

Relocation to Malaysia Guide

Handbook for Expats

KINETIK



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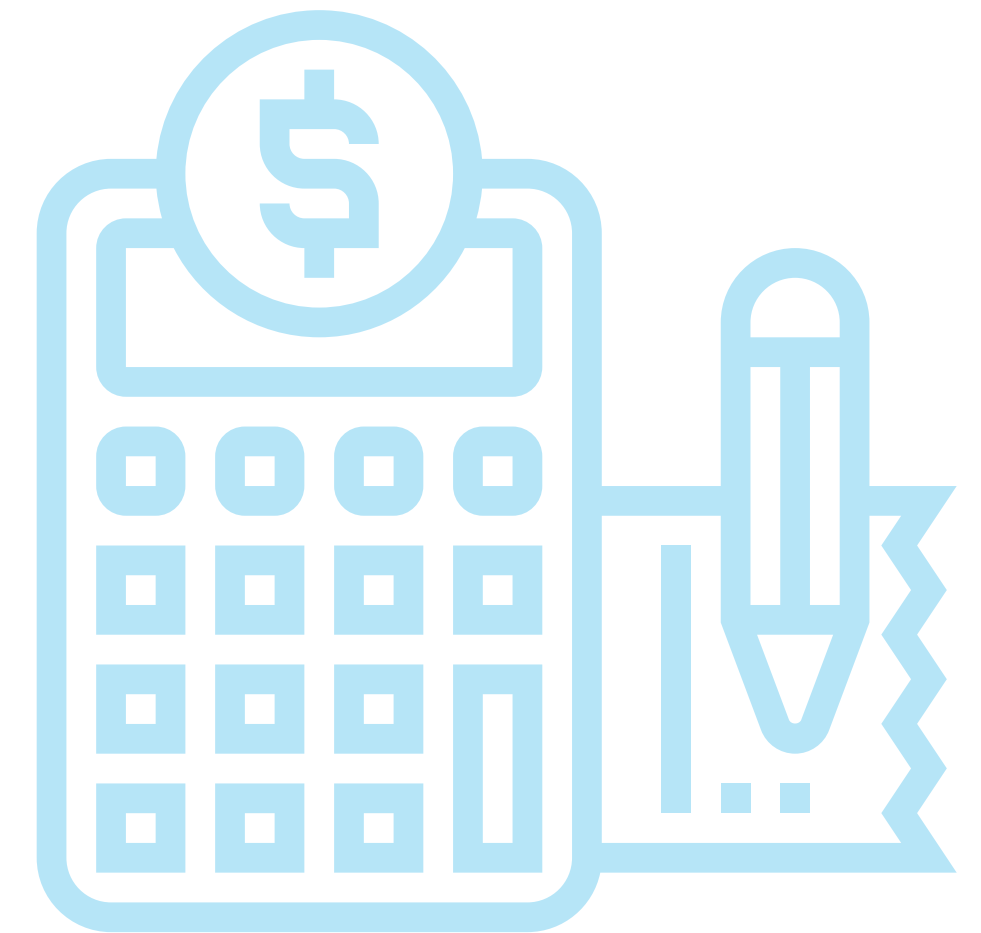


Welcome to Malaysia!

Kuala Lumpur has a great deal to offer as an expat destination. We have created this guide to help you evaluate practical considerations and cost of living in particular to help you with your decision making. Malaysia has a thriving and diverse economy, which has led to an impressive annual GDP growth rate of 5%+ for the last 10 years. Malaysia and more specifically, its capital Kuala Lumpur, offer amazing cultural diversity, quality of life, and fantastic job opportunities. As evidence of this, the Expat City Ranking 2020 survey conducted by InterNations, ranked KL as the 8th best location for expats to live and work in.

Cost of Living

The cost of living in Malaysia is far cheaper than most Western countries and several other Asian countries such as Japan, Hong Kong, and Singapore. Cars, international schools, alcohol, and imported foods can be expensive. However, expats on a foreign salary should find it fairly easy to save money during their assignment and still enjoy a good lifestyle. Even those working on a good local salary should do well.





Population Size & Growth

Malaysia's population in 2019 is estimated at 32.6 million, increased from 32.4 million as compared to 2018. The total population comprises of 29.4 million (90.2%) Citizens and 3.2 million (9.8%) non-citizens.

