

GUIDEBOOK ON

Expatriate Living **in** MALAYSIA



GUIDEBOOK ON EXPATRIATE LIVING IN MALAYSIA

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MALAYSIA

Your Profit Centre in Asia





Living in Malaysia

- PREPARING FOR CHANGE
- BASIC FACTS
- LIVING CONDITIONS AND CUSTOMS
- RELIGIONS AND PLACES OF WORSHIP
- MAJOR FESTIVALS AND PUBLIC HOLIDAYS
- DRESS CODE
- SAFETY AND SECURITY

A key aspect to learning to adjust to working and living in Malaysia is the ability to deal effectively with the Malaysian culture, both in terms of business and general living. ***Expatriate Living in Malaysia***, provides comprehensive and up to date information on Malaysia's political, economic and social environment to enable expatriates enjoy their stay in the country. This guidebook is divided into 14 broad chapters including living conditions, culture, accommodation, utilities, transportation, medical, education, banking, insurance, leisure and entertainment and shopping. Being well prepared for the cross-cultural experience allows expatriates and their families to predict likely areas of difficulty to minimise the adverse effects of cultural differences.

PREPARING FOR CHANGE

Malaysia is a unique country and has much to offer its visitors for both business and leisure. Having been part of the international spice route for centuries the country has turned into a mosaic of cultures. Peninsula Malaysia was referred to as the Golden Chersonese by the 16th century Greek astronomer and mathematician, Ptolemy in his early map of the maritime spice route between China and the Middle East.

Later, the Portuguese, Dutch and British colonisation from the 16th century that resulted in the coming of Chinese, Indians and Arabs, has also left its mark as evident in the architecture, system of government and culture of the country. Living in Malaysia is a heart-warming experience due to its friendly people and its world-class infrastructure that makes for a convenient and comfortable stay.

While Malaysia is a very easy country to live in and adapt to, preparing for the experience is very important. Malaysian culture is different from many other cultures and this is one of its appealing qualities that attract foreigners to work and live in the country. Many expatriates will be surprised at just how easy it is to live in Malaysia.

BASIC FACTS

The Federation of Malaysia, consisting of 13 States and three Federal Territories was formed in 1963.

Location

Malaysia is located between 2° and 7° north of the Equator. Geographically, Malaysia is as diverse as its culture. Peninsula Malaysia is separated by 400 miles of the South China Sea from the states of Sabah and Sarawak. Thailand is located to the north of Malaysia while to the south lies the island Republic of Singapore. Sabah and Sarawak are bordered by Indonesia while Sarawak also shares a border with Brunei Darussalam. The country has a total land area of 329, 847 square kilometers.

The country is free from major natural calamities and is not known to have experienced major disasters such as earthquakes or typhoons. Kuala Lumpur, the national capital and largest city is the seat of parliament, as well as the commercial and financial capital of the country. Putrajaya is the administrative capital for the Federal Government of Malaysia.

Climate

The country is generally warm throughout the year with temperatures ranging from 25°C to 32°C in the lowlands and between 21°C to 28°C in the highlands. Malaysia has a humid tropical climate with an annual rainfall average of 250 centimetres (100 inches).



Map of Malaysia

Time

Malaysia is eight hours ahead of GMT and 16 hours ahead of US Pacific Standard Time.

People

Malaysia is a multiracial country of 28 million people of different ethnicity, with the majority comprising Malays, Chinese and Indians. Minority groups including, Portuguese, Dutch, Thai, Cambodian, Vietnamese, Japanese and Eurasians also make up the multi-ethnic structure of the population. However, in East Malaysia (the states of Sarawak and Sabah on the island of Borneo) there are some 32 ethnic groups including the majority groups of Dayaks (Sarawak) and Kadazans (Sabah).

For more information, log on to www.tourism.gov.my

Government

Malaysia is a parliamentary democracy with a constitutional monarchy. The King of Malaysia, is commonly referred to as the Yang Di-Pertuan Agong. The 13 states are headed either by Sultans (Rulers) in the nine Malay states and Governors in the other four states.

The Yang Di-Pertuan Agong is elected for a five year term by the nine Sultans. The system of government is based on the United Kingdom model, whereby the Executive branch is headed by the Prime Minister. Parliamentary elections are held every five years.



*HM The Yang Di-Pertuan Agong
Tuanku Mizan ibni Al-Marhum
Sultan Mahmud Al-Muktafil Billah Shah*



*HM Raja Permaisuri Agong
Tuanku Nor Zahirah*

Economy

Malaysia is an open and fast-growing economy that performed very well on all fronts in 2008 with GDP growth at 6 per cent. The broad-based growth was led by the expansion of the services, manufacturing and agricultural sectors.

The current global financial crisis which will result in slower growth worldwide from 5% in 2007 to 3.7% in 2008 and 2.2% in 2009 will impact Malaysia's economy. The GDP figure for 2008 from MITI is 4.6 per cent and the forecast for 2009 is 3.5 per cent. The inflation rate for 2009 is estimated at 3 - 4 per cent as compared with 2 per cent in 2008.

The Third Industrial Master Plan (IMP3), 2006-2020, outlines the industrial strategies and policies which form part of the country's continuing efforts towards realising Malaysia's objective of becoming a fully developed nation, as stated in Vision 2020. The Malaysian economy targeted to grow at an average rate of 6.3 per cent during the entire Plan period is also facing challenges due to the global financial crisis.

Source: World Economic Outlook Update, Nov. 2008

Currency

The Malaysian currency is referred to as Ringgit or RM and is divided into 100 sen. Denominations in circulation are RM1, RM5, RM10, RM50 and RM100 notes. Coins are issued in 5, 10, 20 and 50 sen pieces. Major currencies can be exchanged for Ringgit at banks, authorised money changers and major hotels. Under the managed float system, the Ringgit exchange rate is largely determined by the demand for and the supply of Ringgit in the foreign exchange market. The exchange rate for one USD is around RM3.62 to RM3.68 (February 2009).

It is necessary to exchange the Ringgit to other currencies when travelling outside Malaysia. Major credit cards are accepted in most banks, major hotels, medical centres, airlines, petrol stations, restaurants and retail establishments.



*Central Bank of Malaysia
(Bank Negara)*



*Denominations of
Malaysian Currency*

Working Days

All government offices operate on a five-day week. In all states (with the exception of Kedah, Kelantan and Terengganu) Monday to Friday are the working days and Saturday and Sunday are observed as rest days. In the states of Kedah, Kelantan and Terengganu, the working days are from Sunday to Thursday and Friday and Saturday are the weekly rest days. However, private organisations in these states observe Monday to Friday as their working days. If a public holiday (for festivals and special occasions) falls on a non-working day, the following day will be declared a holiday.

Language

Bahasa Malaysia is the National Language although English, Mandarin and Tamil are spoken by many. It is relatively easy for foreigners to communicate with Malaysians as most have a reasonable command of English. Expatriates taking the initiative to learn at least a few words of the National Language will earn respect and will always bring a smile to the locals. There are institutions in Malaysia offering classes for new arrivals to learn Bahasa Malaysia.

For a listing of language institutions, refer to Appendix 2 and Appendix 23.

Religion

Malaysia is a multi-religious society and Islam is the official religion but freedom of worship is guaranteed under the constitution, which reflects the country's racial diversity. All Malays are Muslims by birth; most Chinese can either be Taoist, Buddhist, or Christian. The Indians are either Hindu, Buddhist, Muslim, Sikh or Christian, while many Europeans and Eurasians in the country are predominantly Christians.



Places of Worship

LIVING CONDITIONS AND CUSTOMS

Economic stability and social harmony are the prime concerns of the government. Malaysia has achieved an admirable record of maintaining political and economic stability with the same government in power in 51 years of unbroken succession ever since independence. Living standards have improved greatly over the past decade and many Malaysians now have access to services and facilities similar to those in most developed countries.

Malaysia is free from most contagious diseases. Expatriates need special vaccination only if coming from an endemic area. It is advisable to check on health regulations with the nearest Malaysian diplomatic mission before entering the country. The cost of living in Malaysia is relatively inexpensive when compared with many other countries in the world.

For an indication on cost of living relevant to expatriates, refer to Appendix 1.

Important Malaysian Customs

In Malaysia, visitors will discover a wide range of customs and traditions. There are many different traditions found within the various cultures of Malaysia. Identifying and acknowledging the differences within any group of Malaysians is very important for expatriates living and working in the country. Practices like handshaking is the normal form of greeting amongst men and women. The traditional Malay greeting or salam resembles a handshake without the grasp, but with both hands outstretched. The approach is to lightly touch the other person's hands, and then bring both hands back to the chest to mean, "I greet you from my heart." One can reciprocate the salam if they so desire. In the case of Muslim women, it would be prudent to reciprocate only when they extend their hand.



Malaysian Traditional Attire

It is more appropriate to point with the thumb of the right hand rather than point with one finger. It is also considered impolite to beckon any person other than a close friend with a firm wave. Footwear must be removed when entering places of worship such as mosques and temples and also in some homes. Taking of photographs at places of worship is usually not allowed unless permission is granted.



MAJOR FESTIVALS AND PUBLIC HOLIDAYS

Malaysians celebrate a variety of colourful festivals. Major Muslim festivals are Hari Raya Aidilfitri which marks the end of Ramadhan, and Hari Raya Aidiladha. During Ramadhan or the fasting month, Muslims do not consume food or drinks from daybreak until sunset. The Chinese community celebrates various festivals such as the Lunar New Year, Chap Goh Meh and Moon Cake Festival. Hindu celebrations include Deepavali, Thaipusam and Ponggal. The people of Sabah and Sarawak celebrate harvest festivals known as Ka'amatan in Sabah and Gawai in Sarawak. Christians all over the country observe Easter and Christmas.

The concept of “open house” is something that is unique and common to all Malaysian festivals no matter which one is being celebrated. Open house means that whoever is celebrating one of the various festivals organises a function and invites relatives, friends and neighbours over. Everyone gets to join in and enjoy the many traditional dishes prepared for the occasion and partake in the celebration. The King and top political leaders host open houses to the public during Hari Raya Aidilfitri and all are welcome. Similar open houses are hosted by State heads throughout the country.

In addition, the major festivals are also celebrated on a national scale by the Government. The venue for these celebrations are set at different locations of the country each year to enable people from different parts of the nation join in the celebrations. Tourists and expatriates are also invited to these celebrations where traditional food and cultural programmes are provided.



Malaysia's Major Festivals

Excessive displays of affection in public are considered inappropriate in Malaysia. Most Malaysians are conservative due to religious or cultural sensibilities therefore deem it socially unacceptable behaviour. Care should also be taken when offering drinks and food as well as the manner in which they are offered. It is appropriate to use the right hand only as the left hand, for many, is meant for personal hygiene.

DRESS CODE

Most Malaysians have adopted contemporary clothing that is similar to many other countries but there are some unique aspects of Malaysian traditional attire that will be encountered. A majority of Muslim women wear garments that fully cover their bodies and the use of headscarves is also common. Appropriate attire is required for religious places, formal gatherings and most government functions or business meetings. Suits are worn during formal meetings and social functions. Men and women in the workplace wear appropriate modern attire or their respective traditional dresses. Attire at the beach and swimming pools should be modest.

Batik attire is considered both appropriate and fashionable when attending formal occasions. This unique and versatile Malaysian fabric features hand painted or block motifs.

SAFETY AND SECURITY

Malaysia is a relatively safe country, although robberies, break-ins and snatch thefts do occur as in other countries and it is advisable to take precautionary measures. Most up-market residential areas, including apartments, condominiums and gated communities have in-house security and visitors are monitored. Such properties in prestigious suburbs have special private security firms hired by the residential committees to patrol the area day and night.

For a listing on security companies, refer to Appendix 3.







Accommodation

- REAL ESTATE AGENCIES
- RENTAL TERMS AND CONDITIONS
- PROPERTY OWNERSHIP FOR NON-RESIDENTS
- ACCOMMODATION COSTS
- SERVICED APARTMENTS
- HOTEL ACCOMMODATION
- OFFICE RENTAL
- PACKERS AND MOVERS
- FURNITURE RENTAL
- PEST CONTROL SERVICES

It is common for most expatriates to stay in hotels or serviced apartments upon arrival in Malaysia, unless permanent accommodation can be arranged in advance. Newly arriving expatriates tend to stay either in hotels or serviced apartments. Those who require long-term accommodations may rent houses or opt to live in condominiums, especially in larger cities. Most condominiums provide security and complete amenities, such as pools, squash and tennis courts, fitness centres, and convenience stores and in some cases, restaurants.

In choosing a place to live, consideration needs to be given to the distance of the work place, as traffic can be a problem during peak hours. For those who are dependent on public transport, including taxis, access to these services is another important consideration. Families with school-aged children might consider residing in the vicinity of the children's school. Proximity to the nearest shopping malls, restaurants and entertainment outlets is another important location factor.

Most of the major international insurance companies will insure expatriates and their belongings against most risks. Insurance can also be taken out locally with international or local insurance companies. Relocating is an especially important period and it is desirable to have insurance coverage against any damage that may occur while relocating.

For a listing of insurance companies, refer to Appendix 15.

