

ISSUE 09 - Q1/25

KWKLCC MAGAZINE

# REAL ESTATE



## MALAYSIA MY SECOND HOME (MM2H) PART 2:

Your Gateway to Comprehensive Guide to Tropical Living and Property Ownership

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**FRANCIS NGOOI**

**PROPESTATES.COM**

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# EDITOR'S LETTER



Dear Distinguished Readers,



We are excited to bring you Part 2 of Malaysia My Second Home (MM2H): Your Gateway to Comprehensive Guide to Tropical Living and Property Ownership. This issue invites you to dive deeper into the vibrant world of Malaysia, showcasing not just the picturesque landscapes but also the rich opportunities that await those looking to make this beautiful country their home. Whether you are a seasoned traveler or considering a permanent move, this edition is designed to equip you with the knowledge you need to embrace life in Malaysia fully.

Inside, you will explore a variety of stunning locations that beautifully capture the essence of tropical living. From bustling urban centers filled with cultural experiences and modern amenities to tranquil beachside retreats where relaxation takes center stage, we highlight the diverse environments that Malaysia has to offer. Our comprehensive property listings encompass all three MM2H categories, ensuring you find the perfect fit—whether you are an investor seeking lucrative opportunities, a retiree looking for a peaceful haven, or a family searching for a vibrant community to grow.

Additionally, we are proud to feature insights from our trusted banking partner, who provides invaluable guidance on financing options and effective property management. This edition also boasts an exclusive feature with real estate expert Colin Tan, where he shares essential tips and strategies for becoming a successful million-dollar realtor. His expertise will empower you to navigate the property market with confidence. We hope this issue inspires you to take the next step toward your dream life in Malaysia, offering both practical advice and pure inspiration.

Happy Reading!

*Francis Ngooi*  
Editor-in-Chief & Publisher



# MALAYSIA MY SECOND HOME (MM2H) PART 2: YOUR GATEWAY TO COMPREHENSIVE GUIDE TO TROPICAL LIVING AND PROPERTY OWNERSHIP

Malaysia beckons with its vibrant culture, stunning landscapes, and burgeoning economy. For foreign nationals seeking a long-term stay, the Malaysia My Second Home (MM2H) program presents an unparalleled opportunity. More than just a visa, MM2H opens doors to property investment, making it an attractive proposition for expats and investors alike.

When contemplating the Malaysia My Second Home (MM2H) program, it is important to carefully consider 6 key areas. These areas provide a comprehensive understanding of what the program entails and how it aligns with your personal goals and lifestyle aspirations. Each aspect offers insight into both the benefits and potential challenges one might face while participating in this program. Therefore, a detailed examination of all 6 areas will equip you with the necessary information to make a well-informed decision regarding your potential move to Malaysia under the MM2H initiative.

1. **Choosing Your MM2H Path: A Look at the Categories**
2. **Navigating the MM2H Application: A Step-by-Step Guide**
3. **What to Expect During Your Transition**
4. **Addressing Potential Challenges**
5. **Concerns and Considerations**
6. **Your Malaysian Property Journey**



## "LEXIS HIBISCUS: A TRUE GEM THAT TRANSCENDS THE BEAUTY OF MALAYSIA'S NATIONAL FLOWER"

# 1. CHOOSING YOUR MM2H PATH: A LOOK AT THE CATEGORIES

The Malaysia My Second Home (MM2H) program is designed to attract foreigners to reside in Malaysia on a long-term basis. It offers various categories to accommodate different financial capacities and lifestyle preferences, providing an array of benefits like visa validity and property ownership opportunities. Here's a detailed look at each category:

## i. Silver Category

- **Cost:** To participate, applicants must pay a non-refundable fee of RM40,000, covering administrative services and processing.
- **Fixed Deposit:** Applicants are required to place a fixed deposit of USD 150,000 in a Malaysian bank. This serves as financial proof and guarantees the applicant's financial stability upon entering the country.
- **Visa Validity:** Under this category, the visa is valid for 5 years. It provides a moderate tenure for those considering medium-term residency.
- **Property Threshold:** Participants can purchase property in Malaysia, but the minimum threshold is set at RM600,000, offering a moderate entry into the Malaysian real estate market.

