ZE practical guide

Residency & family guide (MM2H)

This guide explains the current MM2H programme as presented on its official portal. Start with your residency objective and readiness for commitments before comparing categories or preparing documents.

For: For people planning long-term Malaysian residency with family or a structured settlement plan.

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3 official sources

Are you planning long-term residence with family and an actual life plan in Malaysia, or is your primary goal study, employment, or a short activity that needs another route?

Decision brief: a long-stay programme that needs clear commitment

This guide explains MM2H from official sources, then turns the information into a practical file-planning order.

25+

Published minimum age[1]

For Platinum, Gold, and Silver; SEZ/SFZ begins at 21 under the published age bands.

5–20 years

Pass term by category[2]

Silver is five years, Gold fifteen, and Platinum twenty; all are renewable under current guidance.

Up to 50%

Fixed-deposit withdrawal[1][2]

After approval and for official purposes such as property, education, medical, or tourism; it does not make every use automatically accepted.

90 days

Annual stay for relevant bands[2]

For ages 25–49 in Platinum, Gold, and Silver; presence can be fulfilled among the principal and/or spouse and dependants under official guidance.

Quick category comparison before starting the file

Route	Suitable for	Key point	First move
Platinum	Long-term residence with published flexibility for business/investment activities and career opportunities.	USD 1,000,000 fixed deposit; a residence of at least RM 2,000,000 after approval; 20-year pass.	Review property, holding-period, and financial commitments with a licensed operator before choosing the category.[2]
Gold	Those whose objective is long-stay residence without building a plan on work or career rights under this category.	USD 500,000 fixed deposit; a residence of at least RM 1,000,000 after approval; 15-year pass.	Check family, property, and annual-stay position before transferring funds or signing a property contract.[2]
Silver	Those seeking a published shorter long-stay route with defined financial and property commitments.	USD 150,000 fixed deposit; a residence of at least RM 600,000 after approval; 5-year pass.	Compare the full commitment, not the deposit alone: fee, property, insurance, renewal, and family requirements.[2]
SEZ/SFZ	A route tied to property in a specific zone/development, with published age bands and presence conditions.	Published 10-year term; deposit and property thresholds differ for age 50+ and age 21–49 under the category table.	Obtain written confirmation from the operator and official authority on property location and age band before any booking.[2]

The practical MM2H journey: from decision to maintaining status

1 **Define the residence purpose** Applicant and family

Document whether the goal is family settlement, children's education, long-term treatment, or investment; do not mix these aims with rights your category does not state.[1][2]

Output: Family decision brief and provisional category

2

Match the category

Applicant with licensed operator

Compare age, deposit, property, presence, activities, and dependants, then revisit that category page on the decision date.[1][2]

Output: Category commitment record

3

Choose the operator

Applicant

Confirm the operator is listed by MOTAC and request a written scope, fees, documents, and responsibility for each step.[1][3]

Output: Written scope and service proposal

4

Prepare the file

Applicant and dependants

Separate the principal's file from each dependant's, and review passport validity, relationship evidence, and any translation or attestation required by the current checklist.[1][3]

Output: Review-ready file folders

5

Post-approval and renewal

Applicant and operator

Track medical checks, insurance, property, presence, and renewal by category. When passports or family circumstances change, do not assume status transfers automatically.[1][2]

Output: Annual compliance record

Preparation file: what to gather before opening the application

Principal applicant file[1][3]

Identity and personal standing

- Valid passport and clear copies of pages required by the current checklist.
- Photographs, contact details, and addresses that match the application form.
- A record of every document's issue date and original or digital copy.

Financial and property file[1][2]

Review the commitment before any transfer or contract

- Fixed-deposit evidence and financial-institution details under the category and licensed operator's instructions.
- A clear plan for the required post-approval property purchase, not before category and conditions are confirmed.
- A copy of the official category table on the decision date.

Family and health file[1][2]

Define each dependant's position clearly

- Relationship evidence for dependants as required by the official checklist or operator.
- Medical and insurance record, and a post-approval examination appointment with the relevant approved provider.
- A separate plan where a family member needs a study pass or work route beyond MM2H category rights.

Situations that need a separate decision

Children aged 21–34[2]

- The Platinum, Gold, and Silver category pages state that children in this band must be single and unemployed while in Malaysia.
- **Action:** Prepare up-to-date evidence of status before relying on their place in the plan, and review with the operator and authority after any change.

