

## THERE ARE MANY CONSIDERATIONS WHEN CONSIDERING RETIREMENT OR LIVING IN ANOTHER COUNTRY.

Leaving friends and relatives is not something everyone is willing to do but there are many reasons why relocating to Malaysia or buying a second home here makes sense. The country has much to offer, not least, of which is a cost of living which is much lower than most fully developed countries. The rapid economic growth Malaysia has experienced has resulted in a substantial investment in infrastructure and the continuous upgrading of facilities is evident to anyone living here.

I offer a number of reasons why people might consider applying for a Malaysia My Second Home visa. These are a combination of personal observations as well as plenty of input from expats living here, including some who have moved here under the MM2H programme. Many of the points have also been mentioned in the various surveys we have conducted among the many expat readers of our monthly magazine – The Expats

The list is in no particular order and could have been longer but covers most of the main attractions

- 1) The people and language: The Malaysian people are warm and friendly and unlike some countries welcome foreigners who choose to live here and are happy to mix with them socially. There is no need to set yourself up in an expatriate enclave because wherever you live you are sure to find no problems settling in. The fact that a large number of people here speak English makes it especially attractive to the many people who are either native English speakers or speak enough English to communicate
- 2) The weather. Most expatriates say how much they like the warm weather in Malaysia. Certainly it can get hot during the day but it is rarely the extreme heat found in some countries, and since most homes, cars and shopping areas are air-conditioned it is easy to escape the worst of it.
- 3) The cost of living. Malaysia is a low cost country to live in and if you are on a pension from a developed country you will find that it offers a much better standard of living here than in your own country. Since remittances from abroad are not taxed it makes the program even more attractive, if your funds are not taxed at source. The two most complained about expensive items in Malaysia are alcoholic beverages and motor vehicles.

Fortunately restaurant prices are generally low so this can offset the higher cost of alcoholic beverages and many places offer extended happy hours if you look out for them. The high tax on motor vehicles is true for most countries in Asia. Applicants under this program can bring in one car free of import duty, sales tax and excise duty or buy a new car here without these taxes. Prices for houses and apartments are quite reasonable if you stay outside of central KL and it is possible to buy a nice house with a pool if you are willing to spend a little more.

4) Economic and political stability. Malaysia has experienced many years of economic and political stability. Even the major economic downturn in Asia in 1997 did not have the disastrous results for Malaysia which many people predicted. The economic outlook now is promising and many expats have expressed their satisfaction with the new Prime Minister Abdullah Badawi.

5) Infrastructure. The country has generally good infrastructure with a world class airport, very modern capital city and a well developed and maintained road network. Malaysia has a strong commitment to become a leading IT and multimedia hub for the region. It demonstrated this by creating the Multimedia Super Corridor (MSC) a high tech area stretching from Kuala Lumpur to the international airport and offering state of the art communication networks. The government continuously invests in improvements to the country's infrastructure.

6) The food. Malaysia has three major types of local cuisine which most foreigners soon come to enjoy. Malay, Chinese and Indian restaurants can be found all over the country reflecting the three largest races in Malaysia and between the three cuisines there is a magnificent choice of dishes.

If you eat in the open air stalls or in the non air conditioned restaurants you will be amazed at the low cost of the food. If you prefer western dishes there has been a proliferation of restaurants opening in the major cities offering many different western cuisines as well as other Asian cuisines. Food from all over the world can also be found in the excellent restaurants in the country's numerous four and five star hotels

7) Shopping. Whether you are looking for low priced products or designer labels Malaysia has it all. There has been a significant increase in shopping malls around the country, particularly Kuala Lumpur. The shops carry a very wide range of goods. Many imported items such as cosmetics, cameras and electronic equipment carry no import duty so they are very reasonably priced. There are many home furnishing stores and most household items are readily available. For those people who are looking for food products from back home several of the newer supermarkets are offering a wide range of imported fresh and canned products

specifically targeted at the expatriate market.

8) The natural beauty. Malaysia has the advantage of being one of the lowest populated countries in Asia. This means plenty of unspoiled countryside where you can explore the jungle, hill stations and tropical islands or relax on the many beaches. There is a wealth of flora and fauna as well as wild life. The major roads are excellent and it is easy to drive around the country once you get used to some of the local driving styles. (See our annual Motoring Guide for more information about driving in Malaysia). There are also a large number of excellent hotels which have some of the lowest rates in Asia making domestic travel a pleasure and remarkably good value

9) Sports. There is a wide range of sports for players and spectators. Malaysia hosts a number of international sports events including Formula 1, motorbike, cycling, power boat racing and golf, even international tower runs!. Malaysians are also outstanding hockey, badminton and squash players and enthusiastic football fans. For active sports enthusiasts there are many golf courses, tennis and squash courts and groups playing cricket and rugby. You will also find plenty of golf and country clubs to choose from all over Malaysia. There are no duties on boats so lovers of sailing will find that it not only less expensive but there are also many attractive places to visit. For divers there are many good spots including some rated the best in the world off the coast of Sabah, such as Sipadan and Layang Layang islands.

10) Other entertainment. If you choose to stay closer to home there is plenty to do from visiting the many food and beverage outlets to watching the latest releases at the many modern movie theatres. Most foreign newspapers and magazines can be found here and high speed internet connections are being rolled out around the country.

There are plenty of local festivals to watch and a number of theatre groups have been set up. The Malaysian Philharmonic Orchestra, based in KL, is made up of international players and performs regularly. International artists from singers to dancers and even theatre groups visit quite regularly. If you prefer staying at home then satellite TV offers many channels of international entertainment.

11) Telecommunications. The country offers good telecommunications both internally and internationally. Making international calls is very easy, there is a good selection of mobile phone providers and high speed internet connections are available in most large cities and are being spread out around the country.

12) Safety and health. The crime rate in Malaysia is generally lower than in most western countries. Health services are efficient and first class medical facilities are available in all the major cities with well equipped hospitals and clinics run by highly qualified staff. Medical costs are much lower than many other countries.

13) The location. Malaysia offers an excellent mix of Asian cultures but for those who wish to discover the rest of Asia there are direct non-stop flights to every capital city in Asia.

It is an easy and relatively short flight to many neighboring countries and both Singapore and Thailand can be reached by road. Although the distances to Europe, New Zealand and Australia are quite long, there are non stop flights to most major cities. You can also reach the west and east coast of The United States on direct flights.

14) Education. For those applicants with children Malaysia offers quality education facilities. There are some excellent international schools as well as private colleges and universities which already attract many foreigners. (See our recently published Education Supplement)

15) Seeing friends and relatives. We are confident that the same reasons which encourage people to come and live here will also persuade friends and relatives to come and visit. For friends who might not be keen to travel you have the added benefit that Malaysia offers some of the cheapest fares to all corners of the globe. For those who want to purchase a property it is possible to obtain a loan locally. If you only plan to spend part of the year here then some companies can arrange short term rentals while you are away and take care of your home.

This is not meant to be an exhaustive list and people will eventually make their own decisions on what attracts them to Malaysia. Certainly anyone planning to apply under this programme would be well advised to visit and discover for themselves the many attractions the country has to offer. As in every country, one can always find something to complain about but having lived in many different countries around the world it was not hard to adjust to living here or find plenty of reasons to support my choice. If you are crazy about snow and cold weather then clearly there are much better choices but for the majority of us, who are happy with warmer environs, Malaysia offers a wonderful life and your friends will probably need little encouragement to come visit you.