



马来西亚中国服务组税务期刊

马来西亚“第二家园”计划 (MM2H)

马来西亚“第二家园”计划 (MM2H) 是政府颁发的一项允许外国人持 10 年长期签证在马来西亚居留的国际居民计划。

成功的申请者可无限制的多次往返马来西亚，并享受其他在马便民优惠。此计划申请人须符合一定的经济和医疗条件。

得知许多中国公民对我国的 MM2H 计划深感兴趣，在此我们很乐意为您提供相关的信息。

1	什么是“MM2H”计划?	<p>MM2H 计划是由马来西亚政府推广的允许符合条件的外国人通过持有多次入境社会访问签证 (SVP) 无限期的居留在马来西亚。</p> <p>此 SVP 首次签发有效期为 10 年，后续可更新。</p>									
2	申请资格	<p>此计划开放给所有马来西亚政府所承认的各国公民，不限人种、信仰、性别和年龄。</p> <p>申请人可以携带其配偶及 21 岁以下的未婚子女作为随从家属。</p>									
3	为什么选择马来西亚?	<ul style="list-style-type: none"> • <u>政府支持</u> 此计划是由政府一手发起、策划到发布，因此为了确保其成功，政府也会不断的提高和完善此计划。此外，马来西亚目前的社会和政治环境是属稳定和良好。 • <u>文化和语言</u> 虽然马来语是马来西亚的国语，不过英语和普通话在马普及程度也非常高。除此之外，马来西亚有接近 700 万的华人，是马来西亚第二大名族。 • <u>休闲娱乐</u> 马来西亚有各种各样的家庭娱乐实施：主题公园、丛林幽径、水上运动，同时也是高尔夫球场数量最多的国家之一。 • <u>天气</u> 马来西亚是典型的热带性气候，温度怡人，全年湿润，气温在 21°C 到 32°C 之间。 • <u>食物和水果</u> 马来西亚地道风味美食，国际特色美食和传统中国菜是随处可见。丰富独特的的异域热带水也是全年供应。 • <u>教育</u> 马来西亚的教育系统包括幼儿教育，初等教育，中等教育，大专教育以及高等教育。就高等教育，在授课时，普遍采用英文教学。在马来西亚，部分小学与中学主要是以中文授课。目前，厦门大学已在马来西亚开设分校，并开始接收来自中国，马来西亚与其他国家的学生。据信，未来将会有更多的中国大学前往马来西亚开设分校。 									
4	经济要求	<p>申请人需在马来西亚有足够的资金来支持其申请此项目:-</p> <table border="1" data-bbox="635 1798 1265 1910"> <thead> <tr> <th></th> <th>50 岁以下</th> <th>50 岁及以上</th> </tr> </thead> <tbody> <tr> <td>流动资产</td> <td>RM500,000 (最少)</td> <td>RM350,000 (最少)</td> </tr> <tr> <td>海外收入</td> <td>RM10,000 (最少)</td> <td>RM10,000 (最少)</td> </tr> </tbody> </table>		50 岁以下	50 岁及以上	流动资产	RM500,000 (最少)	RM350,000 (最少)	海外收入	RM10,000 (最少)	RM10,000 (最少)
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5	通过审批后	<p>通过审批的 MM2H 参与者需要:-</p> <table border="1" data-bbox="635 2000 1265 2204"> <thead> <tr> <th>50 岁以下</th> <th>50 岁及以上</th> </tr> </thead> <tbody> <tr> <td>开通一个 RM300,000 的定期存款账户。</td> <td>开通一个 RM150,000 的定期存款账户；或提供其政府退休金收入为每月 RM10,000 的证明。</td> </tr> </tbody> </table>	50 岁以下	50 岁及以上	开通一个 RM300,000 的定期存款账户。	开通一个 RM150,000 的定期存款账户；或提供其政府退休金收入为每月 RM10,000 的证明。					
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		一年后，参与者可提取最高 RM150,000 用于房屋购买、子女在马来西亚的教育以及医疗用途。	一年后，满足以上定期存款要求的参与者可以提取最多 RM50,000 用于房屋购买、子女在马来西亚的教育以及医疗用途。												
		从第二年起及所有在 MM2H 计划下在马停留期间，必须保持最少 RM150,000 的账户余额。	从第二年起及所有在 MM2H 计划下在马停留期间，必须保持最少 RM100,000 的账户余额。												
6	医疗报告	所有申请者及其家属需要提交由马来西亚私立医院或通过注册的诊所出具的医疗体检报告。													
7	医疗保险	通过审批的参与者及其家属必须持有任意保险公司的在马来西亚适用的有效医疗保险。													
8	MM2H 的福利	<p>a. <u>就读许可</u></p> <ul style="list-style-type: none"> • 21 岁以下的未婚子女。 • 允许在马来西亚任意公立或国际学校就读。 <p>b. <u>房屋购买</u></p> <p>任何外国人可以在马来西亚购买任何数量的住宅地产，须符合各州设立的外国人最低购买价格。</p> <p>c. <u>免税购买或进口自用汽车</u></p> <ul style="list-style-type: none"> • 仅限一辆本地制造或组装的汽车；或 • 仅限一辆从其国籍所在地或其定居国家进口的汽车。 													
9	MM2H 参与者的购房最低价格	<table border="1"> <thead> <tr> <th>州属</th> <th>MM2H 身份 (RM)</th> <th>无 MM2H 身份 (RM)</th> </tr> </thead> <tbody> <tr> <td>雪兰莪</td> <td>2 百万 (地区 1 & 2) 1 百万 (地区 3)</td> <td>2 百万</td> </tr> <tr> <td>吉隆坡</td> <td>1 百万</td> <td>1 百万</td> </tr> <tr> <td>新山</td> <td>1 百万</td> <td>1 百万</td> </tr> </tbody> </table>		州属	MM2H 身份 (RM)	无 MM2H 身份 (RM)	雪兰莪	2 百万 (地区 1 & 2) 1 百万 (地区 3)	2 百万	吉隆坡	1 百万	1 百万	新山	1 百万	1 百万
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Deloitte Malaysia Chinese Services Group Publication