## ii. Gold Category

- **Cost:** The initial cost is RM55,000, reflecting the enhanced benefits and longer duration compared to the Silver Category.
- **Fixed Deposit:** A more substantial financial commitment is expected, with a required fixed deposit of USD 500,000, aligning with the more comprehensive benefits offered.
- **Visa Validity:** This category provides a visa valid for 15 years, making it an attractive option for those seeking a longer-term residence in Malaysia.
- **Property Threshold:** The minimum property purchase threshold is RM1,000,000, enabling participants to invest in more upscale properties.

### iii. Platinum Category

- **Cost:** The most premium option, this category requires a fee of RM70,000.
- **Fixed Deposit:** Applicants in this category must place a fixed deposit of USD 1,000,000, reflecting their higher level of investment and lifestyle aspirations.
- **Visa Validity:** Providing the longest duration, the visa remains valid for 20 years, appealing to those looking for extensive residency in Malaysia.
- **Property Threshold:** The minimum property investment is set at RM2,000,000, indicating an opportunity to purchase luxury real estate within the country.

These categories collectively cater to various segments of potential expatriates, from those seeking a moderate stay to others interested in a more permanent relocation. Each level offers a blend of financial requirements and lifestyle benefits, giving applicants the flexibility to choose the option that best aligns with their personal and financial goals.



Category	Cost	Fixed Deposit	Visa Validity	Property Threshold
Silver Category	RM40,000	USD 150,000	5 years	Minimum of RM600,000
Gold Category	RM55,000	USD 500,000	15 years	Minimum of RM1,000,000
Platinum Category	RM70,000	USD 1,000,000	20 years	Minimum of RM2,000,000



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## 2. NAVIGATING THE MM2H APPLICATION: A STEP-BY-STEP GUIDE

The application process for the Malaysia My Second Home (MM2H) program is thorough, but with careful organization and diligence, it can be navigated successfully. Here's an expanded breakdown of each step involved in the process:

### A. Research & Preparation

I. **Eligibility Criteria:** Begin by thoroughly understanding the requirements specific to your chosen category—Silver, Gold, or Platinum. Each category has different financial thresholds, fees, and property purchase requirements.

II. **Documentation:** Gather all necessary documentation to support your application. Key documents typically include:

- **Passport:** Ensure it has at least 24 months of validity beyond your planned entry into Malaysia.
- **Financial Proof:** This could include bank statements, letters from banks, proof of fixed deposits, or other financial assets to demonstrate your financial stability.
- **Medical Report:** Obtain a medical examination report from an approved clinic, confirming that you're in good health and have no serious medical conditions.
- **Insurance:** Secure medical insurance that meets MM2H requirements from a recognized provider. The policy should adequately cover your health needs in Malaysia.
- **Police Clearance Certificate:** This document shows that you have no significant criminal record, contributing to your good standing as a prospective resident.



## B. Submission

**I. Application Process:** You can submit your application either online via the MM2H official portal or through an authorized agency, which may offer assistance throughout the process.

**II. Processing Fee:** When submitting your application, a non-refundable processing fee is required. This fee varies depending on the category and is essential to complete your application process.

## C. Document Verification

**I. Verification Process:** After submission, your application will go through a verification process conducted by the MM2H Center. This may involve checking all submitted documents for accuracy and authenticity.

**II. Interview Preparation:** In some cases, applicants might be called for an interview to discuss their application further or clarify any ambiguities. Being prepared for this interview can help expedite the process.

**III. Processing Time:** Be aware that the entire verification and processing phase can take several months, so patience is essential during this time.

## IV. Approval Notification

**1. Notification:** Once the evaluation is complete, you will receive a formal notification that indicates whether your application has been approved or rejected.