REAL ESTATE AGENCIES

Real estate agencies are available throughout the country to assist in the rental, purchase and sale of properties. Prior to departure, it is advisable for expatriates to request their own agencies to check with Malaysian real estate agencies pertaining to all property matters.

RENTAL TERMS AND CONDITIONS

It is always easy to find accommodation through using a reputable agency that will match requirements and budgets. Tenants are required to conclude a Tenancy Agreement and pay the balance of the deposit within seven days of deciding upon a property. This includes at least two months rental as a security deposit that is refundable at the end of the tenancy agreement. Tenants will also be required to pay a deposit for utilities. Stamp duty is usually paid by the tenant and the agent's fees are paid by the landlord or owner.

Most tenancy agreements in Malaysia are based upon similar international property agreements. Expatriates should ensure that the agreement clarifies who pays for minor repairs, normal wear and tear, touch-up or repainting should the need arise.

Most leases have what is often called a "special clause" which allows expatriates to terminate the lease early if they are transferred out of the country, or if their work permit is terminated for any reason. If this is not included in the lease, it is a good idea to insist that it be inserted. This may require the tenant to give a specific time frame in writing of their intention to cancel the lease.

PROPERTY OWNERSHIP BY NON-RESIDENTS

Malaysia has an effective legal system and adequate legislation to protect private property. Foreigners are permitted to purchase and secure mortgages from financial institutions for purchasing property and real estate in Malaysia. Any acquisition of property by foreigners requires the approval of the Foreign Investment Committee (FIC) regardless of the value. However, with effect from 1 January 2008, foreigners are allowed to purchase residential units valued at more than RM250,000 per unit, subject to approval by the relevant local authorities, while purchases under the Malaysia My Second Home Programme are to be referred to the Ministry of Tourism.

For more details, contact:

The Secretary
Foreign Investment Committee
Economic Planning Unit
Prime Minister's Department
Level 1- Block B5
Federal Government Administrative Centre
62502 Putrajaya.
Tel: 603 - 8888 3333 / 2944
www.epu.gov.my

ACCOMMODATION COSTS

Just as in other leading cities throughout the world, accommodation costs vary in Kuala Lumpur and the rest of Malaysia. Access to services and facilities is all-important and generally speaking, the better the location and access to services and facilities, the higher the accommodation costs. Most expatriates will choose such locations and therefore their cost of accommodation will be higher.

For a listing on choice locations, refer to Appendix 5.

SERVICED APARTMENTS

There is a variety of serviced accommodation in the major cities of the country offering discounted rates for prolonged stays. Prices vary from RM8,000 to RM12,000 per month with facilities provided like housekeeping and maintenance, furnished, well-equipped kitchens, dining and living rooms and 24-hour satellite television and security services. Other facilities like swimming pools, clubhouse and restaurants, gymnasiums, tennis and squash courts, barbecue areas, car rentals and city tour services, meeting rooms, and broadband internet access are also provided. The latest serviced apartments, equipped with the state of art facilities which are popular with expatriates include, Mont Solaris in Mont Kiara, Marc Residence near KLCC and CAPS Square.

For a listing of serviced apartments, refer to Appendix 6.



Facilities at Condos

HOTEL ACCOMMODATION

Malaysia has many hotels catering to all budgets and their rates are considered some of the cheapest in the world. Facilities in major hotels include air-conditioning, swimming pools, business centres, recreation and leisure activities and restaurants where both *table d'hote* and *à la carte* meals are served. Breakfast is included in the tariff charged by most hotels. Health spas and wellness treatments using a variety of techniques are offered by many hotels and resorts. There are also an increasing number of spas located in major towns offering similar services.

There is currently a government tax of 5% and a 10% service charge (in lieu of tipping), which are both added to hotel bills. Corporate discounts of 20% to 40% for room rates are not uncommon. Rates are generally lower outside Kuala Lumpur but for hotels belonging to major international groups like Hilton and Sheraton, the prices are similar to those charged in Kuala Lumpur. Long term leases with negotiated rates are possible.

For a listing of hotels and rates, refer to Appendix 7.

OFFICE RENTAL

Information on rental of office space can be found in all major newspapers or from real estate agencies. Serviced offices are also available for those who do not need full offices and can operate using shared services. Most of these shared offices provide unlimited broadband usage, professional secretarial support and are fully furnished. They also offer services like access to boardrooms and meeting rooms, professional telephone answering and the use of a prestigious corporate business address.

For a listing of office rental, refer to Appendix 8.

PACKERS AND MOVERS

There are several reliable companies involved in packing and moving personal household goods. Some operate locally while others are recognised international movers or their affiliates. It is important when securing the services of a mover to consider their size, reputation and international coverage. Packing and moving charges in Malaysia are relatively cheaper than most countries.

For a listing of packers and movers, refer to Appendix 9.

FURNITURE RENTAL

Most apartments, condominiums and houses are rented as fully equipped or semi-furnished. Rented property for expatriates is mostly furnished and furniture rental has become less popular as the purchase of new furniture is quite inexpensive. However, leasing of furniture is available at some stores selling new furniture.

Expatriates can log on to www.efr.com.my for more information.

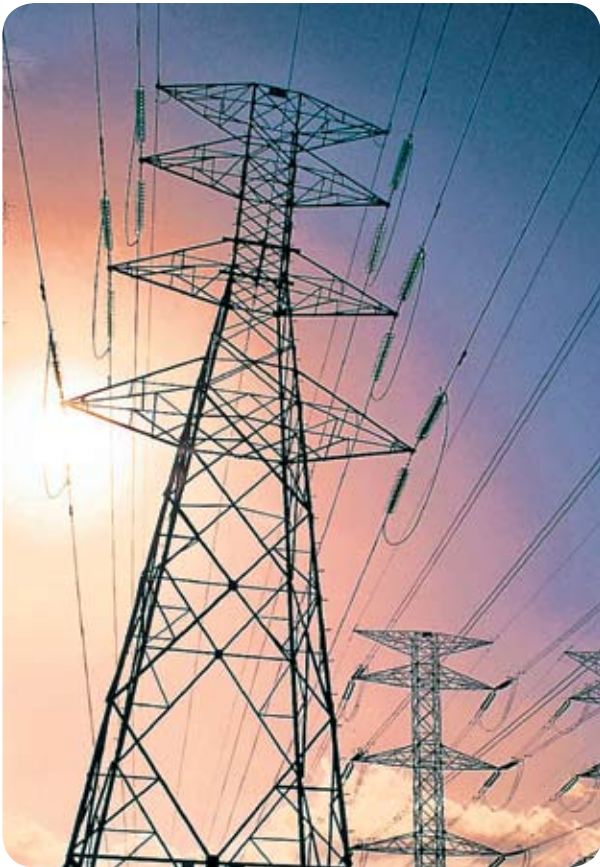
PEST CONTROL SERVICES

Household pests can be common in Malaysia as they are in other parts of the world. The hot and humid climate encourages an active insect population. People living in Malaysia need to be constantly aware of mosquitoes. Dengue fever and malaria are spread by certain types of mosquitoes and even the most exclusive neighbourhoods can be affected at times. As mosquitoes breed in pools of stagnant water, occupants are encouraged to monitor the situation on their property. In an effort to reduce mosquitoes, various authorities conduct regular fogging of properties. The practice of insecticide spraying, as approved by the World Health Organisation (WHO), is one of the effective means in controlling the breeding of mosquitoes.

Other pests that could be encountered include termites, rodents and monkeys. Pest control services can be found in all large urban areas. The local councils, Wildlife Department and Fire Services Department have become quite adept at removing such animals.

For a listing of pest control companies, refer to Appendix 10.





Chapter 3

Utilities

- ELECTRICITY RATES
- HOUSEHOLD GAS RATES
- WATER, SEWERAGE AND GARBAGE
- POSTAL AND COURIER SERVICES
- TELEPHONE AND MOBILE SERVICES
- INTERNET SERVICES
- RADIO AND TELEVISION

Utilities (water, electricity, sewerage and garbage) for houses in Malaysia are comprehensive and effective as well as being reasonably priced when compared to most countries. They are usually charged separately from the rent. On the other hand, service or maintenance charges for apartments and condominiums are usually paid by the landlord and therefore included in the rent. Malaysia has a very efficient postal service that provides services to even remote villages throughout the country. The postal service is provided by Pos Malaysia, a government owned entity. There are several local and international companies providing courier services to complement the services provided by Pos Malaysia.

ELECTRICITY RATES

Electricity can be a major expense depending upon household usage. In Peninsular Malaysia, electricity is provided by Tenaga Nasional Berhad (TNB). Domestic electricity supply is 220 - 240 Volts A/C, 50 hertz and is available 24 hours a day throughout the country and the supply is reliable. Plug fittings are usually of the square, three-pin or round variety and lamp fittings can be either bayonet or screw type.

The rates in Peninsular Malaysia are;

A. For Monthly Consumption Between 0 - 400 kWh/month

- *For the first 200 kWh (1 - 200 kWh) per month sen/kWh 21.80*
- *For the next 200 kWh (201 - 400 kWh) per month sen/kWh 34.50*

The minimum monthly charge is RM3.00

B. For Monthly Consumption More Than 400 kWh/month

- *For the first 500 kWh (1 - 500 kWh) per month sen/kWh 30.00*
- *For the next 100 kWh (501 - 600 kWh) per month sen/kWh 39.00*
- *For the next 100 kWh (601 - 700 kWh) per month sen/kWh 40.00*
- *For the next 100 kWh (701 - 800 kWh) per month sen/kWh 41.00*
- *For the next 100 kWh (801 - 900 kWh) per month sen/kWh 43.00*
- *For the next kWh (901 kWh onwards) per month sen/kWh 46.00*

The minimum monthly charge is RM3.00

For more information, log on to www.tnb.com.my or call the 24-hours service line, Tel: 1 - 5454.

In Sarawak, electricity is supplied by the Sarawak Electricity Supply Corporation. The domestic rates are 34 sen for the first 100 units per month, 29 sen for the next 300 units and 33 sen for each additional unit. The minimum monthly charge is RM5.00.

For more information, log on to www.sesco.com.my

In Sabah, electricity is supplied by the Sabah Electricity Board. Domestic rates are 24 sen for the first 40 kWh per month, 16 sen for the next 41 – 200 kWh and 28 sen for 201 kWh and above. The minimum monthly charge is RM5.00.

For more information, log on to www.sesb.com.my

HOUSEHOLD GAS RATES

Town or piped gas is available in certain urban areas. In many other Malaysian households, bottled gas for cooking is available in cylinders and delivered directly to the home by local agents. A cylinder of 12 kg bottled gas costs RM75 and replacement gas alone costs RM25.

*For more information on town gas, contact Gas Malaysia Sdn. Bhd.
Tel: 03 - 9206 7800 or Toll free at 1 - 300 88 8181 / 8282.*



WATER, SEWERAGE AND GARBAGE

In Malaysia, state governments are responsible for the development, operation and maintenance of water supplies. All states offer a reliable water supply and water is treated to WHO standards. However, many people use household filters to improve the quality of water. Water rates vary from state to state and range from 40 sen for the first 20,000 m³ in Kedah to 90 sen per m³ in Sabah.

Syarikat Bekalan Air Selangor is responsible for water supply services and distribution for Selangor and the Federal territories of Kuala Lumpur and Putrajaya.

For more information, contact Tel. Toll free 1 - 800 88 5252 or log on to www.syabas.com.my

Sewerage services have been privatised and are operated separately from the water supply. Indah Water Konsortium Sdn. Bhd. is responsible for these services.

For more information, contact Tel: 1 - 800 88 3495 or log on to www.iwk.com.my

Garbage collection and disposal are the responsibility of the municipality, town council or City Hall. These services are covered in the assessment rates charged by these authorities and borne by the house owners. There is no separate charge for garbage collection. Garbage is collected in most urban areas three times a week while most condominiums and apartments have a daily service.

Alam Flora Sdn. Bhd. (AFSB) is the privatised solid waste management company for Central and Eastern regions of the country, covering the states of Selangor, Pahang, Federal Territory of Kuala Lumpur and the Federal Territory of Putrajaya and Cyberjaya. The charges are RM8.00 per month for houses receiving connected sewerage services and RM6.00 per month for houses with individual septic tanks.

For more information, contact AFSB Tel: 1 - 800 880 880 or log on to www.alamflora.com.my

Recycling is encouraged and various facilities including specific bins for different type of waste material and collection centres are available in the major towns and cities.

TELEPHONE AND MOBILE PHONES

The national telephone network is operated by Telekom Malaysia (TM), which has an extensively upgraded infrastructure network with the latest technology, and offers various types of telecommunication services. Public pay telephones are widely available and most models accept 10, 20, or 50 sen coins, Telekom cards (Kadfon and Unicard) or credit cards as mode of payment.

For personal usage, it takes a minimum of seven working days to install telephones in established housing areas. Foreigners have to pay a deposit of RM1,000 for each fixed telephone line. In addition, installation charges of RM 50.00 and wiring charges costing RM50.00 are to be borne by the applicant. Subscribers in the major cities and towns in Peninsular Malaysia are supplied with STD facilities.

Call charges

Local calls are charged 8 sen for the first two minutes and 4 sen for each subsequent minute.

Long Distance Calls

With IDD service, customers can directly dial overseas without the assistance of an operator. This facility allows customers to enjoy cheaper and faster overseas connections. Charges for IDD calls can be itemised in the telephone bill with a minimum charge.

