

Timeline

Decide & research — ~6 wks

Shortlist two or three cities, read every section here, book a consultation with a relocation agent, start language lessons.

Paperwork — ~8 wks

Documents, apostilles, translations; a lawyer or agent files the visa; comprehensive international health insurance arranged.

Scouting trip — ~3 wks

Two to four weeks across two neighbourhoods, in an aparthotel or boutique hotel. View apartments with an agent, tour schools if needed.

Move — ~5 wks

Partial shipment of furniture and personal items; sell the rest. Fly with pets in the hold or via a pet relocation service. Land in a serviced apartment.

Settle — ~6 wks

Agent handles registration and utilities. Lease signed within a month. Weekly private language lessons; join clubs and classes, not just expat groups.

MID-RANGE MOVE · CHECKLIST

Your mid-range move checklist

Tick these off as you go. Everything here is scaled to this tier and to Malaysia's own prices, visa routes and timelines.

- ☐ City shortlist scored against the sections here
- ☐ Relocation agent or immigration lawyer engaged
- ☐ Visa filed with a tracked timeline
- ☐ Comprehensive international health insurance in place
- ☐ Scouting trip: two neighbourhoods, apartment viewings booked
- ☐ School applications submitted (if applicable)
- ☐ Moving quotes from three companies; partial shipment booked
- ☐ Pet relocation service booked
- ☐ Serviced apartment for the first month
- ☐ Bank account and money-transfer service opened
- ☐ Tax advice taken on residency timing
- ☐ Private language tutor booked
- ☐ Driving licence exchange researched
- ☐ Furniture and appliances plan for what's not shipped
- ☐ Contingency fund at 10% of the plan

PLAN · LUXURY MOVE

Luxury Move

Estimated first-year setup

$44,750

Time matters more than money. You'll hire a full-service relocation firm, an immigration lawyer and a buyer's or leasing agent, fly business, ship everything, and land in a home that's ready.

Ongoing monthly living for one adult on this tier: about $3350/month, plus utilities around $60.

First-year cost breakdown

Scouting trip flights *one to two return tickets*	**$3,150**
Scouting trip stay *two to four weeks in the neighbourhoods you might live in*	**$5,350**
Visa, permits & translations *government fees, apostilles, translations; luxury adds an immigration lawyer*	**$2,350**
Relocation flights *one-way, with extra baggage*	**$3,100**
Moving & shipping *affordable: suitcases only; luxury: full container and white-glove*	**$8,550**
Housing deposit & first rent *deposit plus first month, scaled to the local rental market*	**$5,850**
Furnishing & setup *affordable leans on second-hand and furnished lets*	**$3,750**
Health insurance, first year *basic international cover through to premium global plans*	**$3,700**
Language classes *apps and group classes through to private tutoring*	**$1,050**
Local admin & first-month living *registration, SIM, transport, groceries before income settles*	**$3,850**
Contingency *10% of the total above*	**$4,050**
Total	**$44,750**

Timeline

Decide & research — ~4 wks

Relocation firm briefed. Two private scouting itineraries prepared. Lawyer confirms the best visa route, including investor and talent options.

Paperwork — ~6 wks

Lawyer files everything; you sign. Premium global health cover with medical evacuation. Tax structuring advice before you become resident.

Scouting trip — ~2 wks

Private itinerary in a five-star or boutique property, drone and video previews of homes before you fly, viewings with a buyer's or leasing agent.

Move — ~4 wks

Full container with white-glove packing and unpacking. Pets flown with a specialist. Home leased or purchased and furnished before arrival.

Settle — ~4 wks

Relocation firm completes registration, utilities, schools, staff and vehicles. Private language tutor. Introductions to clubs and community.

LUXURY MOVE · CHECKLIST

Your luxury move checklist

Tick these off as you go. Everything here is scaled to this tier and to Malaysia's own prices, visa routes and timelines.

- ☐ Full-service relocation firm engaged
- ☐ Immigration lawyer engaged; visa route confirmed
- ☐ Tax and estate advice taken before residency
- ☐ Premium global health insurance with evacuation cover
- ☐ Private scouting itinerary with home previews
- ☐ Buyer's or leasing agent appointed
- ☐ Home secured and furnished before arrival
- ☐ Full-container shipment with insurance
- ☐ Pet specialist booked door to door
- ☐ School places confirmed
- ☐ Vehicle purchase or lease arranged
- ☐ Private language tutor scheduled
- ☐ Banking and wealth management set up locally
- ☐ Household staff or property management if needed
- ☐ Contingency at 10%, held in local currency

PLAN · RETIREMENT MOVE

Retirement Move

Estimated first-year setup

$22,550

You're moving for good on a pension, savings or both, and the priorities are different: a visa that doesn't depend on a job, healthcare you can rely on as you age, a tax outcome that doesn't shrink your income, and a community you'll actually enjoy. Comfort matters more than speed; certainty matters more than either.