Currency

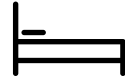

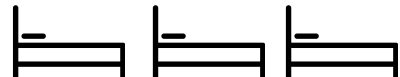
The currency in Malaysia is the Malaysian Ringgit (MYR or RM), 4.05MYR = 1USD

Accommodation

Malaysia’s low cost of living and high quality of life means that many expats choose to relocate here. The Malaysian government has encourage foreigners to retire in Malaysia, as a fixed income can go a long way here. The capital Kuala Lumpur also pulls in huge numbers of working expats looking for an adventure. In fact, you’ll find expat communities of retirees, digital nomads and people employed locally, in all of the larger cities. KL itself is part of a wider conurbation often referred to as Selangor or the Klang Valley. Outside of the downtown KL district are multiple suburban districts that make up the 7 million population of Greater KL, such as Petaling Jaya (PJ) and Cheras. When selecting your base location, its often a weigh up between living ‘downtown’ in KL itself or one of these suburban districts.



Renting in Malaysia

No. of bedroom	<i>Price (MYR)</i> KL Centre / Suburbs
	2.5 – 3k / 1.5 – 2.5K
	3 – 5.5k / 2 – 4K
	6k+ / 4K+

**All prices mentioned above are subjected to rental per month only(extra fees such as deposits and utility bills are not included)*



Food

The Malaysian cuisine is a mixture of cooking cultures from India, China, the Middle East, Indonesia, and several European countries.

This diverse culinary culture stems from Malaysia's diverse culture and colonial past. The cuisine was developed as a mélange between local and foreign.



Here it is still possible to spend RM20 to RM40 a day on three meals including drinks. Fancy restaurants would cost well over RM100 per person. If you like eating at local street restaurants (hawkers) then prices of a typical local dish vary between RM10 to RM20. Drinks usually cost up to RM4 (carbonated drinks). An Ice Lemon Tea (popular local drink) only costs RM1.20 to RM1.50 at most places. If you drink beer or wine, prices will easily double. If you visit places like Starbucks for your daily cup of coffee and western restaurants, then prepare to pay pretty high prices. A normal (tall) cup of coffee at Starbucks costs RM9. A sandwich at a bakery costs RM15. Dinner at a restaurant in a shopping mall usually costs RM60 per person including a drink.





Tax

Malaysia is relatively tax friendly compared to most popular expat destinations globally. The tax rates work on an incremental basis depending on your total earnings. The highest rate of personal income or 'supertax' is 30% though this would only apply to those earning over MYR 2,000,000. For most, the highest rate will be 25% which applies to MYR 400-600K and anything below this is less.

Click on the [link](#) here for full tax schedule by Inland Revenue Board of Malaysia.

The Malaysian government offers several tax deductions and benefits that expatriate workers who qualify as tax residents are eligible for.

These include:

1. Tax relief for a spouse (so long as the spouse does not earn an income in or out of Malaysia);
2. Tax relief for taxpayers who have to pay parental care;
3. Tax relief for each child below the age of 18; and
4. Tax relief for children studying at the tertiary level.

Schooling

KL has many private educational institutions with very high-quality standards that will ensure your child is eligible for a host of international qualification criteria to tertiary education. For locals, education until the age of 18 is largely free, though for expats looking to put their children through private schooling to achieve their UK, Australian or Baccalaureate system will need to make a substantial investment.

Whilst not as expensive as some neighbouring countries, indexed to local salaries and cost of living, the costs can be quite high for the most prestigious schools. Fees typically range between MYR 4.5-6K per month, bearing in mind that costs go up as the student moves through the grades. Additional costs must be born when registering your child up for a particular school, which also includes a substantial deposit payment for around three months' fees.

Click on the [link](#) here for a comprehensive catalogue of schools in the KL region. Below are the 5 popular international schools in KL.



Transport

① Taxi

Grab is the main ‘super-app’ used for travel purposes by most Malaysians as well as an expanding list of additional services such as banking and food deliveries. The app automatically assigns the nearest vehicle, either a car or taxi, to you at an upfront fixed fare. This allows you to know your exact fares even before you book.

Typical rates are as follows:

Distance (km)	Price per km (RM)
4-13	0.65
13-25	1
>25	2

10.



② Train

The Klang Valley Integrated Transit System is the railway network that primarily serves the area of Greater Kuala Lumpur region. This integrated network currently consists of 11 fully operating rail lines; 2 commuter rail lines, 5 rapid transit lines, 1 bus rapid transit line and 2 airport rail links to Kuala Lumpur International Airport (KLIA) and another one to Subang SkyPark Terminal.

Cost wise, a train a journey from KL to KLIA is RM55 each way. For the new MRT line most journeys will cost under RM6, though it’s possible to purchase a monthly pass for RM100, providing unlimited access.

③ Flights

KL offers some of the best and cheapest flight connections in Asia. The main airlines ar Air Asia which offers budget flights across a very comprehensive local and international network across Asia. Malaysian Airways is the main long haul service and a typical return flight to the UK costs RM3,500.