National Calls

National calls are self-dialled calls from a town to another town beyond the adjacent charge area. STD calls are charged on a unit basis, depending on the length of conversation, time of day and distance. Billing is online and statements are fully documented, detailing the number called, time, duration and charge. Telephone rates can be obtained from telephone directories or by calling 1050.

For further information on Telekom Malaysia's services throughout Malaysia, log on to www.tm.com.my



Mobile and cellular phone usage is widespread throughout the country. GSM 900 and 1800 networks cover practically the whole country, and 3G services are currently available in selected urban areas. Expatriates have to pay a deposit of up to RM1,300 for using mobile phones in the country.

For more details on network operators, log on to:

Celcom : www.celcom.com.my

DiGi : www.digi.com.my

Maxis : www.maxis.com.my

Time dotCom : www.time.com.my

INTERNET SERVICES

Malaysia's internet coverage is growing rapidly. Wireless Access Point (WAP) technology is becoming widespread and its services are now available in many cafes (WiFi) and restaurants in larger cities. The major licensed Internet Service Providers (ISPs) in Malaysia are TM Net Sdn. Bhd. (Telekom Malaysia Berhad), JARING (MIMOS Bhd.), DiGiNet (DiGi Telecommunications Sdn. Bhd.), TimeNet (TT dotcom Sdn. Bhd.) and Maxis Broadband Sdn. Bhd.



The services provided include:

Internet Services

Dial up (PSTN / ISDN) is offered by JARING and TM Net to both residential and corporate customers. Dedicated access services are provided to corporate customers and organisations.

Broadband Services

Streamyx is Malaysia's premier broadband service with connection speeds of up to 4.0 Mbps and a host of value-added services. TM Net and JARING offer broadband service using fixed and wireless technology to both residential and corporate customers. The wireless broadband service offered by TM Net and JARING is available in major towns and is being extended to other areas nationwide.

Data Centre Services

This service offers co-location and hosting services to customers. IDC offers the latest physical environment necessary to keep customers' servers running at a very high speed access for 24 hours a day, 7 days a week and 365 days a year. Nationwide, TM Net and JARING have few data centres located at major towns with 155 Mbps connectivity.

Virtual Private Network (VPN)

TM Net and JARING offer this secure IP based private network through fixed and wireless to corporate customers and organisations.

Satellite Services

This is an alternative to the fixed terrestrial line and uses C-band transponder. Its coverage is anywhere in the country as well as some parts of the Asia-Pacific region. Satellite hub is located in Kuala Lumpur.

Voice over Internet Protocol (VoIP)

Subscribers can use this VoIP service via fixed line, mobile or PC. The main service providers of VoIP service are TM Net Sdn. Bhd., Jaring, Time dotcom and NasionCom.

For more details log on to;

JARING : www.jaring.my

Telekom Malaysia : www.telekom.my

TM Net : www.tm.net.my

RADIO AND TELEVISION

Radio and television services are provided by the national network, Radio Television Malaysia (RTM), and cover almost the whole country. Programmes are telecast in several languages with the main ones being the National Language, Mandarin, English, and Tamil. In addition, there are several privatised radio stations including, Hitz FM, ERA, Fly FM, Light and Easy, Red 104.9 FM and THR Raaga, and TV stations such as, TV3, NTV7, Channel 9 and 8TV as well as subscription based satellite television channels which provide services to specific urban areas.

ASTRO is the pioneer satellite television provider and offers several different entertainment, news, information and sports packages. Subscription fees for ASTRO start from RM60.00 to RM260.00 per month depending upon the package taken. Channels include: CNN, BBC World, CNBC Asia, HBO, Discovery, National Geographic, Star Sports, Star World, ESPN, Al Jazeera, Animal Planet, Vaanavil, Sun TV, Wah Lai Toi, TVBS Asia, Phoenix, CCTV, MTV, Asian Food Channel, Bloomberg, Travel and Living and many more.

For more details, log on to www.rtm.net.my and www.astro.com.my



*Radio and Television
Broadcasting Services*





Transportation

- INTERNATIONAL TRAVEL
- DOMESTIC TRAVEL
- INNER CITY TRANSPORT
- CAR RENTAL AND LEASING
- DRIVING IN MALAYSIA
- TOLL CHARGES
- PETROL AND DIESEL
- BUYING A CAR
- CAR FINANCING
- CAR EXPENSES
- EMERGENCY AND BREAKDOWN SERVICES

Malaysia has a comprehensive transportation network with connections to the rest of the world, within the country and to its neighbours. Most foreigners arrive by air through Kuala Lumpur International Airport (KLIA).

In 2008, KLIA was the first airport to receive Green Globe 21 (GG21) certification, as the first environmentally friendly airport in the world and was placed 4th in the Skytrax's 2008 World Airport Awards. It was awarded The Brand Laureate, the Grammy Awards for branding for Best Brands Transportation Airports 2007 - 2008. KLIA was also selected for the third consecutive year as the World's Best Airport (15 - 25 million passengers per annum) in the Airports Council International - Airport Service Quality (ACI-ASQ) Awards 2007.

An efficient railway network throughout Peninsular Malaysia is operated by Keretapi Tanah Melayu (KTM) with international connections to Thailand and Singapore. Road transportation is facilitated via a good network of expressways, highways and trunk roads. Express coaches, buses as well as long-distance taxis, take passengers to most parts of the country. Most large cities have efficient and affordable public and private transportation services. KL Sentral is Kuala Lumpur's largest transit hub offering transport connectivity for the Monorail, Light Rail Transit, train, taxi and bus services.

INTERNATIONAL TRAVEL

Air

Malaysia has well-developed and efficient air travel links to the rest of the world. Most inbound travellers arrive in Malaysia on scheduled flights at one of its five international airports: KLIA, Kota Kinabalu, Kuching, Langkawi, and Penang. KLIA is the nation's leading aviation hub for international and domestic flights. Malaysia Airlines (MAS) is the country's national carrier and flies inbound and outbound to over 100 international destinations. MAS was certified as a 5-Star Airline for 2006 - 2008 and was voted the World's Best Cabin Staff for 2007 by Skytrax. It also won the Phoenix Award for 2008 from Air Transport World and received the Asia's Leading Business Class Airline Award for 2007 by World Travel Awards.



AirAsia is a Malaysian budget domestic and regional airline. The leading low fare airline in Asia - AirAsia with a fleet of 72 aircrafts, flies to over 61 domestic and international destinations with 108 routes, and operates over 400 flights daily from hubs located in Malaysia, Thailand and Indonesia.

In 2008, Air Asia was awarded the Best Asian Low-Cost Carrier By TTG Travel Awards 2008 and Asia's Best Budget Airline under Best In Travel Poll 2008 by SmartTravelAsia.com.

AirAsia X, introduced in January 2007, was voted the Best New Airline Of The Year (2008) by the Centre for Asia Pacific Aviation (CAPA). Air Asia X focuses on the low-cost, long-haul segment and is currently flying to destinations in Australia, China, India, Korea, Japan, Middle East and Europe.

Almost 53 other international carriers fly into KLIA and to the rest of the world. Inquiries and bookings for all ticket reservations can be made through travel agencies directly at any airline ticketing office, or electronically via the web.

For a listing of airline companies, refer to Appendix 12.

Air Transfers

Taxis and buses also operate between main cities and airports. While city taxis can transfer passengers to the airport they are not allowed to carry passengers back to the city. A pre-paid airport limousine service is available at both budget and premium rates from the airport. Prices are competitively fixed for various destinations. A pre-paid bus service operates from the airport to a city terminal in Jalan Duta, Kuala Lumpur and public buses also ply the route.

KLIA Ekspres

The Ekspres Rail Link Sdn. Bhd. (KLIA Ekspres) provides a non-stop 28 minute train service that connects the airport to the KL City Air Terminal at the KL Sentral Station in Kuala Lumpur. The ticket costs RM35.00 one way and can be purchased at KLIA and at KL Sentral. It also offers flight and baggage check-in services for passengers using certain airlines enroute to KLIA such as MAS, Cathay Pacific Airlines and Royal Brunei Airlines.

For more information, log on to www.klia.com.my and www.kliaekspres.com

Low-Cost Carrier Terminal

The Low-Cost Carrier Terminal (LCCT), situated 20km from the main KLIA terminal, was built to meet the rapid increase in the number of passengers on budget airlines. The AirAsia group, including, Indonesia AirAsia and Thai AirAsia are among the budget airlines that utilise the LCCT. The Skybus Shuttle provides services to and from KL Sentral to the LCCT. The journey between KL Sentral and LCCT takes around 1 hour and 15 minutes. The cost for a one way ride is RM9.00 and tickets can be purchased on-line, on board Air Asia flights or on board the Sky Bus itself.

Facilities at the LCCT include retail and F&B outlets, duty free shops, foreign exchange counter, pay phones, ATMs, hotel reservation and car rental counters. Taxi services using coupons is also available.

For more information log on to www.lcct.com.my

Sea

Various seaports around the country have customs and immigration facilities to enable passengers to travel between Malaysia and the neighbouring countries of Brunei Darussalam, Indonesia, the Philippines, Singapore and Thailand. Expatriates can also easily travel via the reliable and affordable ferry services. Cruise liners have extensive docking facilities at Kijal (Terengganu), Kota Kinabalu, Langkawi, Penang and Port Klang.



Cruise Liner and Ferry Services

Rail

Reliable and comfortable rail transportation is provided by Keretapi Tanah Melayu Berhad (KTMB) in Peninsula Malaysia with several international border crossings into neighbouring Singapore and Thailand. International trains operate from Kuala Lumpur Sentral to Singapore and Thailand (via both Padang Besar in Perlis or Hat Yai in Thailand, and Tumpat in Kelantan for destinations to south-eastern Thailand). First and second-class air-conditioned coaches are available with sleeping berths for overnight trips. The costs for a one way ride to Hat Yai in Thailand from KL Sentral RM57.00.

For more information, contact KTMB at Tel: 03 - 2667 1200 or log on to www.ktmb.com.my

The KTMB rail service, besides linking every major city in the country also provides services to Hat Yai in Thailand and to Singapore as part of its scheduled routes. The KTMB's most exciting and adventurous rail journey is The Eastern & Oriental Express, a luxury rail service, modelled on the famous Venice Simplon-Orient-Express in Europe, providing a subtle balance of Eastern culture and cuisine and Western comforts dating back to a colonial age of rattan chairs, linen suits and tea dances. The train offers a 3-night Singapore to Bangkok journey, and a 3-night Bangkok to Singapore journey following a fixed schedule.

*For more information, log on to www.orient-express.com or
Tel: 03 - 2279 9722/ 9767.*

Road

There are several road crossings from the north of the Peninsula into Thailand and two bridge crossings south of Johor Bahru into Singapore. The North - South Highway also links Johor Bahru in the south, to Singapore and Bukit Kayu Hitam in the north, to Thailand. One can travel the full length of Peninsular Malaysia, of some 850 kilometres, in less than 12 hours. It is possible to easily access into all three countries with the appropriate documentation.

For more information, log on to www.llmnet.gov.my



North-South Highway

DOMESTIC TRAVEL

Air

MAS, AirAsia, and more recently Hornbill Skyways Sdn Bhd and Firefly Airlines, operate most of the domestic flights in Peninsular and East Malaysia from the five international airports, 14 domestic airports, several small islands and a series of small rural airports that connect remote villages in the interior to larger towns and cities. Private carrier, Berjaya Air flies to several tourist island resorts in the country.

In Sarawak, private carrier Hornbill Skyways Sdn Bhd, based in Kuching provides emergency medical services, sightseeing tours, aerial photography as well as passenger flights. In Peninsular Malaysia, Firefly Airlines, a subsidiary of MAS, commenced operations mainly for the domestic sector with Penang and Subang as its hubs. Firefly currently flies to Penang, Kota Bharu, Kuala Terengganu, Kuantan and Langkawi. It has also extended its coverage to Phuket and Koh Samui in Thailand.

For more information, log on to www.fireflyz.com.my



Sea

Scheduled and charter ferry services operate to many of the islands scattered around the country. In some cases, they are the only means of accessing these islands. Popular island resorts in Malaysia are Langkawi, Pangkor, Tioman, Redang, Pulau Perhentian, Pulau Besar and Labuan. Cruise ships ply the route between the major port of Port Klang to destinations in Thailand and Singapore as well as provide overnight cruises to the island of Penang.

For more information on ferry operators and cruise ships, log on to www.tourism.gov.my

Rail

Keretapi Tanah Melayu Berhad (KTMB) operates a reliable domestic train service at affordable prices. The main north-south rail line passes through major cities and towns such as Johor Bahru, Kuala Lumpur, Ipoh, Arau and Padang Besar. The East Coast service branches from the main line at Gemas in Negeri Sembilan and terminates at Tumpat in Kelantan.

Road

Most places in Peninsular Malaysia are accessible via the North-South Highway, East-Coast Highway and the Kuala Lumpur-Kuantan Highway, which link up coastal roads and the rest of the road systems in the country. There are also highways connecting towns and villages throughout the country. There is also a good network of highways and roads connecting the major towns in Sabah and Sarawak.