Work or business activity[2]

- The Platinum page says business/investment activities and career opportunities are permissible, while Gold and Silver state they are not allowed.
- **Action:** Do not start work or business based on the programme name; verify your category and any separate immigration or work route required.

Buying or selling property[2]

- The three category pages state post-approval residence purchase and a minimum value, and state that the residence cannot be sold for ten years while an upgrade to a higher-value property is possible.
- **Action:** Do not sign a contract from this summary; verify value, location, period, documents, and consequences from the category page and qualified advisers.

Understand MM2H before selecting a category

The programme is neither an ordinary visit nor an automatic work pass. Start with family goals, actual residence, and readiness for

the obligations before comparing categories.

What do the official guidelines confirm?[1]

- The programme is for eligible foreign individuals from countries with diplomatic relations with Malaysia; an approved participant becomes the principal.
- The published minimum age is 25 for Silver, Gold, and Platinum, and 21 for SEZ/SFZ.
- The application is completed through a MOTAC-licensed MM2H operator and the One Stop Centre; final immigration approval remains with the Ministry of Home Affairs and Immigration.

Categories and commitments to understand[1][2]

- Platinum, Gold, Silver, and SEZ/SFZ are officially presented. Do not rely on an old fee, duration, or deposit table—open the latest category page and files before deciding.
- The guidelines refer to a fixed deposit at a licensed Malaysian financial institution and a possible withdrawal of up to 50% of the principal's deposit after approval for specific official purposes. This does not mean any withdrawal or investment is automatically accepted.
- Insurance, medical examination, residence purchase, minimum stay, and renewal are presented as separate commitments; review them against the intended category rather than as a universal list.

Turn the programme into a clear preparation path

Organising documents before starting reduces late corrections, but it does not replace checking the forms and requirements

requested by the operator and government authority at application time.

Practical steps before any application[1][2]

- Identify the intended category, then check the guidelines, category page, and licensed-operator list from the same official source.
- Prepare a separate internal folder for the principal and each dependant: valid passports, relationship evidence, photographs, and the financial or health documents required by the current category and form.
- Record the source of every translated or certified copy, keep originals, scans, and issue dates, and do not send originals or pay fees before confirming the receiving party and final requirements.

Dependants, education, and changes[1][2]

- The guidelines treat dependants, education, investment or career activity, renewal, endorsement transfer, and change of principal as separate topics; do not assume principal approval settles them automatically.
- If a child's study or a family member's work is part of the plan, check the dedicated pathway with the relevant authority before deciding on the programme, housing, or school.
- When a passport is renewed, family status changes, or a dependant is added, treat it as a separate process requiring review by the authority and licensed operator.

Do not start before this final review

Use this list to prepare the first discussion, then open the official sources directly because programme rules, amounts, and forms can change.

What to confirm in writing[1][2]

- The intended category, its current conditions, and the files or forms published on the day of application.
- The chosen MM2H operator's licence, scope, process, and fees in a written proposal separate from government guidance.
- The status of each dependant, passport validity, and translation or certification required by the receiving authority.

Decision questions before committing[1][2]

- Does the selection match the real purpose of residency, or does a family member need a separate study or work pathway?
- Are all amounts and commitments under discussion taken from the latest page for the same category, rather than an old post or advertisement?
- Do you have an official contact point or licensed operator and an agreed requirements list before sending any original or fee?

Final checklist

- ✓ Family objective and residence plan
- ✓ Latest official category

- ✓ Licensed MM2H operator
- ✓ Valid passports and relationship evidence
- ✓ Separate study or work plan where needed

Official sources

[1] MM2H guidelines and regulations — Ministry of Tourism, Arts and Culture Malaysia — MOTAC
https://www.mm2h.gov.my/apply/guidelines

[2] Programme, categories, and official files — Official Malaysia My Second Home portal
https://www.mm2h.gov.my/

[3] Licensed MM2H companies — Ministry of Tourism, Arts and Culture Malaysia — MOTAC
https://www.mm2h.gov.my/agencies

This is an organisational and educational guide, not legal advice or an approval guarantee. Recheck the category, terms, forms, fees, and programme operator from the official source before committing.