



Sarawak-Malaysia My Second Home: A Definitive Guide to the Enhanced S-MM2H Program

Key Requirements & New Agent Licensing, Effective 1st January 2025

Who Can Apply? The Foundation of Eligibility



Age Requirement

30+

Applicants must be 30 years old and above.



Nationality & Origin

Open to citizens of all countries with diplomatic relations with Malaysia.

****Exclusions****: Israel and North Korea.

A declaration of country of origin and all citizenships is mandatory before application.



Good Standing

A Letter of Good Conduct is required for the principal applicant and all dependents.



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The Financial Cornerstone: The Required Fixed Deposit

RM500,000



Core Requirement

A Fixed Deposit (FD) of RM500,000 is required for the main applicant.

The FD must be placed in any local bank located in Sarawak.



Withdrawal Provision

50% Withdrawal After One Year

After the first year, 50% of the FD may be withdrawn for approved purposes in Sarawak:

- Buying a residential house
- Purchasing a car
- Medical expenses
- Children's education



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Proving Financial Capacity: Offshore Income or Savings



Option A: Monthly Offshore Income

RM10,000 / month

(for individual applicants)

RM15,000 / month

(for applicants with dependents)

Proof:

Certified pension letter, employment confirmation, or latest 3 months' pension fund statements.



Option B: Proof of Savings

RM100,000

(for individual applicants)

RM200,000

(for applicants with dependents)

Proof:

Certified bank statements for the last 3 months.



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Your Stay in Sarawak: Pass Duration & On-Ground Presence

Pass Duration



10 (5+5) Years

The S-MM2H pass is granted for an initial 5 years, renewable for another 5.

Important Note: After 10 years, a completely new application is required. Existing participants adhere to current requirements for their renewal within the 10-year period.

Minimum Stay Requirement



30 Days / Year

The main applicant must spend a cumulative minimum of 30 days per year in Sarawak.



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Engagement in the Economy: Work & Investment Parameters



Work Eligibility

S-MM2H participants are **not eligible to work full time**.

Part-time work (**max 20 hours/week**) is allowed in specific professional sectors with State Authority approval.

Approved Professional Sectors:

- Education
- Banking/Securities
- Manufacturing
- Medical



Business Involvement

Participants can act as a 'sleeping partner' in a Joint-Venture (JV) with a local partner.

Requirement 1: Minimum **49%** **ownership** of the total paid-up capital.

Requirement 2: Minimum paid-up capital of **RM250,000**.

The JV must be in a sector approved by ILMU.



Building Your Life in Sarawak: Property, Family & Support



Property purchase is optional for all eligible applicants.

Minimum Value:

RM600,000 (Kuching Division)

RM500,000 (Other Divisions)

Property can be sold after a minimum of 5 years.



You are allowed to bring dependents under the program.

You are allowed to bring a foreign maid, subject to current Immigration Department requirements.



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Program Compliance & Key Provisions



Medical Insurance

Participants must be covered by medical insurance for the entire duration of the S-MM2H pass.



Security Screening

A PDRM (Royal Malaysia Police) Security Screening is mandatory.



No Permanent Residence

The S-MM2H pass does not lead to Permanent Residence status.



Responsible Agency

Ministry of Tourism, Creative Industry and Performing Arts Sarawak (MTCP).



Health Examination

A health examination is required.



Tax Exemption

Tax exemption is granted on funds brought into Malaysia.



No Transfer on Death

The pass cannot be transferred to a dependent upon the principal's death.



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The Enhanced S-MM2H Program: At a Glance

Key Metrics

1st January 2025

Effective Date

30

Minimum Age (years)

10 (5+5)

Pass Duration (Years)

30

Minimum Stay
(Days/Year, Principal)

RM500,000

Fixed Deposit

RM10k/mo | RM15k/mo

Offshore Income (Individual | w/ Dependents)

Max 20

Work Allowance (Hours/Week, Part-time, approved sectors)

Key Conditions



Full-Time Work: Not Permitted



Property Purchase: Optional (Min. RM500k-RM600k)



Permanent Residence: No



Medical Insurance: Mandatory



Security Screening: Mandatory



Dependents Allowed: Yes



Maid Allowed: Yes



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