Reliable bus services are available and operate between Kuala Lumpur and all major cities and towns in Peninsular Malaysia as well as to Singapore and Thailand. Buses travelling between major cities and towns are air-conditioned. Some of these coaches are designated as business class or executive coaches and offer a higher level of service and comfort. There are also similar services operating in East Malaysia.

More information on bus terminal and ticketing can be obtained from bus stations located in various parts of Kuala Lumpur like the Puduraya Bus Station, Putra Pekeliling Bus Station (Hentian Putra Pekeliling), Duta Bus Station (Hentian Duta) and Old Town Petaling Jaya. Similar bus terminals are located in the major cities or towns in other parts of the country. The main bus operators in Peninsular Malaysia are Plusliner, Ekspres Nasional and Rapid KL. Malaysia also has a network of taxis that offer services to major cities and towns operating from most bus stations to offer passengers a quicker alternative to their destinations.

INNER CITY TRANSPORT

Public transport offers a regular and economical method of getting around urban areas, especially Kuala Lumpur. KTMB operates a commuter rail system to various parts of the Klang Valley (KL to Kajang, Seremban to Rawang and Sentul to Port Klang).

Besides the commuter rail service, there are three inner city light rail networks, namely the Star Light Rail Transit (STAR), Putra Light Rail Transit (PUTRA) and KL Monorail with designated interchange points for transfer between the various systems. These services operate between the hours of 6 a.m. to 12 midnight and are extended for various festivities. Information brochures are available at train stations. A 'park and ride' system and feeder bus services are available for users of the commuter rail system and the light rail networks at various stations.

Kuala Lumpur Sentral (KL Sentral)

KL Sentral is the transportation hub or nucleus of the modern and efficient rail and road transportation system of the country. Besides being at the convergence of an efficient rail system with KTMB's intercity and commuter services, the KLIA Ekspres, the STAR, PUTRA and the Monorail, it is also the hub for buses, tour coaches and taxis. The complex also has several retail outlets and cafes offering a conducive environment for travellers.

Pre-paid cards and monthly passes at discounted rates are available to regular users of Rapid KL, KTM, Komuter, STAR and PUTRA. In addition, these modes of transport also offer tickets at discounted rates that allow passengers to travel as many routes as they want in a day.

Regular and scheduled buses operate along all main routes in the big cities and towns. Rapid KL which operates in Kuala Lumpur also links up with the various other modes of inner city transport besides offering the normal bus services in the city comprising buses with air conditioning. More recently, double-decker buses offer services for destinations within the Klang Valley.

Taxi charges in Malaysia are relatively cheaper as compared with other major cities around the world. A flag fall system is used and set meter rates are applicable for distance travelled. Additional charges are levied on excess luggage and additional passengers. There is a surcharge of 50% on top of the meter rates for travel between 12 midnight and 6 a.m. Passengers also have to pay the tolls incurred by taxis when using tolled roads. These are clearly outlined when making a telephone taxi booking. Tipping is not a norm, except for exceptional services. Taxis can be hailed on the streets and from taxi stands. Budget and Premium taxis are available especially in major hotels, shopping malls and from KLIA, LCCT and KL Sentral.

For a listing on taxi operators, refer to Appendix 12.

CAR RENTAL AND LEASING

Several car hire companies offer cars for rent on a daily or longer-term basis. Prices range from RM360.00 to RM550.00 per day depending on the make of the car and get progressively cheaper with longer rentals. Online worldwide booking and reservation services are provided by some companies.



Refer to Appendix 13 for a listing on car rental companies.

DRIVING IN MALAYSIA

Driving in a new country is never easy but most expatriates will find Malaysian traffic manageable. Many people in Malaysia own cars and urban peak-hour traffic and abundant motorcyclists add a new dimension for many new motorists. Vehicles are driven on the left-hand side of the road and the road rules are based on the United Kingdom's system.

Driving around the country is convenient with excellent roads, highways and trunk roads between all states. Road signs in Malaysia follow international protocol, and are mostly in the National Language. Some are in English with graphics. A common word from the National Language is *jalan*, which means street or road.

Refer to Appendix 23 for a listing of common road terms.

A valid driving licence or international driving licence is mandatory for driving in Malaysia. Malaysian driving licences must be renewed annually or up to a maximum of five years and are issued by the Road Transport Department or Jabatan Pengangkutan Jalan (JPJ) that takes into consideration the motorist's past driving record and any outstanding traffic summons.

To apply for a local driving licence to supplement an existing foreign one, motorists need to submit their application to the Road Transport Department with their existing driving licence, passport (plus photocopy), two photos and current work permit. The main office in the Klang Valley is:

Ministry of Transport
Road Transport Department
Driving Licence Division
Level 3 Block D 4, Parcel D
Precinct 1, Putrajaya
Malaysia

For more information, contact 03 - 8886 6000 or log on to www.mot.gov.my



TOLL CHARGES

Many expressways and highways in Malaysia are privatised and users are required to pay toll charges. Other highways, trunk roads and local roads are free. Toll charges vary but are mostly levied according to the distance travelled. Charges vary for private cars, taxis, buses and trucks and a car journey of 200 km costs approximately RM120.

Motorists can pay cash to toll collectors or use the Touch n Go or SMART prepaid electronic cards at the end of each journey. The tolled highways of various operators criss-cross the nation and the prepaid cards can be used interchangeably on all toll ways. The cards can be reloaded at some toll gates, toll operator offices, some petrol stations and ATM machines.

The Touch n Go card can also be used in an increasing number of parking lots and public transport systems in Kuala Lumpur.



Toll Plaza

PETROL AND DIESEL

Petrol and diesel are sold in Malaysia by the litre and mostly through self-service petrol stations owned by the local petroleum company, PETRONAS, or leading international oil companies like Shell, BHP, Esso, Caltex and Mobil. Credit cards are accepted at all major stations. The current price of unleaded petrol is RM1.80 per litre for super (RON 97) and RM1.70 per litre for regular (RON 92). The price of diesel at the pump is RM1.70 per litre. Prices of petrol and diesel are subject to revision based on changes in world prices.



Petrol Stations in Malaysia

BUYING A CAR

Cars are the most convenient mode of transport in Malaysia and buying a new or second-hand car is relatively easy. Approval Permits (AP), issued by the Ministry of International Trade and Industry (MITI), are required for the importation of cars.

For more details, contact the Ministry of International Trade and Industry at Tel: 03 - 6203 3022 or log on to www.miti.gov.my

Locally manufactured Malaysian national cars (Proton and Perodua) are generally cheaper than imported ones. Several models of foreign-assembled or imported cars are also available in Malaysia. The prices of national cars range from RM63,000 to RM68,000 for a 1.5cc model. In the case of imported cars a Mercedes Benz E200K costs around RM356,000, Honda Accord 2.4 VTec RM172,000 and a Volvo S80 is around RM275,000. The Automobile Association of Malaysia (AAM) is a good source of information for car buyers. Used cars in good condition are also available at affordable prices.

For more details, contact the AAM at Tel: 03 - 2162 5777, or log on to www.autoworld.com.my/aam



*Malaysian Cars
Proton Persona*



*Continental Cars
Volvo*

CAR FINANCING

Loans for new cars are provided by most financial institutions for a period of five to seven years and interest rates are quite competitive. Generally, loans are not available for cars older than ten years, unless they are vintage cars. The resale value of cars is an important factor to be considered when buying a car. Second-hand car dealers can assist prospective buyers in obtaining a loan from registered finance companies and AAM can also assist in providing information on the value of both new and used cars.

CAR EXPENSES

The expense of operating a car depends on the model, engine capacity, and age and fuel consumption. On average, for a Malaysian-made national car, owners need to pay about RM300 – RM700 for a normal service, which includes mechanic's charges and replacement parts.

Road tax renewal has to be done annually and depends on the car's engine capacity but is approximately RM200 per year for a 1.6 litre car. Road tax charges for privately owned diesel vehicles is 400% higher than petrol-driven vehicles.

All cars need to be insured with third party coverage being the minimum. Cars will not be registered by the JPJ unless they are insured. Comprehensive insurance is not compulsory, but all cars financed by loans will need such insurance. Documented overseas no-claim bonuses (NCB) are recognised by Malaysian insurers.

EMERGENCY AND BREAKDOWN SERVICES

Various organisations like automobile associations, insurance companies and car manufacturers provide automobile emergency and breakdown services, with the AAM being the largest. It offers a variety of services to members like free personal accident insurance, 24 hour nationwide breakdown services, new and used car financing, car insurance, technical advice, free legal advice, road tax and driving licence renewals.

Refer to Appendix 15 for a listing of companies providing such services.





Medical and Dental Facilities

- MEDICAL FEES
- MEDICAL INSURANCE
- MEDICAL TOURISM
- DENTAL AND OPHTHALMOLOGICAL SERVICES

Malaysia has good public and private health services. General hospitals, district hospitals and clinics provide care for all at minimal charges but non - citizens are required to pay higher rates. Private medical facilities present an alternative and are found in all major cities and towns. These establishments are well equipped with advanced medical technology and staffed with doctors, specialists and paramedical personnel trained to international standards. All private medical centres are approved and licensed by the Ministry of Health. Most of these medical centres possess internationally recognised accreditation such as the MS ISO 9002 and the Malaysian Standard Quality of Health (MSQH) certification based on the Australian Healthcare Standards. Malaysia has adequate medical specialists and physicians to treat a variety of medical problems both in government and private hospitals.

These hospitals offer comprehensive services in virtually all medical disciplines including, cardio-thoracic surgery, orthopaedic surgery, obstetrics & gynaecology, paediatrics, ophthalmology, speech therapy, radiology and dentistry.

The National Heart Institute or Institut Jantung Negara (IJN) in Kuala Lumpur provides state-of-the-art treatment and care for heart ailments. The institute is fast becoming a popular treatment centre for patients from neighbouring countries. The Subang Jaya Medical Centre (SJMC) and the Damansara Fertility Centre have in recent years become important in offering specialist medical services in obstetrics and gynaecology to patients from overseas.

Medical prescriptions are handled by hospitals and clinics rather than by independent pharmacies, although there are many pharmacies that offer over-the-counter prescriptions supervised by a pharmacist. Most companies employing expatriates provide medical facilities and will have an approved panel of general practitioners (GPs) for their employees.

Refer to Appendix 14 for a listing of government and private hospitals. For more information, log on to www.moh.gov.my or www.health.com.my

MEDICAL FEES

Medical fees vary from government to private hospitals depending upon whether the consultation is with a GP or a specialist. Medical fees with a GP start from RM35.00 for a consultation in any small private clinic, without medication being prescribed. For specialist consultations, fees start from RM75.00 depending upon the location, level of treatment and facilities of the private hospital. The cost for an executive medical screening is between RM300 to RM1,000. Charges for hospitalisation ranges from RM200 for a single bedded to RM1,000 for a VIP Suite. Seeking advice from the Malaysian Medical Association (MMA) or other resident expatriates is often a way of finding out the medical services that best serve the individual's needs.

MEDICAL INSURANCE

Expatriates should consider insuring themselves for personal accident, personal liability and hospitalisation benefits. Those who already have private insurance in their own country should enquire on extending their coverage while in Malaysia.

Most employers will provide insurance coverage for their foreign employees and families during the tenure of their employment in Malaysia. Insurance is readily available in Malaysia for expatriates who are not covered, or if in need of additional coverage. Hospitalisation and specialist medical treatment, especially for surgery, is available for expatriates and their families.

Refer to Appendix 15 for a listing of insurance companies.

MEDICAL TOURISM

Under the Third Industrial Master Plan (2006 - 2020), the government has identified medical tourism as one of the development strategies and is actively promoting it with special initiatives to attract tourists. Healthcare cost in Malaysia is one of the most inexpensive in the region and this is one the key factors that attracts patients to Malaysia. Patients can undergo treatment, recuperate and enjoy a memorable holiday for much less than what would cost them for treatment alone in other countries.

Medical tourism in Malaysia combines various aspects of leisure and wellness, such as medical screening, cosmetic surgery and health spas promoting reflexology, aromatherapy, facial and skin enhancement, as well as traditional healing and complementary medicine. Attractive medical tourism packages have been drawn up by the Ministry of Tourism.

For more information, log on to www.tourism.gov.my

DENTAL AND OPHTHALMOLOGICAL SERVICES

Malaysia has a high standard of dental healthcare and optical services. Qualified dentists provide treatment using modern technology. Charges for dental care such as scaling and polishing start from RM80.00 onwards. Fillings cost around RM65.00, tooth extraction and medication range from RM45.00 – RM80.00. Crowning and dentures range from RM600 to RM1000 per tooth.

For optical services, patients can either seek treatment at specialist medical centres or visit the Tun Hussein Onn National Eye Hospital in Petaling Jaya which offers specialist eye treatment.

For a listing of dental clinics, refer to Appendix 14.



Private Hospital



Government Hospital





Chapter 6

Education

- EDUCATION FACILITIES PROVIDED BY GOVERNMENT
- ENROLMENT IN GOVERNMENT SCHOOL
- PRE-SCHOOL EDUCATION
- INTERNATIONAL SCHOOLS
- DEGREE / DIPLOMA PROGRAMMES

Malaysia has a well developed and comprehensive educational system in both public and private, and is fast emerging as a regional hub for education. There are reputable international schools in all major towns with English, French, German, Japanese, Korean and Taiwanese as the medium of instruction. There is also an Indian international school operating in Kuala Lumpur. Malaysia is also the pioneer in this region to have branch campuses of foreign universities offering twinning programmes with well-known universities and major colleges from throughout the world. Quality education from nursery right up to the highest level of university education is available at a very reasonable cost.