<b>Research &amp; Preparation</b> The first crucial step in applying for the MM2H program is to conduct thorough research and preparation. Understanding the eligibility criteria for your specific category—Silver, Gold, or Platinum—is essential. Each category has distinct financial thresholds, fees, and property purchase requirements that must be met before submitting your application.	<b>Eligibility Criteria</b> Begin by familiarizing yourself with the requirements specific to your chosen MM2H category. This includes understanding the differing financial requirements, fees, and property purchase criteria. Accurately assessing your eligibility will streamline the application process and avoid potential complications later on.	<b>Gather Necessary Documentation</b> Compile all the required documentation that supports your application. This step is vital as missing documents can delay or hinder the application process. Key documents include a valid passport, financial proof, a medical report, medical insurance, and a police clearance certificate.	<b>Passport Requirements</b> Ensure your passport has at least 24 months of validity beyond your planned entry date into Malaysia. This is a critical requirement for the MM2H application process as it reflects your commitment to residing in Malaysia long-term.
<b>Financial Proof</b> Provide evidence of your financial stability through various documents such as bank statements, letters from banks, and proof of fixed deposits. This financial proof is crucial as it demonstrates your capability to support yourself during your stay in Malaysia.	<b>Medical Examination Report</b> Obtain a medical examination report from an approved clinic. This report must confirm that you are in good health and have no serious medical conditions. It is a requirement to ensure that prospective residents can maintain good health while living in Malaysia.	<b>Medical Insurance</b> Secure a medical insurance policy that meets the MM2H requirements from a recognized provider. This insurance should adequately cover your health needs while residing in Malaysia, ensuring that you are protected from unforeseen medical expenses.	<b>Police Clearance Certificate</b> Acquire a police clearance certificate to demonstrate that you have no significant criminal record. This document is essential in establishing your good standing as a prospective resident and reinforces the safety and security standards of the MM2H program.



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| <p><b>1 Application Process</b><br/>You can submit your application either online via the MM2H official portal or through an authorized agency, which may offer assistance throughout the process.</p> <p><b>2 Processing Fee</b><br/>When submitting your application, a non-refundable processing fee is required. This fee varies depending on the category and is essential to complete your application process.</p> <p><b>3 Verification Process</b><br/>After submission, your application will go through a verification process conducted by the MM2H Center. This may involve checking all submitted documents for accuracy and authenticity.</p> <p><b>4 Interview Preparation</b><br/>In some cases, applicants might be called for an interview to discuss their application further or clarify any ambiguities. Being prepared for this interview can help expedite the process.</p> <p><b>5 Processing Time</b><br/>Be aware that the entire verification and processing phase can take several months, so patience is essential during this time.</p> <p><b>6 Approval Notification</b><br/>Once the evaluation is complete, you will receive a formal notification that indicates whether your application has been approved or rejected.</p> | <p><b>7 Feedback on Rejection</b><br/>If your application is rejected, you will be given feedback detailing the reasons for denial. This information can be invaluable for making necessary adjustments or improvements to a future application.</p> <p><b>8 Fixed Deposit Account</b><br/>After receiving approval, you'll need to open a fixed deposit account in a Malaysian bank. The specific amount required depends on your category, and this deposit demonstrates your financial commitment to residing in Malaysia.</p> <p><b>9 Medical Insurance Acquisition</b><br/>You must ensure you have the correct medical insurance in place, adhering to the guidelines set forth by the MM2H program. This is crucial for securing your residency.</p> <p><b>10 Immigration Fees</b><br/>Be prepared to settle any additional fees related to immigration processing as part of your onboarding into the MM2H program.</p> |
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**2. Feedback on Rejection: If your application is rejected, you will be given feedback detailing the reasons for denial. This information can be invaluable for making necessary adjustments or improvements to a future application.**

## **E. Post-Approval Actions**

**I. Fixed Deposit Account: After receiving approval, you'll need to open a fixed deposit account in a Malaysian bank. The specific amount required depends on your category, and this deposit demonstrates your financial commitment to residing in Malaysia.**

**II. Medical Insurance Acquisition: You must ensure you have the correct medical insurance in place, adhering to the guidelines set forth by the MM2H program. This is crucial for securing your residency.**

**III. Immigration Fees: Be prepared to settle any additional fees related to immigration processing as part of your onboarding into the MM2H program.**

**Following this structured approach ensures that you remain organized and increases your chances of successfully securing your MM2H visa. Each step builds towards establishing a secure foundation for your new life in Malaysia.**