Malaysia My Second Home Programme ("MM2H")

The Malaysia My Second Home programme (commonly abbreviated "MM2H") is an international residency scheme enacted by the Government of Malaysia to allow foreigners to live in the country on a long-stay visa of up to 10 years.

Successful applicants are entitled to enter and leave the country on a largely unrestricted basis, and also benefit from other incentives aimed at making their stay in Malaysia more convenient. To qualify for the program, applicants must meet certain financial and medical criteria.

We are aware that many Chinese nationals are keen to learn more about MM2H programme. In this connection, we are pleased to provide you with some related information.

Guidelines For Malaysia My Second Home Programme

1	What is MM2H Programme?	<p>MM2H programme is promoted by the Government of Malaysia to allow foreigners who fulfil certain criteria, to stay in Malaysia for as long as possible on a multiple-entry Social Visit Pass (SVP).</p> <p>The SVP is initially for a period of ten (10) years, and is renewable.</p>
2	Eligibility	<p>It is open to citizens of all countries recognized by Malaysia regardless of race, religion, gender or age.</p> <p>Applicants are allowed to bring their spouses and unmarried children below the age of 21 as dependants.</p>
3	Why Choose Malaysia?	<ul style="list-style-type: none"> • <u>Government support</u> This programme is initiated, organized and launched by the Malaysian Government and is thus one that the Government will continuously seek to improve, to ensure it success. The political and social environment in Malaysia is stable and conducive. • <u>Culture and language</u> Although Malay language (Bahasa Melayu) is the national language of the country, English and Mandarin are widely used and practiced in Malaysia. The Chinese population of Malaysia is close to 7 million people, the second largest ethnic group in Malaysia. • <u>Recreation and entertainment</u> The country has everything for the family, theme parks, jungle trails, water sports and one of the highest numbers of golf courses. • <u>Weather</u> The country has a classic equatorial climate with pleasant temperatures and wet months throughout the year, ranging from 21°C to 32°C. • <u>Food and fruits</u> Local, international and Chinese cuisines are available everywhere in Malaysia. Similarly, the tropical fruits of Malaysia are unique, exotic and available in abundance practically throughout the year. • <u>Education</u> The education system covers preschool, primary, secondary, post-secondary and tertiary education. English is widely used especially at the tertiary education. There are primary and secondary schools where the medium of instruction is Chinese. Xiamen University has set up a branch campus in Malaysia, accepting students from China, Malaysia and other countries.

		More Chinese universities may also set up branch campuses here in future.									
4	Financial Requirements	<p>Upon application, applicants are expected to be financially capable of support themselves on this programme in Malaysia:-</p> <table border="1"> <thead> <tr> <th></th> <th>Below 50 years old</th> <th>50 years and above</th> </tr> </thead> <tbody> <tr> <td>Liquid assets</td> <td>RM500,000 (min)</td> <td>RM350,000 (min)</td> </tr> <tr> <td>Offshore income</td> <td>RM10,000 (min)</td> <td>RM10,000 (min)</td> </tr> </tbody> </table>		Below 50 years old	50 years and above	Liquid assets	RM500,000 (min)	RM350,000 (min)	Offshore income	RM10,000 (min)	RM10,000 (min)
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6	Medical Report	All applicants and their dependants are required to submit a medical report from any private hospital or registered clinic in Malaysia.									
7	Medical Insurance	Approved participants and their dependants must possess valid medical insurance coverage that is applicable in Malaysia from any insurance company.									
8	Benefits of MM2H	<p>d. <u>Permission to study</u></p> <ul style="list-style-type: none"> • Children who under 21 years old and not married. • Allowed to study at any of the public or international schools in Malaysia. <p>e. <u>Purchase a house</u> Any foreigner may purchase any number of residential property in Malaysia, subject to the minimum price established for foreigners by the different states.</p>									

f. Purchase or import a personal-use car with tax/duty exemption

- Only one locally made and assembled motorcar; OR
- Only one imported motorcar, which belongs to him/her country of citizenship or where he/she last domiciled.

9	Minimum Property Purchase Price for MM2H Participants	State	MM2H (RM)	Without MM2H (RM)
		Selangor	2 million (Zone 1 & 2) 1 million (Zone 3)	2 million
		Kuala Lumpur	1 million	1 million
		Johor	1 million	1 million

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