THE ARTICLE

MALAYSIA MY SECOND HOME (MM2H)

~~The Old Brochure~~ *The 2026 Reality*

A Guide to the Restructured MM2H Residency Programme · Last Updated: June 2026

If your picture of MM2H is a relaxed retirement visa with a modest RM 300,000 deposit, that programme no longer exists. Since the July 2024 relaunch under the Ministry of Tourism, Arts and Culture, MM2H has been rebuilt around four tiers, deposits set in US dollars, and — for the first time — a **compulsory property purchase**. Most guides online still describe the old rules. Applying on outdated information is the single most common reason applications stall or fail.

⊺ WHY EACH SECTION WORKS FOR GOOGLE

⊺ WHY THIS WORKS · SEARCH INTENT

Names the reader's outdated assumption and corrects it in the first line.

Most people searching 'MM2H requirements' are working from pre-2024 information. Opening with 'that programme no longer exists' captures exactly that reader and positions this article as the current, trustworthy source.

⊺ WHY THIS WORKS · E-E-A-T: FRESHNESS

Anchors everything to the July 2024 relaunch date.

On a topic where the rules genuinely changed, citing the exact relaunch date signals the content is current — the strongest possible freshness signal for Google and for a wary reader.

THE FOUR TIERS

What Each Tier Actually Requires

The mainland programme now runs on four formally defined tiers, each with its own fixed deposit, minimum property value, and visa term. The figures below are published by MOTAC through the One Stop Centre (OSC MM2H):

⊺ WHY THIS WORKS · E-E-A-T: PRIMARY SOURCE

Attributes the figures to MOTAC and the OSC MM2H by name.

Tying specific deposit and property figures to the governing ministry is the key trust signal on a high-stakes residency topic — and protects the article's authority as figures are revised.

Tier	Fixed Deposit	Min. Property	Visa Term
SEZ (Forest City)	USD 32k–65k	RM 500,000	10 yrs
Silver	USD 150,000	RM 600,000	5 yrs
Gold	USD 500,000	RM 1,000,000	15 yrs
Platinum	USD 1,000,000	RM 2,000,000	20 yrs

> The fixed deposit must be placed in a licensed Malaysian bank, with partial withdrawals allowed only for approved purposes. Only **Platinum** holders may work or run a business in Malaysia. Full criteria are on the official MM2H programme page administered by MOTAC.

THE BIGGEST CHANGE

Property Is No Longer Optional

Under the old programme, buying property was a choice. It no longer is. Every mainland tier now requires a qualifying property purchase, completed within 12 months of visa endorsement, at or above the tier's minimum value. "Intention to buy" is not sufficient.

↑ WHY THIS WORKS · PRACTICAL HOOK

Flags the rule that catches the most applicants out.

The shift from optional to mandatory property is the change most likely to derail someone working from old information. Leading with it delivers genuine value and demonstrates current expertise.

The trap agents rarely mention: MM2H property is subject to a **10-year sale restriction**, enforced at the state land office as a condition of foreign-ownership approval. You cannot sell for ten years from the date of purchase. If your time horizon is shorter than that, you must factor this illiquidity into your planning before you commit any capital.

↑ WHY THIS WORKS · E-E-A-T: DEPTH

The 10-year lock-in is a detail most marketing content omits.

Disclosing an inconvenient restriction that sales-driven agents skip is exactly what builds trust. It signals the firm represents the client's interests, not a property developer's — the difference that converts.

CONDITIONS & ELIGIBILITY

Residency, Dependants, and the Fine Print

- **Minimum stay:** Applicants under 50 must spend at least 90 cumulative days per year in Malaysia. Those aged 50 and above currently have no minimum stay requirement.
- **Licensed agent required:** Applications cannot be filed directly. Every application must go through a MOTAC-licensed agent and the One Stop Centre.
- **Dependants:** A spouse, unmarried children up to 34 who are not working in Malaysia, disabled children of any age, and parents or parents-in-law may be included — making MM2H well suited to family relocation.
- **Health insurance:** Comprehensive cover with a minimum of RM 80,000 must be maintained throughout participation.

Applicants who prefer a more flexible, income-based route without a mandatory property purchase may also consider the separate **Sarawak S-MM2H** programme, which runs under its own state-level rules.

↑ WHY THIS WORKS · LONG-TAIL TRAFFIC

Each bullet answers a distinct, high-intent MM2H search.

'MM2H minimum stay requirement', 'MM2H dependants age limit', 'MM2H without property' are all real queries. Covering each one captures motivated searchers and positions the firm as the complete answer.

↑ WHY THIS WORKS · E-E-A-T: COMPLETENESS

Mentions the Sarawak S-MM2H alternative most guides ignore.

Pointing readers to a route that may suit them better — even a separate one — signals genuine advisory intent rather than a sales funnel, which is what earns trust on a major life decision.

Apply on the Right Information

MM2H is still one of Southeast Asia's most established long-stay routes — but the 2024 rules are stricter, more expensive, and far less forgiving of guesswork than the programme they replaced. Choosing the wrong tier, underestimating the property commitment, or missing the 10-year restriction can cost you years and a great deal of capital. Our team can assess which tier genuinely fits your situation, coordinate a licensed agent, and make sure your application is built on the rules as they actually stand in 2026.

↑ **WHY THIS WORKS · CONVERSION COPY**

Ties the firm directly to the article's core risk: outdated information.

The CTA promises exactly what the hook warned was missing — current, accurate guidance — making the consultation the obvious next step rather than a sales ask.

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↑ **WHY THIS WORKS · E-E-A-T: AUTHOR**

A named, credentialed Malaysian immigration lawyer is a direct ranking signal.

Residency programmes are core 'Your Money or Your Life' content where Google weighs author expertise most heavily. A real lawyer with a named firm and a University of Malaya credential is one of the highest-impact trust signals on the page.