### 3. WHAT TO EXPECT DURING YOUR TRANSITION

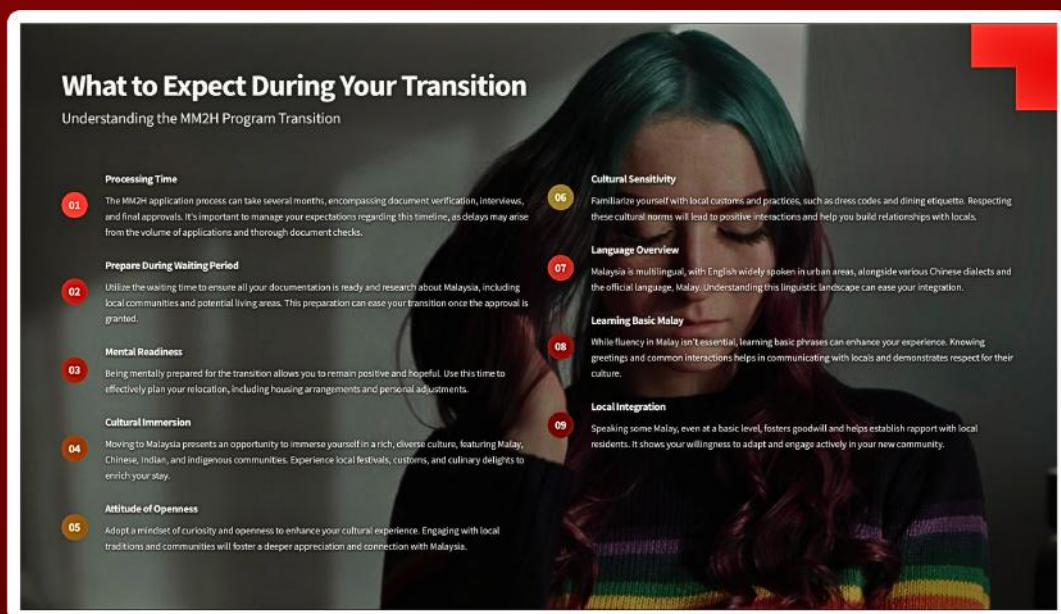
Embarking on the journey to participate in the Malaysia My Second Home (MM2H) program is an exciting yet complex process that requires patience and adaptability. Below is an elaboration on the critical aspects of processing time, cultural adjustment, and language adaptation as you transition to life in Malaysia.

#### Processing Time

**I. Duration:** The MM2H application process is not instantaneous; it can take several months to complete all phases, including document verification, interviews, and final approvals. It is vital to manage your expectations regarding this timeline, as delays can occur due to various factors, including the volume of applications being processed and the thoroughness required in document verification.

**II. Preparation:** Use this waiting period productively by ensuring that all your documentation is in order and preparing for the subsequent steps. Additionally, consider researching more about Malaysia, the local communities, and where you might like to live.

**III. Mental Readiness:** Being mentally prepared for this duration allows you to remain positive and hopeful throughout the process. It can also give you time to plan your relocation effectively, from housing arrangements to adjusting your personal and family commitments.



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## **Cultural Adjustment**

**I. Cultural Immersion:** One of the most enriching aspects of relocating to Malaysia is the chance to immerse yourself in its vibrant culture. Malaysia is known for its diverse population, comprising Malay, Chinese, Indian, and indigenous communities, each contributing to the country's unique tapestry of customs, festivals, and culinary traditions.

**II. Attitude of Openness:** Embracing a mindset of curiosity and openness will enhance your experience. Participate in local festivals, explore traditional foods, and engage with different communities to gain a deeper appreciation of the country's culture.

**III. Cultural Sensitivity:** Familiarize yourself with local customs and practices, such as dress codes, dining etiquette, and public behavior. Recognizing and respecting these cultural norms fosters positive interactions and helps build relationships with local residents.

## **Language**

**I. Language Overview:** Malaysia is a multilingual country where English is widely spoken, especially in urban areas and among the expatriate community. Various Chinese dialects, such as Mandarin, Cantonese, and Hokkien, are also prevalent due to the significant Chinese population. However, the official language is Malay (Bahasa Malaysia).

**II. Learning Malay:** While fluency in Malay is not essential for daily life, learning basic phrases can significantly enhance your experience in Malaysia. Phrases for greetings, common interactions, and directions are helpful as they allow you to communicate with locals more effectively and demonstrate respect for the language and culture.

**III. Local Integration:** Speaking Malay, even at a basic level, can foster goodwill and rapport with local residents, enriching your integration into the community. It also shows your willingness to adapt and participate actively in your new environment.

Embarking on this journey through the MM2H program is an exciting opportunity, but it requires a commitment to patience and an adaptable mindset. By understanding the anticipated processing time, engaging with the cultural richness of Malaysia, and learning the local language, you can significantly ease your transition and create a fulfilling life in your new home. Your readiness to embrace these challenges will pave the way for a rewarding experience as you settle into Malaysia.