First-year cost breakdown

Scouting trip flights *one to two return tickets*	**$1,050**
Scouting trip stay *two to four weeks in the neighbourhoods you might live in*	**$1,550**
Visa, permits & translations *government fees, apostilles, translations; luxury adds an immigration lawyer*	**$1,000**
Relocation flights *one-way, with extra baggage*	**$1,100**
Moving & shipping *affordable: suitcases only; luxury: full container and white-glove*	**$2,450**
Housing deposit & first rent *deposit plus first month, scaled to the local rental market*	**$2,100**
Furnishing & setup *affordable leans on second-hand and furnished lets*	**$1,250**
Health insurance, first year *basic international cover through to premium global plans*	**$1,650**
Language classes *apps and group classes through to private tutoring*	**$400**
Local admin & first-month living *registration, SIM, transport, groceries before income settles*	**$1,750**
Retirement visa, lawyer & pension certification *immigration lawyer, apostilled pension letters, medicals, translations*	**$1,800**
Private health insurance, first year (age 60+) *comprehensive cover until public-system access*	**$3,350**
Tax & estate advice *double-taxation, pension treatment, wills*	**$1,050**
Contingency *10% of the total above*	**$2,050**
Total	**$22,550**

Timeline

Decide & research — ~10 wks

Shortlist two places using the retirement page, the healthcare and hospitals pages, life expectancy, climate and the 'by the numbers' section. Read the retirement-visa route and the tax scheme for pensioners. Talk to two retirees already there.

Paperwork — ~14 wks

Pension or income letters certified and apostilled, police certificate, medical, birth and marriage certificates translated. Apply for the retirement or passive-income visa with a lawyer. Quote private health insurance for your age with pre-existing conditions declared.

Long scouting stay — ~6 wks

Six weeks in the town you'd live in, in the season you'd like least. Register with a GP or clinic, visit the hospital, price a pharmacy run, join a club, test the walk to shops.

RETIREMENT MOVE · CHECKLIST

Your retirement move checklist

Tick these off as you go. Everything here is scaled to this tier and to Malaysia's own prices, visa routes and timelines.

- ☐ Retirement, pensionado or passive-income visa route confirmed with a lawyer
- ☐ Pension and income letters certified, apostilled and translated
- ☐ Police certificate and medical done within validity windows
- ☐ Private health insurance in place for age and conditions, until public access
- ☐ Prescriptions and medical records for a year, translated summary
- ☐ Tax residency date, pension treaty and estate advice taken
- ☐ Home-country pension paid to a local or multi-currency account
- ☐ Six-week scouting stay completed, including the hospital visit
- ☐ Home rented before buying; at least one year
- ☐ Local will and power of attorney prepared
- ☐ Registered with embassy or consulate
- ☐ Community found: club, faith group, volunteering or class
- ☐ Plan for care needs: home help, assisted living options and costs
- ☐ Return-trip fund kept for family emergencies
- ☐ Contingency at 10%, held in local currency

PRACTICALITIES

Getting there & the calendar

Main gateway airports

Kuala Lumpur (KUL), Penang (PEN), Kota Kinabalu (BKI)

Low-cost carriers: AirAsia (home base), Batik Air, Firefly, Scoot

KUL is AirAsia's hub; fares across Southeast Asia are among the lowest in the world.

Holidays & festivals

National day: Merdeka Day, 31 August.

- Hari Raya Aidilfitri open houses
- Chinese New Year
- Thaipusam at Batu Caves (Jan/Feb)
- Deepavali; Rainforest World Music Festival in Sarawak

BEFORE YOU GO

Three ways we can help

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Ready to research your move?

This guide is a companion to the full, always-updated Malaysia page on The Global Expat Hub, where you'll find live travel advisories, official links, the job board, partner listings and more.

VISIT THE FULL GUIDE

theglobalexpathub.com/country/malaysia

All figures are editorial estimates for planning and were current at publication in 2026. Tax rules, visa schemes and prices change; verify before you rely on them. This guide is not legal, immigration, medical or financial advice.

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