Foreign students can enrol in private or international schools or opt for expatriate schools where they can continue the syllabi of their respective countries, thus ensuring continuity of education. Currently, there are more than 40,000 foreign students enrolled in Malaysian schools and institutions of higher learning.

EDUCATION FACILITIES PROVIDED BY THE GOVERNMENT

The public or national school curriculum is taught in the National Language, Mandarin and Tamil. English is a subject taught in all schools and is also the medium of instruction for mathematics and science subjects.

Children of diplomats, or children whose parents have authorised work permits or those with permanent resident status wishing to study in national schools have to apply for a place and the application must be submitted for approval to the Ministry of Education. Expatriate students are not entitled to free education like local students and will have to pay for fees as determined by the government. The cost of education at local schools is affordable but language could be a barrier for expatriate children enrolled in these schools. International schools cost substantially more than public schools but they cater to students who require continuity of education.

PRE-SCHOOL EDUCATION

Pre-school education is offered by all international schools and also by some private kindergartens in the cities and major towns.

INTERNATIONAL SCHOOLS

International education is available in most major cities, using various curricula including American, Australian, British, French, German, Indonesian, Japanese and Taiwanese.

Expatriate families prefer to live in close proximity to their children's school, as travelling across town can be time consuming. Many international schools operate their own buses or hire bus contractors to transport children to and from school. Currently, school bus fares to and from international schools range from RM300 to RM500 per semester, depending upon location and distance from school to home.

Fees vary from school to school and discounts are normally provided for families with more than one child attending the same school. Registration fees for example, range from RM500 to RM1,000 depending on the level (pre-school, elementary and high school) and this is normally non - refundable. Tuition fees range from RM7,500 to RM66,000 per year depending on the level of education.

For a listing of international schools, refer to Appendix 16.

DEGREE / DIPLOMA PROGRAMMES

With more than 500 institutions of higher learning around the country, Malaysia offers international students a wide choice in terms of courses, universities and location. Degrees in various fields including, engineering, medicine, law, and creative arts can be obtained at a relatively affordable cost. Language is not a barrier as English is used as the medium of instruction.

Several institutions of tertiary education offer twinning programmes, where the tuition is divided between studies at a Malaysian institution and at affiliated universities overseas or students can choose to complete their studies locally and are awarded degrees by foreign universities. The more established institutions are Inti International College, Nilai International College, International Medical College, Segi College, Sedaya College, Sunway College, Taylor's College and HELP College. Some foreign universities have also established Malaysian campuses to conduct their respective programmes. The foreign university branch campuses in Malaysia are, Curtin University of Technology (Sarawak Campus), Swinburne University of Technology (Sarawak Campus) and University of Nottingham (Semenyih Campus) and Monash University (Sunway Campus).

Malaysian universities offer part time post- graduate courses, including Masters of Business Administration (MBA), that may appeal to expatriates working and staying in Malaysia.

For more details, log on to www.studymalaysia.com.my



Education Facilities





Chapter 7

Banking and Insurance

- BANKING
- REMITTANCES
- INSURANCE

BANKING

Malaysia has a well managed and efficient banking system monitored by the Central Bank (Bank Negara Malaysia). In addition to local banks, foreign banks have set up branches in the country and also provide services including night banking facilities.

Banking hours vary from bank to bank and branch to branch, but most banks operate from Monday to Friday, 9.30 am till 4.00 pm. However, banks in the states of Terengganu, Kelantan and Kedah are closed on Fridays but operate on Sundays. Major banks, including foreign banks, located in main cities and shopping malls, are open on Saturdays and Sundays. The operational hours vary from bank to bank with some providing night banking facilities.

Bank services, include remittances into and out of the country, foreign currency accounts and credit card facilities, online banking or telephone banking and bill payment services. Expatriates wishing to open savings or current (cheque) accounts are required to produce their passport and letter of introduction from their employers.

REMITTANCES

Payment to countries outside Malaysia can be made in most foreign currencies. These include;

- payment to non-residents for the repatriation of profits by foreign investors, dividends, interest, royalties, rental and commissions:
- payment to non-residents, for repatriation of portfolio capital and profits, are subject to the payment of a levy by non-residents: and
- payments for the importation of goods and services are also freely allowed but have to be in a foreign currency which commercial banks are authorised to handle.

Investments abroad and payments under a guarantee for non-trade purposes require prior approval from Bank Negara if the amount exceeds RM10,000.

For more information, log on to www.bnm.gov.my. For a listing of major commercial banks, refer to Appendix 17.

INSURANCE

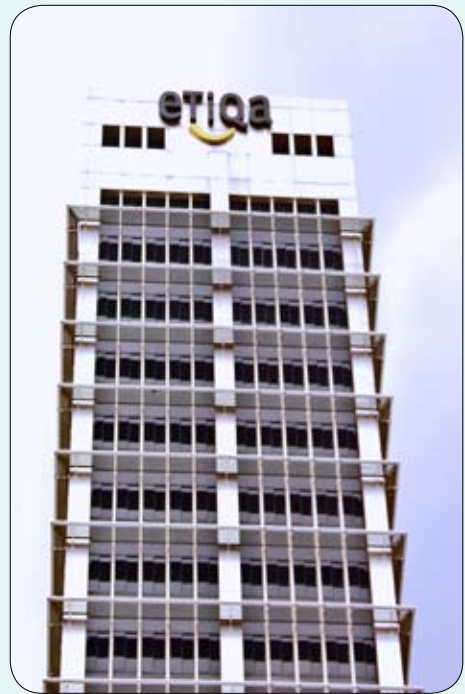
Insurance facilities and services in Malaysia are similar to those found in other parts of the world. Expatriates are advised to purchase some form of insurance with regard to health, travel and property. The insurance industry is also regulated in Malaysia and the premiums are standardised.

Personal liability and personal property policies may only cover incidents in Malaysia, and it is important for those who travel regularly to ensure policies have worldwide coverage. It is also important to find out whether items like laptop computers and cameras are covered by household insurance policies when the items are used outside the house. Insurance policies can either be based upon depreciation or full replacement of the items.

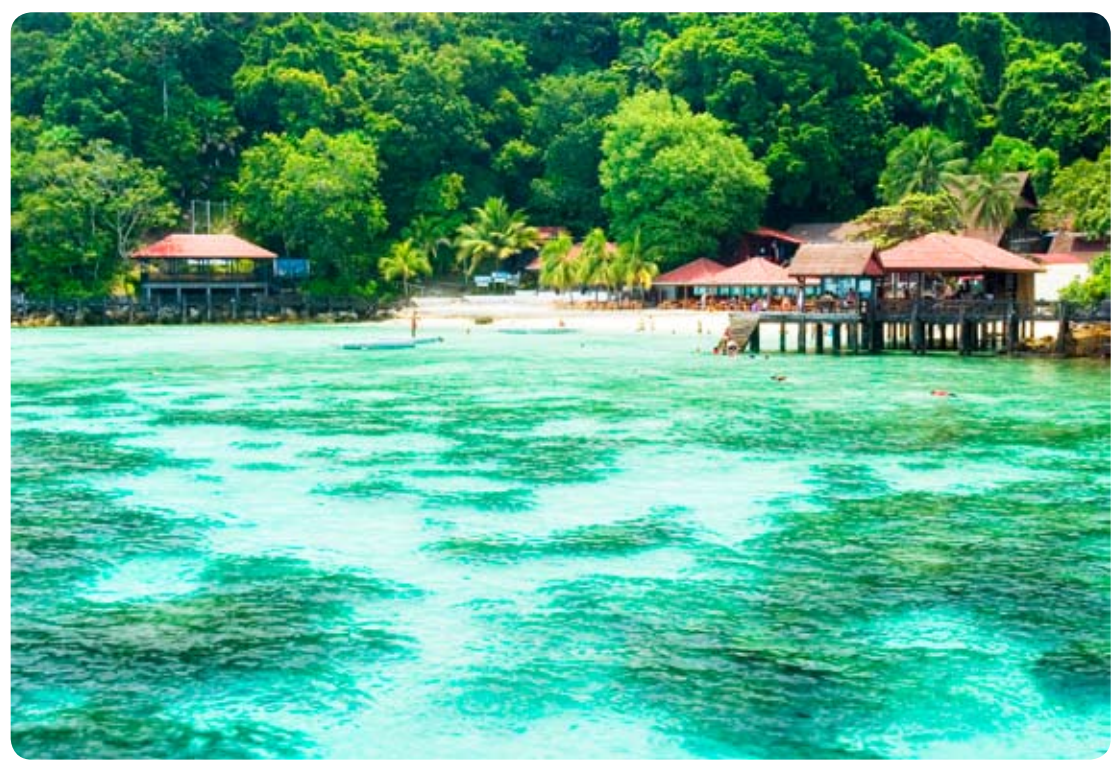
This should be clarified when taking out the insurance policy. It is recommended that receipts for all purchases be retained in order to facilitate an insurance claim or inspection by Customs officials. Household possessions should be reassessed annually to enable additional coverage on new items purchased.

Homeowners and household insurance are recommended for protection against theft and fire to personal property. Most insurance companies are affiliated with international companies and insurance claims processes are similar to the rest of the world.

For a listing of some major international insurance companies, refer to Appendix 15.



Insurance Services



Chapter 8

Leisure and Entertainment

- CINEMAS AND THEATRES
- HOLIDAYING IN MALAYSIA
- READING MATERIALS
- CLUBS AND ASSOCIATIONS
- SPORTS CLUBS
- INTERNATIONAL EVENTS
- MEETINGS, INCENTIVES, CONVENTIONS and EXHIBITIONS (MICE)
- ALCOHOL AND CIGARETTES
- MALAYSIAN CUISINE
- FRUITS
- INTERNATIONAL CUISINE
- HALAL AND NON-HALAL DINING
- FOOD CATERING SERVICES

Kuala Lumpur is a cosmopolitan city with a wide range of leisure and entertainment options. The range of activities is more limited outside the capital but places like Langkawi, Johor Bahru, Ipoh, Penang, Kota Kinabalu and Kuching also have a comprehensive range of leisure and entertainment options. There are many interesting tourist destinations to visit in the capital and the rest of the country.

Expatriates have opportunities to learn about Malaysian culture, discover a new part of the world, interact with people from diverse backgrounds and even learn a new language. There is a wide range of cultural activities for expatriates to indulge in during their free time. These include performing arts, dance, theme parks, visual arts and movies as well as sports and recreational activities.

CINEMAS AND THEATRES

Expatriates can find cinemas showing the latest commercial releases throughout Malaysia, with major box office releases screened simultaneously with major cities of the world. Many of the cinemas are located in large shopping malls with easy access to parking. Telephone reservations are normal for new movie releases and screening times are listed in the daily newspapers. Berjaya Times Square in the capital also has an IMAX theatre. Most cinemas are well maintained with the latest equipment including large screens and comfortable seats.

For a complete list of theatres in Malaysia, show times, and links to online reservations, log on to:

www.cinema.com.my

www.gsc.com.my

www.megapavilion.net

www.tgv.com.my

www.timessquarekl.com (IMAX theatre)

www.cathaycineplex.com

Local and international performances of live music and theatre are available at venues such as the Malaysia Tourist Information Complex (MATIC), Istana Budaya, Petronas Philharmonic Orchestra Hall and The Arena of Stars at Genting Highlands. The more established and popular theatrical groups in the country include, the Kuala Lumpur Performing Arts Centre, Sutra Dance Theatre, Five Arts Centre and The Instant Café Theatre Company, where regular performances are held. Performances are advertised on websites, daily newspapers and magazines.

HOLIDAYING IN MALAYSIA

The country has many holiday attractions that will appeal to expatriates. Attractive and competitively priced packages to all parts of the country make Malaysia a tourist paradise. Malaysia was awarded the Best Ecotourism Destination by the Travelweekly (Asia) Industry Awards 2008.

Malaysia's multicultural society offers opportunities to expatriates to learn more about Asian cultures. Multiculturalism is the fabric of society and is punctuated with elaborate festivities, unique arts and crafts, multi ethnic dance forms and food and a unique blend of architectural structures.

Malaysia's geographically diverse attractions begin from Mount Kinabalu, (4,095 metres), one of the highest mountains in South East Asia, down to a shoreline surrounded by over a thousand islands, of which 38 are protected as marine parks. The natural environment is perfect for bird watching, trekking through ancient rainforests, mangrove forest exploration, white-water rafting, caving, mountain climbing, hiking in cooler temperature hill stations and camping. Along the extensive coastline and in the waters surrounding the tropical islands, the sun, sea and underwater adventure offer relaxation and excitement for all. The seas are ideal for diving, snorkelling, swimming, yachting, wind-surfing, boating, game fishing and underwater photography.

Malaysia also presents an exotic blend of the old and new that encapsulates the best that Asia has to offer. The National Park situated in Pahang, and Batu Caves in Kuala Lumpur in Peninsula Malaysia; the Gunung Mulu National Park in Sarawak; the Kinabalu National Park, and the Sepilok Orang Utan Sanctuary in Sabah are some of the main attractions.