ATM & Credit Cards

MasterCard and Visa are the most widely accepted credit cards. You can make ATM withdrawals with your PIN, or banks such as Maybank (Malaysia's biggest bank), HSBC and Standard Chartered will accept credit cards for over-the-counter cash advances.

ATMs are widely available; credit cards accepted in most hotels and restaurants.



10.



Mobile

If you have arranged global roaming with your home provider, your GSM digital phone will automatically tune into one of the region's networks. If not, buy a prepaid SIM card (passport required) for one of the local networks on arrival. The rate for local calls is 30 cents and text messages are around 15 cents. These are the main mobile companies, all with similar call rates and prepaid packages:

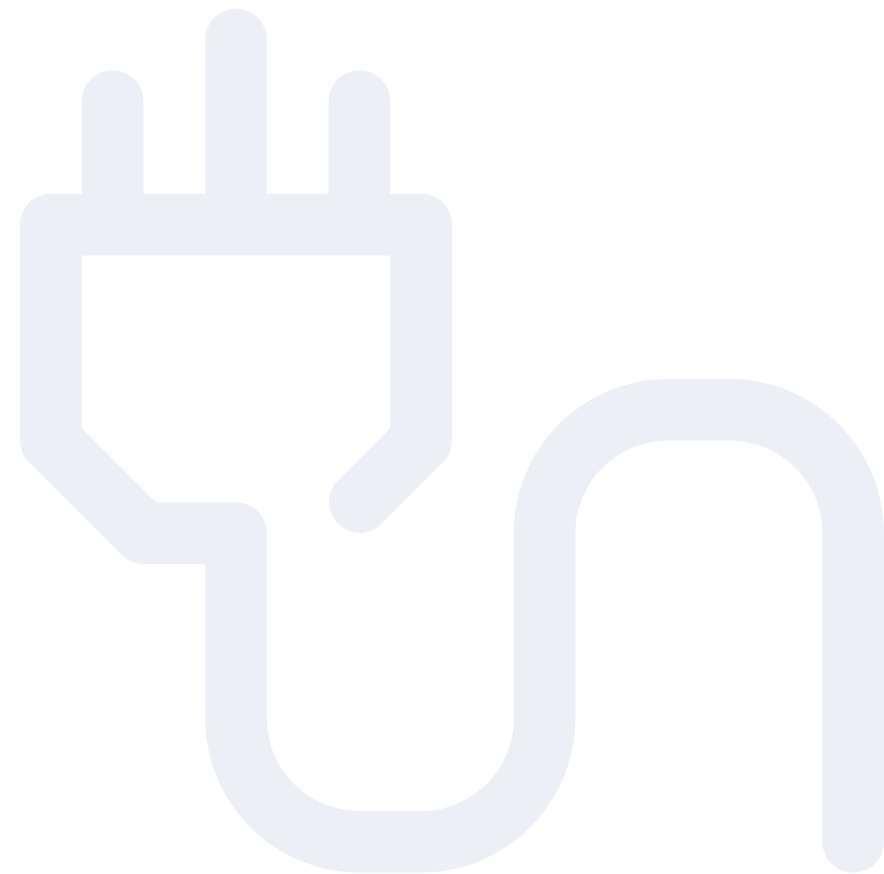


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Electricity

Connect to the reliable electricity supply (240V, 50Hz) with a UK-type three-square-pin plug.



Internet Access

Kuala Lumpur is blanketed with hot spots for wi-fi connections (usually free), particularly in hotels, hostels and cafes. Make sure you know whose network you're connecting to and avoid mysterious 'free wi-fi' hot spots that aren't obviously linked to the venue you're in, particularly if you're inputting passwords or other sensitive information.

Internet cafes are less common these days, but a few still exist if you're not using a device with wi-fi capability.

Employment Pass



An Employment Pass applies to those wanting to work in Malaysia and who have specific skills, generally in technical or managerial positions. It is issued for a minimum period of two years. Before the Employment Pass can be issued, the employment of the foreign worker must be approved by the Expatriate Committee or the relevant regulatory agency.

Generally, the following documents are required when applying for a work permit in Malaysia:

- Employment Contract/Letter of Appointment
- Original receipts of payment of application
- Copy of employee's passport (all pages, including cover)
- Passport photographs on a blue background
- Employee's CV
- Copy of Education Certificates and Qualifications
- Medical report from the employee's country of origin approved by the Malaysian Ministry of Health (dependent on industry)

If supporting documents are not in English or Malay, they may need to be attested.

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