PROGRAMME BROCHURE

RESIDENCY BY INVESTMENT | MALAYSIA

Malaysia Residency by Investment– Gold Tier Investment Route

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

XIPHIAS Immigration DMCC
www.xiphiasimmigration.ae

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+971 52 727 5101 | dubai@xiphiasimmigration.com

At a glance

COUNTRY **Malaysia**	ROUTE **Residency by Investment - Financial & Property Investment**
MINIMUM INVESTMENT **USD 500,000**	FAMILY MEMBERS **Spouse, children up to age 21, dependent parents**
LAST UPDATED **1 October 2026**	

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 Up to 50% of the fixed deposit can be withdrawn after approval to buy a residence, or for education, medical and tourism spending in Malaysia.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.

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.

When this route may not fit

- Criminal convictions or ongoing legal proceedings.
- Insufficient or unverifiable source of funds.
- Previous visa violations in Malaysia.

Costs and government fees

Programme costs

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.

Government fees

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

Funds to show

Requirement	Amount	Notes
Fixed deposit funds	USD 500,000	Evidence of funds for the USD 500,000 fixed deposit, with a documented legal source of wealth.

How the process works

1. **Submit Gold Application**
   Apply through the MM2H programme administered by the Ministry of Tourism, Arts and Culture, with all required documents.
2. **Conditional Approval**
   Receive conditional approval confirming initial eligibility.
3. **Open Bank Account & Deposit**
   Open a Malaysian bank account and place the USD 500,000 fixed deposit.
4. **Purchase Property**
   Buy a property of RM1,000,000 or more; it cannot be sold for 10 years, though upgrading to a higher-value property is allowed.

5 **Medical & Police Clearance**
Complete the mandatory medical check-up and submit a police clearance certificate.

6 **Receive 15-Year Pass**
Receive a 15-year Social Visit Pass with Multiple Entry Visa, renewable and capped by passport validity.

Document checklist

Identity & Travel

- Valid passport
- Passport-sized photographs

Financial

- Bank statements for the last 6 months
- Proof of fixed deposit
- Property purchase documents (sale and purchase agreement, title)

Compliance

- Medical report from an approved clinic
- Police clearance certificate

Questions clients ask

What is the minimum investment for the MM2H Gold Tier?

A fixed deposit of USD 500,000 in a Malaysian bank plus a compulsory property purchase of RM1,000,000 or more, and a one-off participation fee of RM3,000.

Can my family be included?

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

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.

Can I withdraw funds from the fixed deposit?

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.

Is physical presence required in Malaysia?

Yes. Every MM2H 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.

Important notes

- 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.
- 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.

Compliance

- Federal MM2H has four categories: Platinum, Gold, Silver, and a separate Special Economic Zone / Special Financial Zone category for Forest City, Johor.
- The SEZ/SFZ category requires a fixed deposit of USD 65,000 for applicants aged 21 to 49, or USD 32,000 for those 50 and over, and grants a 10-year pass.
- The Platinum, Gold and Silver terms are stated by the Ministry as accurate as of 22 July 2024. The SEZ/SFZ category was added later; the Ministry's category pages were last updated on 10 February 2026.
- Sarawak-MM2H is a separate programme with its own criteria, revised from 1 January 2025: minimum age 30, fixed deposit RM500,000, offshore income of RM10,000 a month (RM15,000 with a dependant), a 5 + 5 year pass, 30 days a year physically in Sarawak, and property purchase optional at RM600,000 in Kuching or RM500,000 elsewhere.
- From 16 May 2025, personal sponsors for Sarawak-MM2H are limited to immediate family.

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.

NEXT STEP

Plan your Malaysia application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Malaysia Residency by Investment– Gold Tier Investment Route** fits, set out the full cost in writing and manage the application with you from start to finish.

CALL OR WHATSAPP	+971 52 727 5101
EMAIL	dubai@xiphiasimmigration.com
WEBSITE	www.xiphiasimmigration.ae
OFFICE	Jumeirah Lakes Towers, Dubai, United Arab Emirates

CREDENTIALS

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- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.

This brochure is produced from the programme information published at www.xiphiasimmigration.ae/residency/malaysia/malaysia-mm2h-gold as at 1 October 2026. Rules, fees and processing times are set by the relevant government and can change, and approval is always the authority's decision. Please confirm the current position with us before you apply. XIPHIAS provides immigration consulting and documentation support. It is not a law firm, and nothing in this brochure is legal advice.