The Gunung Mulu National Park and the Kinabalu National Park have been included in the World Heritage List and are must-visit scenic areas.

The 52,864 hectare Gunung Mulu National Park is dominated by Mount Mulu which is a 2,377 meter sandstone pinnacle and at least 295 kilometres of explored caves. With its deeply incised canyons, wild rivers, rainforest mountains, spectacular limestone pinnacles and cave passages, Mulu has outstanding scenic values.

The Mulu Caves is also the world's most extensive cave system that includes the world's largest cave chamber, the world's longest cave passage and the longest cave in South East Asia. Four well lit caves are open to visitors daily while the others are accessible to visitors with specialised caving equipment.



The Kinabalu National Park in Sabah is dominated by Mount Kinabalu. The Park has been designated as a Centre of Plant Diversity for South East Asia and is exceptionally rich in species of flora from the Himalayas, China, Australia, Malaysia, as well as pan-tropical flora. The Park is also home to the majority of Borneo's mammals, birds, amphibians and invertebrates.

Expatriates interested in ecotourism can visit Kenyir Lake in Terengganu, Endau Rompin Lake in Pahang and Danum Valley in Sabah. Malaysia also offers exciting holidays in island resorts found off Peninsular Malaysia and Sabah. These include Penang, Langkawi, Pangkor, Tioman, Redang, Pulau Perhentian, Labuan and Sipadan.

For more information, log on to www.cuti.com.my

The PETRONAS Twin Towers in Kuala Lumpur, one of the tallest buildings in the world, is 452 metres high with 88 storeys in each tower. A sky bridge at Level 41 connects both the towers. The PETRONAS Twin Towers depicts the technological progress achieved and is the most prominent landmark in the country. Another major landmark is the Kuala Lumpur Tower where one can enjoy colourful cultural performances and a nature walk. The urban landscape also features many heritage buildings such as the Moorish Sultan Abdul Samad Building, the Ku Kongsi in Penang and the Portuguese Settlement in Malacca. Expatriates can get an insight into the culture and traditions of these groups.

Just a short drive away from the cities, the villages or kampungs provide the essence of life that is uniquely Malaysian. Here, a lush carpet of rice paddy fields, water buffaloes and children fishing in small streams that adjoin extensive rubber or oil palm estates, present a tranquil rural scene.

Visitors can experience these attractions driving along an excellent road system or use a transportation network that efficiently covers the whole country. Malaysia is also a very family-friendly holiday destination and children are welcome in all establishments. There are various theme parks, cultural attractions, museums, national parks and water sports for them to discover and enjoy.

Of late, Spas, offering a diverse array of treatments are found especially in the Klang Valley and in the major towns throughout the country. These Spas offer treatment derived from Malay, Indian, Balinese and Thai cultures, providing visitors a wide choice of treatments. Most Spas operate from large hotels, although there are many operating from specially styled buildings offering a very conducive environment and facilities. The treatments available include, traditional massage, herbal baths and facials and other treatments based on ancient healing rituals such as ayurvedic, acupuncture and reflexology.

For more information on events and activities, log on to www.tourismmalaysia.gov.my. For a listing of travel agencies, refer to Appendix 18.



READING MATERIALS

The National Library in Kuala Lumpur and various state libraries throughout the country provide extensive reading and reference materials. There are also foreign libraries and cultural centres such as Alliance Française, Goethe-Institute, The British Council and the Lincoln Cultural Centre. Many books published on Malaysian history, life, travel, food and culture provide excellent reference for travel in Malaysia.



Several major bookshops, mostly located in shopping malls, provide a comprehensive selection of books on most topics. Large book stores like Borders, Kinokuniya, MPH Bookstore, Popular Books and Times Bookstore have outlets in Kuala Lumpur and major cities throughout the country. A significant number of daily newspapers are available in Malaysia including international papers like the Asian Wall Street Journal and the International Herald Tribune. The local English newspapers include The New Straits Times, The Star, The Malay Mail and The Sun, which is distributed free. In addition, there are newspapers available in the National Language, Chinese, Tamil and Japanese. Popular international magazines covering business, sports, leisure, home improvement, fashion and lifestyle are readily available. A useful English magazine, The Expat; a monthly publication provides useful information to expatriates.

For more information, contact 03 - 2284 9564, or log on to www.expatsKL.com

CLUBS AND ASSOCIATIONS

There are many clubs catering to various interests ranging from business, recreation and sports. Most clubs usually levy two one-off payments and this depends upon the club's exclusivity, waiting list and location. Most clubs levy an entrance fee, a refundable deposit and a monthly subscription. Most clubs require two members to introduce and nominate new members. There are also several expatriate associations and clubs which organise a variety of social events.

Refer to Appendix 19 for a listing on clubs and associations.

SPORTS CLUBS

Golf is a popular sport with over 190 courses available all over Malaysia. These include a few exclusive ones that were designed by world renowned golfers. Some clubs have a diverse range of sporting and recreational facilities for the whole family. Besides golf, soccer, badminton, field hockey, bowling, tennis, squash, martial arts, horse riding, sailing and skate boarding are other popular sports in Malaysia.

Refer to Appendix 20 for a listing of golf clubs in Malaysia.



INTERNATIONAL EVENTS

Malaysia organises several world-class events like the Malaysian F1 Grand Prix, Le Tour de Langkawi, Ironman Malaysia Triathlon, Langkawi International Maritime & Aerospace (LIMA) Exhibition, Formula 1 Powerboat World Championship, World Lion Dance Competition, World Port Dickson International Triathlon 2008, Rainforest World Music Festival, Mt. Kinabalu International Climbathon, FEI World Endurance Championship and the Monsoon Cup Terengganu.



Malaysian F1 Grand Prix



Monsoon Cup Terengganu

MEETINGS, INCENTIVES, CONVENTIONS and EXHIBITIONS (MICE)

Malaysia has a vast selection of meetings, incentives, conference and exhibition (MICE) venues to cater for events ranging from small scale gatherings to international events. The country's strategic location, superior infrastructure, excellent transport system, knowledgeable workforce and its conducive business culture, provide event organisers with the necessary support facilities to ensure a successful event. The MICE venues, which host national, regional and international conventions, trade shows, exhibitions, dinner functions and sports and cultural functions are equipped with the latest telecommunications and audiovisual facilities.

The prime MICE venues include, the Genting Highlands Convention Centre, Kuala Lumpur Convention Centre (KLCC), Putra World Trade Centre (PWTC), Putrajaya Convention Centre (PICC) and the Malaysia International Exhibition & Showroom (MINES).



Langkawi International Maritime and Aerospace (LIMA)



Rainforest World Music Festival

The latest addition is the Sime Darby Convention Centre, strategically located at Bukit Kiara, within easy reach of Kuala Lumpur.

For a listing of MICE venues, refer to Appendix 21.

ALCOHOL AND CIGARETTES

Alcohol and cigarettes are relatively expensive in Malaysia because of high taxes imposed in an effort to lower consumption. International brands of alcohol and cigarettes can be purchased from most convenience stores, restaurants and supermarkets that are available throughout the country. Smoking is restricted in public places but designated smoking areas are provided in duty free shops, airport terminals and air-conditioned restaurants. Both alcohol and cigarettes can be purchased at reduced prices from duty-free stores upon arrival into the country or on duty-free islands like Langkawi and Labuan.

MALAYSIAN CUISINE

Malaysia is a gourmet's paradise where affordable and tasty food is available all over the country. The main cuisines are Malay, Chinese and Indian. A variety of vegetarian cuisine is also available. Popular local specialties include *satay* made from marinated meats (mainly chicken and beef) served with a peanut sauce; *rendang* (chicken or beef cooked in coconut milk and spices), *nasi lemak* (rice cooked in coconut milk and served with spicy anchovies), and a wide range of noodles and rice dishes. Some other popular dishes include: *dim sum* (Chinese savoury and sweet dumplings), *roti canai*, (a thin flour-based bread), *dhosai* (a thin pancake made from rice and bean flour served with curry), *nasi kandar* (a smorgasbord of various meats and vegetables served with rice) and *teh tarik* (tea with milk that has been poured from cup to cup to create a frothy head).

The various states have their own specialty or traditional foods and many Malaysians will go out of their way when travelling to seek out such dishes. Open food courts that serve meals of various local cuisines that are affordable and appetising are available in towns. It is possible to sample a variety of dishes as several hawker stalls are located in such food centres.

Malaysian Cuisine



Satay



Teh Tarik & Roti Canai



Nasi Lemak

FRUITS

Popular Malaysian fruits include, durian, jackfruit, mangosteen, mango, pomelo, star fruit (carambola), langsung, rambutan, ciku and guava. Temperate fruits like grapes, apricots, apples, avocado, berries, cherries, kiwifruit, oranges and pears are imported and are available in major supermarkets and hypermarkets.



Malaysian Fruits



Durian

INTERNATIONAL CUISINE AND FINE DINING

Dining out is popular in Malaysia. Fine dining is available in hotels and restaurants where many different local ethnic and international cuisines are served. International cuisines include Thai, Korean, Vietnamese, Indonesian, European, Western and Middle Eastern. There are several fine dining restaurants situated in popular expatriate areas such as Bangsar, Damansara, Desa Hartamas, Ampang, the Curve and Mont Kiara serving an array of local and international cuisines with ample parking facilities and being able to cater for family functions.



Malaysian Fine Dining

Some of the well known restaurants patronised by expatriates include, Sri Melayu, Eden, Saloma Restaurant, Bombay Palace, Tarbush, Ritz and Delicious/Ms Read. Classy restaurants such as Spice of India, Little Penang, Uncle Chilis, Victoria Station, Piccolo Mondo, Sri Ayuthia and Sri Thai are popular with both the locals and expatriates.

In addition, fast food outlets such as, Domino's Pizza, Kentucky Fried Chicken, Kenny Rogers, McDonalds, Nando's, Shakeys and Pizza Hut are available throughout the country. Pastries and cakes are available at well-known delicatessens like Secret Recipe, Kings, Jcos doughnuts and La Manila. Outlets belonging to international franchises such as Starbucks, Coffee Bean, San Francisco Coffee House and Lecka are also available in Kuala Lumpur and major cities.

Expatriates seeking out places to wind-down or have a night out can head to the popular areas of Bangsar, Damansara, Desa Hartamas, Mont Kiara, The Curve, Ampang and Heritage Row that boasts of classy pubs and discotheques.

HALAL AND NON-HALAL DINING

Halal food is prepared according to Islamic requirements. Many Malaysian restaurants serve halal food with approved certificates endorsed by the relevant authorities. While many restaurants offer halal food in order to appeal to a broad cross section of society, there are some local and foreign restaurants including those in major hotels that serve non-halal food.



Certified Halal

FOOD CATERING SERVICES

Food catering services are readily available as many Malaysians and expatriates prefer to entertain at home. Caterers can organise all types of functions such as sports and family events. Major hotels and restaurants also offer this service.

For a listing of food caterers, refer to Appendix 22.



Colours & Fragrances



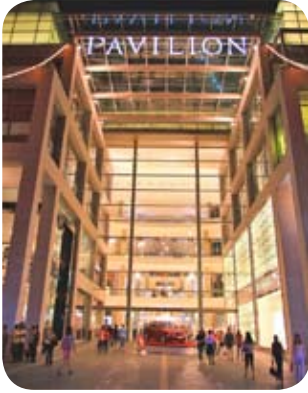
Shopping

- SHOPPING MALLS
- HYPERMARKETS AND SUPERMARKETS
- NIGHT MARKETS OR PASAR MALAM
- TAILORING
- SOUVENIRS
- DUTY FREE SHOPPING

SHOPPING MALLS

The country has a good selection of shopping malls, with well-known anchor tenants. Items ranging from famous designer clothes to Malaysian local designs, leather goods, jewellery, time pieces, electrical and electronic items and local handicrafts are available. Prices are competitive with good bargains especially during regularly-held sales. The annual Malaysia Mega Sales Carnival offers attractive discounts and special offers for a variety of merchandise.

The largest shopping malls are found in the Klang Valley, while major cities like Penang and Johor Bharu do have a number of large outlets catering for shoppers around the respective areas. The more popular shopping malls are Suria KLCC, Lot 10, Mid Valley Megamall, Jusco, Sunway Pyramid, Subang Parade, Bangsar Village, Bangsar Shopping Centre, One Utama, Berjaya Times Square and the Mines Shopping Centre.



The latest additions are the Pavilion, The Curve, The Gardens, Sunway Pyramid 2, Bangsar Village 2 and Jusco Klang which is deemed to be largest in Asia.

Shopping malls are open seven days a week from 10 am until 10 pm. They are air-conditioned and have food courts and entertainment outlets. Prices are fixed in departmental stores and most large shops.

HYPERMARKETS AND SUPERMARKETS

Hypermarkets and supermarkets located in all major and some smaller towns offer a broad range of merchandise and are popular among Malaysians. Prices are fixed and merchandise includes a variety of locally manufactured and imported goods. Among the more popular large stores include Giant, Tesco, Mydin, Carrefour, Cold Storage, Jusco, Isetan, Harvey Norman, Parkson and Metro Jaya.

For more information, log on to www.malaysia.mydestination.com

Beef, lamb, pork and poultry meat are readily available. Beef and lamb are imported from the USA, Australia, New Zealand and Argentina. A wide variety of local fish and shellfish is available in supermarkets and wet (fresh produce) markets. Crabs, oysters, lobsters and mussels are mostly imported. Local and imported fresh milk is available in the form of full cream, low fat, skimmed and condensed milk as well as yoghurt and cheeses in supermarkets. A wide variety of temperate vegetables grown in Malaysia, primarily in Cameron Highlands are also available in the supermarkets and hypermarkets. Convenience stores and mini markets are found all over Malaysia, including 7-Eleven outlets and KIOSK which are open 24 hours.



NIGHT MARKETS OR PASAR MALAM

The word *pasar malam* means night market, and these normally start from 5 pm to 11 pm. This is where small traders sell an extensive range of products from fresh fruits and vegetables, clothing, utilitarian items, VCDs to local takeaway food specialties. This is a very colourful scene full of noise and excitement as stall owners try to attract business. The *pasar malam* is a great introduction to a unique form of trading and something worth visiting for all foreigners.



Among the various night markets, Petaling Street deserves special mention. This fascinating street in Kuala Lumpur's Chinatown is a treasure trove of items ranging from handbags, wallets to T-shirts, watches, sunglasses, shoes, fresh fruits and local delicacies. There are also farmers markets (*pasar tani*). In East Malaysia, this type of market is called a *pasar tamu*. Fruits, vegetables and herbal produce sold here are much cheaper than supermarkets.

There are also a number of week-end flea markets in the Klang Valley, notably at the Amcorp Mall, Mont Kiara and Subang Jaya. The flea markets offer homemade artefacts, food, clothing, books and jewellery at bargain prices.

TAILORING

Tailoring for men and women's clothing is common and is relatively inexpensive. These outlets can either be found in high-end shopping malls offering customised services or in normal street shops where the charges are much lower. Many of these shops also offer alteration and mending services.

SOUVENIRS

Craftwork is an invaluable part of Malaysia's heritage, embodying the heart and soul of its people. Souvenirs or giftware available in the country, encompass a broad range of personal and decorative items that include textiles, pewter, plastics, electrical and electronics, jewellery, antiques, wood products, furniture, leather, ceramics, clay, cosmetic and beauty products, glass and even food products such as tea, coffee and confectionary.



Batik, pewter and ceramic items are much sought after by visitors and can be purchased in most shopping complexes. Royal Selangor, the world's biggest producer of quality pewter, situated in Setapak, Kuala Lumpur offers a wide selection of pewter items. The Royal Selangor Visitor Centre is a popular destination for tourists and offers a tour of the factory where visitors can get a first-hand view and even participate in the pewter crafting process. Besides the Visitor Centre, Royal Selangor has outlets in most major shopping centres and at the major airports in the country.

The Kuala Lumpur Craft Complex gives visitors an overview of the country's heritage and at the same time enables them to purchase handicraft items including batik traditional outfits, jewellery and paintings. The Central Market or *Pasar Seni* in Kuala Lumpur is the place for souvenirs and handicrafts at bargain prices and is also a place where one can get his or her portrait painted, key chains embossed with names of loved ones and even purchase traditional costumes.



Royal Selangor Pewter

DUTY FREE SHOPPING

Many items like cameras, toiletries, watches and electronic gadgets and branded clothing and accessories are duty-free. They are fairly cheap and readily available at shopping malls.

For the full list of duty free items, log on to www.customs.gov.my





Chapter 10

Guidelines for Employment

- ENTRY INTO MALAYSIA
- TYPES OF VISA
- OTHER TYPES OF PASSES ISSUED
- VISIT PASS (TEMPORARY EMPLOYMENT)
- EMPLOYMENT PASS
- VISIT PASS (PROFESSIONAL)
- DEPENDANT'S PASS
- STUDENT/S PASS
- EMPLOYMENT OF EXPATRIATES
- APPLYING FOR EXPATRIATE POSTS
- EMPLOYMENT OF FOREIGN WORKERS
- APPLYING FOR WORK PERMITS
- DOMESTIC HELP AND DRIVER

ENTRY INTO MALAYSIA

To enter Malaysia, a visitor should possess the following documents:

Passport or Travel Document

Every person entering Malaysia must possess a valid national Passport or internationally recognised Travel Document valid for travel to Malaysia. Any person not in possession of a Passport or Travel Document which is recognised by the Malaysian Government, must obtain a Document in lieu of Passport. The documents shall be valid for more than six (6) months from the date of entry into Malaysia.

Fulfil Visa Requirement

Foreign nationals who require a Visa to enter Malaysia must apply and obtain a Visa in advance at a Malaysian Representative Office before entering the country.

Every foreigner entering Malaysia for the purpose of Social Visit must obtain a Social Visit Pass. Social visit Passes are issued at all points of entry on arrival.

TYPES OF VISA

Visit Pass

A Visit Pass is issued to visitors for the purpose of a social or / and business visit such as;

- Owners and company representatives entering Malaysia to attend a company's seminar or meeting or to inspect the company' account ;
- Investors or businessmen entering to explore business opportunities and investment potential ;
- Foreign representatives of companies entering to introduce goods for manufacture in Malaysia ;
- Property owners entering to negotiate, sell or lease properties ;
- Foreign reporters from mass media agencies ; and
- Participants in sporting events.

A Visit Pass cannot be used for employment. Visitors who enter and stay in this country for the purpose of social visit or touring are not allowed to extend their stay beyond the duration approved. However, an extension may be given on special consideration due to illness, accident or an outbreak of war in the home country. The visitor must furnish evidence, and also a "confirmed flight ticket" back to his / her home country.

OTHER TYPES OF PASSES ISSUED

Other than application for entry for the purpose of tourist, social or business visits, all applications for other types of passes must be made before arrival in the country. All applications must have sponsorship in Malaysia. The sponsors must agree to be responsible for the maintenance and repatriation of the visitors from Malaysia should it become necessary.

VISIT PASS (TEMPORARY EMPLOYMENT)

Issued to persons who enter the country to take up employment for less than 24 months or earn a monthly income of less than RM3,000.

EMPLOYMENT PASS

Issued to foreigners who enter the country to take up employment for a minimum period of two years and earn a monthly income of not less than RM3,000.

VISIT PASS (PROFESSIONAL)

Issued to foreigners who wish to enter the country on a short term contract with any agency. This includes, artistes, film casts and crew, researchers recognised by the Malaysian Government, members of International Organisations, volunteers, those entering for religious purposes, experts in installation or maintenance of machines / computers and trainees or technical trainees. The validity of these passes varies but does not exceed 12 months at any one time.

DEPENDANT'S PASS

Issued to wives and children of foreigners who have been issued with an employment pass. This pass may be applied together with the application for an employment pass or after the employment pass is approved.

STUDENT'S PASS

Issued to foreigners who enrol as students in approved educational institutions. Any foreigner who wishes to study in Malaysia is required to obtain a Student's Pass. Foreign students are allowed to study in public or private educational institutions which have been approved by the Ministry of Home Affairs. Application have to be made through the respective educational institution prior to entry. A fee of RM60.00 is payable for a year or part of a year.

EMPLOYMENT OF EXPATRIATES

- a) For manufacturing companies with foreign paid-up capital of US\$2 million and above, automatic approval is given for up to 10 expatriate posts, including 5 key posts. Expatriates can be employed for up to a maximum of 10 years for executive posts and 5 years for non-executive posts.
- b) For manufacturing companies with foreign paid-up capital of more than US\$200,000 but less than US\$2 million, automatic approval is given for up to 5 expatriate key posts. Expatriates can be employed for up to a maximum of 10 years for executive posts, and 5 years for non-executive posts.
- c) Manufacturing companies with foreign paid-up capital of less than US\$200,000 can be considered for both key and time posts based on specific criteria. Key posts can be considered where the foreign paid-up capital is at least RM500,000. The number of key posts and time posts allowed depends on the merits of each case.
- d) For Malaysian-owned manufacturing companies, automatic approval for the employment of expatriates for technical posts, including R&D posts, will be given as requested.

An expatriate who is transferred from one post to another within the same company is required to obtain a new employment pass. Holders of employment passes will be issued with multiple entry visas that are valid for the duration of the employment pass.

APPLYING FOR EXPATRIATE POSTS

All applications for expatriate posts from new and existing companies in the manufacturing and related services sectors should be submitted to the Malaysian Industrial Development Authority (MIDA).

Fees for Passes :

Key Post	RM 300 per annum
Managerial / Professional & Technical	RM 200 per annum
Dependant's Pass	RM 90 per annum
Temporary Employment Pass	RM 60 per annum
Social Visit Pass	RM 90 per annum

Immigration Unit at MIDA

The newly established Immigration unit in MIDA has commenced operations since December 2007. The Unit assists expatriates in applications pertaining to employment passes, dependant passes, student endorsement for children of expatriates.

An expatriate who is transferred from one post to another within the same company is required to obtain a new employment pass. Holders of employment passes will be issued with multiple entry visas that are valid for the duration of the employment pass.

PEMUDAH

The Special Task Force to Facilitate Business, or PEMUDAH, was established on 7 February 2007 and reports directly to the Prime Minister. PEMUDAH is a public-private sector partnership and its main function is to recommend and implement public service improvements towards making Malaysia a more attractive investment destination.

Steps taken to improve the processing of expatriate employment passes include:

- providing a clear definition of 'skilled workers' ;
- processing of applications within seven days ;
- extending work permit tenure from two to five years per renewal ;
- setting up Executive Counters at all State Immigration Offices ;
- providing application forms on-line ; and
- extending the Professional Visit Pass period to six months from the three months previously.

EMPLOYMENT OF FOREIGN WORKERS

Foreign workers can be employed in the construction, plantation, services (domestic servants, restaurant workers, cleaners, caddies as well as workers in cargo handling, welfare homes, laundrettes and island resorts) and manufacturing sectors. Applications from companies in all sectors in Peninsular Malaysia should be submitted to the Ministry of Home Affairs.

An annual levy on foreign workers is imposed as follows :

Manufacturing	RM 1,200
Construction	RM 1,200
Plantation	RM 540
Agriculture	RM 360
Services	RM 1,800

APPLYING FOR WORK PERMITS

Normally, applications for work permits are initiated by employers before their foreign employees enter Malaysia. If this has not been done, most expatriates can normally enter the country on a Visitor's Visa and then apply for an Employment Pass. Foreign nationals wishing to work in Malaysia must apply to the Department of Immigration in Putrajaya for an Employment Pass. Passes are usually valid for one to three years for first time applicants, and subsequently, or five years upon approval. Passes are more readily granted to individuals possessing technical skills or knowledge unavailable in the local labour market.

Most sponsoring organisations normally handle all details involved in obtaining necessary passes for the employee, spouse and family members who will be granted Dependant or Student Visas. Spouses, children and unmarried partners of an Employment Pass holder are not entitled to work unless they receive a separate Employment Pass. However, they may engage in voluntary work. Some expatriates are eligible to apply for an Expatriate Identification Card which doubles as an identification card. For those who intend to start their own company and who are married to Malaysians, there is a Spouse Programme where potential applicants can apply for an Employment Pass and Dependant Pass. This only entitles the holder to a one-year pass subject to approval and annual renewal.

With effect from 20 November 2008, the Spouse of an expatriate holding a Dependant Pass is allowed to take up paid employment without converting their Dependant Pass to Employment Pass or Visit Pass Temporary Employment on condition that the permission to take up the paid employment is endorsed on his / her passport by an authorised Immigration officer.

For more details, log on to www.imi.gov.my

DOMESTIC HELP AND DRIVER

Most Malaysians employ domestic help who are mostly foreign workers. There are many approved agencies that can handle all matters pertaining to the employment of domestic help. It is advisable for employers to insure their domestic help against illnesses and accidents.

The duties of the domestic help will usually cover basic household chores and some groceries shopping. Their salaries range from RM1,000 to RM1,500. There are additional costs (agency fees, medical and repatriation costs) that will be outlined by the employment agency. There is also an annual levy of RM360 that is imposed on domestic help. It is possible to employ locals as drivers and their basic salaries range from RM1,300 to RM2,000 a month.

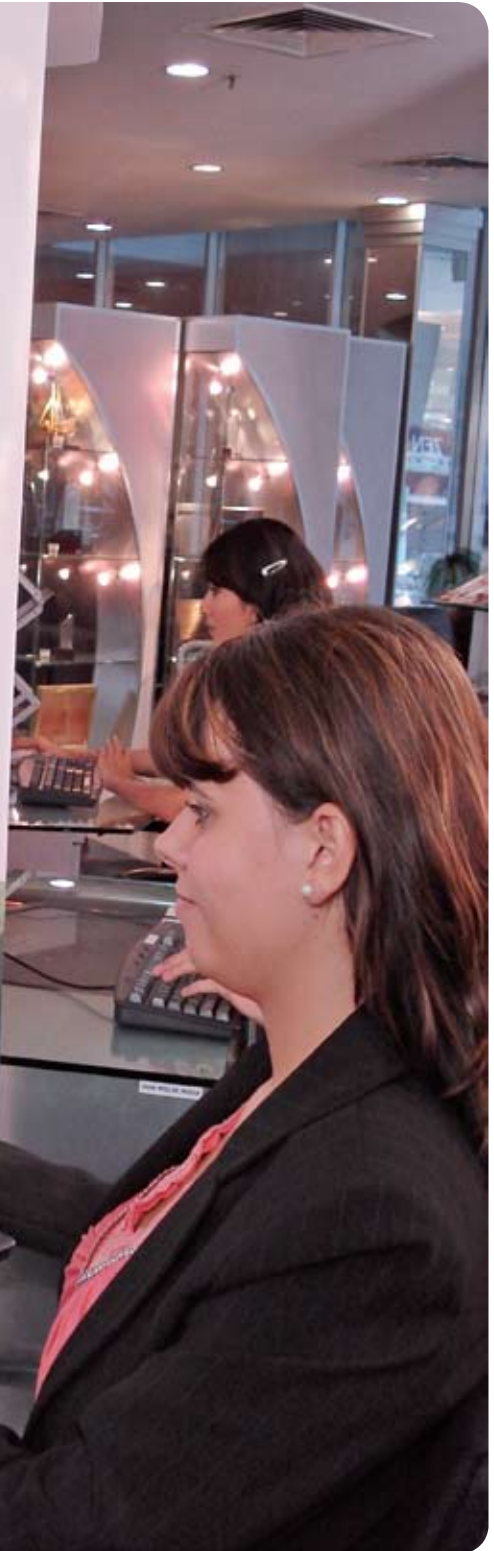


MIDA's Immigration Unit at 1 Sentral





Malaysia puts your business in a favourable environment • Political stability • Pro-business government • Liberal investment policies • International financial facilities • Gateway to the regional market of ASEAN. Who... Your returns.



Chapter 11

Income Tax

- PERSONAL TAX
- COMPANY TAX
- DOUBLE TAXATION AGREEMENTS

PERSONAL TAX

All income of companies and individuals accrued in / derived from or remitted to Malaysia is liable to tax under the purview of the Malaysian Inland Revenue Board. However, income remitted to Malaysia by resident companies (other than companies carrying on the business of banking, insurance, air and sea transportation), non-resident companies and non-resident individuals are exempted from tax.

Workers in Malaysia pay income tax on income earned in the current year based on a sliding scale. Annual returns are based upon self-assessment. Resident individuals with chargeable income of RM16,667 and above per annum, after deduction of personal relief are taxed from 1 - 28 %. Non resident individuals, who are not entitled to any personal relief, are charged a flat rate of 28%. Effective from the year of assessment 2004, income remitted to Malaysia by a resident individual is exempted from tax.

Residence status for tax purposes is not determined by nationality or citizenship but rather by the duration of stay in the country. Those who stay in Malaysia for less than 182 days per year are treated as non-residents. Any foreign income received in Malaysia by a non-resident is exempted from tax.

COMPANY TAX

A company whether resident or not is assessable on income accrued in or derived from Malaysia. Income derived from sources outside Malaysia and remitted by a resident company is exempted from tax, except in the case of the banking and insurance business, sea and air transport undertakings. A company is considered a resident in Malaysia if the control and management its affairs are exercised in Malaysia.

Under Budget 2008, corporate tax was further reduced to 25 per cent for the year of assessment 2009 from 26 per cent for the year of assessment 2008.

DOUBLE TAXATION AGREEMENTS

Agreements for the avoidance of double taxation between Malaysia and several countries to prevent the incidences of double taxation on income such as profits, dividends, interest and royalties that are derived from one country and remitted to another country are in force. Diplomatic missions in Malaysia and tax authorities in the respective countries and the Malaysian Inland Revenue Board can provide information on the countries concerned.

Sources of income subject to income tax mainly involve business, trade or profession, employment, dividends, interest or discounts, rents and royalties and occupation of non-business premises. Payments for technical advice, assistance or services rendered in connection with technical management or administration of any scientific, industrial or commercial undertaking, venture, project or scheme are also taxable. The advice of a tax consultant should be sought when necessary.

For more details, log on to www.hasil.org.my



Malaysian Inland Revenue Board



Employees Provident Fund (EPF)

The EPF is a social security institution formed according to the Laws of Malaysia. The Employees Provident Fund Act 1991 (Act 452) provides retirement benefits for members through management of their savings in an efficient and reliable manner. The EPF also provides a convenient framework for employers to meet their statutory and moral obligations to their employees.

It is mandatory for private and non-pensionable public sector employees to become members of the EPF. Expatriates and their employers are exempted from compulsory contributions. However, expatriate employers as well as employees, including domestic servants employed in a residential home and whose wages are paid by an individual (house owner), can elect to become members.

A contribution constitutes the amount of money credited to members' individual accounts in the EPF. The amount is calculated based on the monthly wages of an employee. The current rate of contribution is 23% of the employee's wages of which 11% is from the employee's monthly wage while 12% is contributed by the employer. Some local and foreign companies contribute more than the minimum mandatory requirement.

Expatriates and foreign workers are exempted under the Act. However, if they choose to contribute, expatriate employers are required to contribute at the rate of RM5.00 per month per employee and expatriate employees are required to contribute 11% of their monthly wages. Expatriates can claim back these payments when they leave the country.

For more details, log on to www.kwsp.gov.my







Malaysia - My Second Home Programme

- TERMS AND CONDITIONS
- SPONSOR
- MEDICAL REPORT / INSURANCE COVERAGE
- INCENTIVES
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Foreigners are encouraged to come and live in Malaysia under the Malaysia My Second Home (MM2H) Programme introduced by the government since 2004. Citizens of countries recognised by Malaysia regardless of race, religion, gender or age are welcome to participate in this programme. The programme allows applicants to bring their spouses and children who are unmarried and below the age of 21. Upon approval, an applicant is granted a 10 year renewable social visit visa with multiple entry. Successful applicants are also allowed to purchase residential property. Visa holders under this programme are not permitted to work in the country except in very special circumstances where the person possesses unique skills.

Visa holders are allowed to invest in the country. They are also permitted to do charity work provided they inform the Immigration Department.

TERMS AND CONDITIONS

There is no age limit and applicants may bring along their dependants who are not schooling and also one maid. The financial requirements vary, depending on the age of the applicant. Effective April 2006, successful applicants are required to comply with the following on receipt of conditional approval;

An applicant below 50 years old is required to open a fixed deposit account of RM 300,000 in a local Malaysian bank. After a period of one year, the participant can withdraw up to RM240,000 for house purchase, medical and children's education, and maintain the balance of RM60,000 from the second year onwards and throughout the stay in Malaysia under this programme.

In the case of an applicant aged 50 years and above, the applicant can choose to either open a fixed deposit account of RM150,000 in a local Malaysian bank or show proof of monthly off-shore income of RM10,000. After a period of one year, the participant who complied with the fixed deposit criteria can withdraw up to RM90,000 for house purchase, medical and children's education and maintain the balance of RM60,000 from the second year onwards under this programme.



In line with the government's aim to make the MM2H programme more attractive, the following improvements have been made with effect from 13 February 2009:

1. Qualified MM2H participants aged 50 and above with specialized skills and expertise that are required by critical sectors of the economy are allowed to work not more than 20 hours a week subject to approval by the MM2H Special Committee.
2. MM2H participants are allowed to invest and actively participate in business, subject to existing government policies, regulations and guidelines which are in force in the relevant sectors.
3. Foreign spouses of Malaysian nationals are eligible to apply for MM2H, subject to terms and conditions of the MM2H programme. Alternatively they can apply under the Spouse Programme.
4. The 10-year Social Visit Pass is extended to all Silver Hair Programme and MM2H participants who were previously approved under the five-year old Social Visit Pass, subject to the validity of their passports.
5. Employment Pass holders who wish to participate in the MM2H Programme are exempted from the "cooling off period" on condition that their application to participate in the programme is submitted three months before the expiry of the Employment Pass.
6. ID - Cards will be issued to MM2H participants with permanent address in Malaysia. This is validated by submitting the Sales and Purchase Agreement or Tenancy Agreement in Malaysia.
7. Age limit of unmarried dependent children is raised from 18 years to 21 years. A declaration stating that the child is unmarried and all expenses during the stay in Malaysia will be borne by the principal participant is required.
8. "Dependants" include unmarried children aged 21 years and below, step-children, disabled children and parents.

SPONSOR

Effective April 2006, the requirement of a sponsor has been waived.

MEDICAL REPORT / INSURANCE COVERAGE

All applicants and their dependents (spouse and children) are required to submit a medical report from any private hospital in Malaysia. Approved participants and dependents (spouse and children) must possess a valid medical insurance policy from any insurance company in Malaysia.

INCENTIVES

Participants of the Malaysia My Second Home Programme are provided with various incentives to make their stay even more comfortable and enjoyable in Malaysia. The incentives are:

(i) House Purchase

- Each participant is allowed to purchase up to two units of residential houses at a minimum price of above RM250,000 each, depending on the location of the property.
- Generally the minimum price for the purchase of houses in Malaysia are as follows;
- Above RM350,000 each for certain areas in the state of Sarawak;
- Above RM250,000 each for other states.

(ii) Car Tax Exemption

- Import tax exemption for participants to bring in one personal car or excise duty and sales tax exemption for purchase of one car manufactured locally.

(iii) Maid

- Allowed to bring one maid from Indonesia, the Philippines, Sri Lanka, India or Thailand.

EDUCATION

An applicant is allowed to bring along his / her dependants (children) either not schooling or who are schooling in primary, secondary or in any Institution of Higher Learning. However, dependants who are schooling are required to apply for a Student Pass to continue their education in schools or Institutions of Higher Learning recognised by the government.

TAXES

A successful applicant is bound by the policies, systems and regulations of taxes of this country, and does not have exemption qualifications as granted to Diplomatic Missions in Malaysia.

SECURITY VETTING

An approval is given subject to security vetting clearance conducted by the Royal Malaysian Police.

APPLICATION PROCEDURES

Effective 9 January 2009, applicants under the MM2H programme can apply directly without going through any third party or may continue to use the services of MM2H agents licensed by the Ministry of Tourism. There will also be a freeze on the issuance of new MM2H agent licenses effective 9 January 2009.

Information on the list of licensed agents can be obtained at www.mm2h.com.my.

An application can be submitted while the applicant is in the country provided that he / she is in possession of a valid pass.

A successful applicant is exempted from the requirement of leaving the country to obtain a Visa from Malaysian Representative Office abroad. A Visa will be issued in Malaysia together with a Social Visit Pass.

APPROVING AUTHORITY

Applicants who wish to stay in Peninsula Malaysia should send their applications to:

**Malaysia My Second Home Centre
Ministry of Tourism Malaysia**

Level 23, Menara Dato' Onn

Putra World Centre

45 Jalan Tun Ismail

50695 Kuala Lumpur

Malaysia

Tel : 603 - 2696 3361 / 3353

Fax : 603 - 2698 8533

Web : www.mm2h.gov.my

Applicants who wish to stay in Sabah / Sarawak, should forward their application directly to the Director, State Immigration Department of Sabah / Sarawak;

Department of Immigration, Sabah

Aras 1 - 4 Blok B

Kompleks Pentadbiran Kerajaan Persekutuan

Jalan UMS

88400 Kota Kinabalu

Sabah

Tel : 6088 - 488700 / 488718

Fax : 6088 - 488800

Department of Immigration, Sarawak

Tingkat 1 & 2 Bangunan Sultan Iskandar

Jalan Simpang Tiga

93550, Kuching

Sarawak

Malaysia

Tel : 6082 - 245661 / 240301

Fax : 6088 - 240390

RESTRICTIONS

A successful applicant is strictly forbidden from participating in activities that can be considered as sensitive to the local people like political activities, missionary activities and provocative activities that can be construed as sensitive and a threat to the security of the country; or being employed anywhere in Malaysia unless approved by the government.

FEE RATE

A payment of RM90 per year is charged for the issuance of a Social Visit Pass under the “Malaysia - My Second Home” Programme. Visa fee is chargeable according to the existing rate applicable to each country.

CATEGORIES NOT ELIGIBLE TO APPLY UNDER THIS PROGRAMME

- Holders of Expatriate Pass (Work Permit) and their dependants
- Holders of Student Pass



SAY NO TO DRUGS

DRUGS KILL



Marijuana



Ecstasy



Cocaine



**Crystal
Methamphetamine**



Heroin

Prohibitions

Trafficking in illegal drugs and pornography are serious offences in Malaysia. Penalties for possession, use, or trafficking of illegal drugs, including ecstasy pills are severe, and convicted offenders can expect long jail sentences, heavy fines and also a mandatory death sentence.

Malaysia strictly enforces its drug laws. Malaysian legislation provides for a mandatory death penalty for convicted drug traffickers. Individuals arrested in possession of 15 grams (1/2 ounce) of heroin or 200 grams (seven ounces) of marijuana are presumed by law to be trafficking in drugs.

The Malaysian criminal code includes a provision for a sentence of caning for certain white-collar crimes, including criminal misappropriation, criminal breach of trust, cheating and corruption. Unauthorised collection and / or removal of local flora and fauna may be prosecuted as a crime and can result in heavy fines, expulsion, and/or imprisonment.

For more information, log on to www.lawsformalaysia.com