## 4. ADDRESSING POTENTIAL CHALLENGES: BE PREPARED FOR UNFORESEEN CIRCUMSTANCES



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**A. Regulatory Changes:** Staying informed about any updates to the Malaysia My Second Home (MM2H) program regulations is essential. The program can experience changes that affect eligibility criteria, financial requirements, and application procedures. Regularly check the official MM2H website or government announcements to stay up-to-date. Engaging with communities or forums of current or prospective MM2H participants can provide valuable insights and shared experiences. Attending informational sessions or webinars can also help you stay informed about any regulatory shifts that may impact your plans.

**B. Economic Factors:** Monitoring currency fluctuations is important for effectively managing your finances when living in or moving to Malaysia. Currency values can change due to various economic factors, impacting your budget and overall expenses. Consider using financial tools or apps to track exchange rates and convert your budget accordingly. It's also advisable to explore options for currency exchange to secure better rates when transferring funds. Building a financial buffer to accommodate potential fluctuations can help ensure financial stability.

**C. Health and Safety:** Familiarizing yourself with local health regulations and safety procedures is crucial for your well-being. Research the public health policies in Malaysia, including vaccination requirements, healthcare services, and emergency procedures. Understanding local safety protocols can also enhance your personal safety and that of your family. Joining local groups or forums can provide insights on best practices and precautions to take. It's beneficial to know where to access healthcare facilities and emergency services in your area to ensure readiness for any health concerns.

## **REASONS FOREIGN BUYERS FACE REJECTION IN MALAYSIA WHEN APPLYING FOR FOREIGNER'S CONSENT**

Before pursuing property ownership in Malaysia, foreign buyers should familiarize themselves with the requirements and potential obstacles. A crucial step is obtaining foreign consent, mandatory for non-Malaysians purchasing real estate. Understanding the regulatory framework aids in streamlining applications and avoiding setbacks. Here are common reasons a foreigner's property purchase application might be rejected in Malaysia:

- 1. Minimum Price Threshold:** Each Malaysian state has a minimum property value requirement for foreigners. Buyers must meet this threshold to avoid rejection, as it prevents foreigners from purchasing affordable housing meant for locals.
- 2. Property Type Restrictions:** Certain properties, like low-cost or Bumiputera-reserved units, are mostly restricted to locals. Foreign buyers require special approvals that are not always granted.
- 3. Regulatory Compliance:** Failing to comply with local regulations or obtain necessary approvals can lead to rejection.
- 4. Quota Limitations:** Some developments limit the number of units sold to foreigners, leading to denial if quotas are reached.
- 5. Incomplete Documentation:** Errors or missing information in paperwork can cause delays or rejections.
- 6. Financing Issues:** Problems in securing financing or financial instability can hinder approval.
- 7. Security Concerns:** National security issues or the applicant's legal problems might result in a denied application.

Foreign buyers should consult legal experts or real estate professionals knowledgeable about Malaysian property laws to navigate these complexities effectively. Such professionals offer insights and help avoid pitfalls for a smoother transaction process.

## 5. CONCERNS AND CONSIDERATIONS

Thorough planning is key:

**A. Legal Obligations:** Consulting a legal professional is essential when navigating Malaysian property laws and understanding tax implications. Malaysia has specific regulations regarding property ownership, especially for foreigners. A qualified legal expert can provide guidance on issues such as land titles, property leasing, and ownership rights. They can also help you comprehend the tax responsibilities associated with property ownership or rental income in Malaysia. Understanding these legal aspects before making any decisions can prevent potential legal issues in the future.

**B. Lifestyle Changes:** Assessing the cost of living is an important step for anyone considering a move to Malaysia. Different regions have varying living costs, including housing, groceries, transportation, and healthcare. It's advisable to conduct thorough research on these expenses and compare them to your current situation. This assessment allows you to adjust your expectations accordingly and create a realistic budget for your new life. Additionally, consider lifestyle factors such as cultural differences, social norms, and available amenities, which may influence your overall experience in Malaysia.

**C. Community Engagement:** Connecting with expat communities can significantly ease your transition to life in Malaysia. These communities often serve as valuable support networks, providing practical information and social connections. Engaging with expats through local meetups, online forums, or social media groups can help you find resources, recommendations, and friendships. Building relationships within these communities can enhance your experience and provide a sense of belonging, making it easier to navigate cultural differences and adapt to your new environment. Participation in local events and activities can also deepen your understanding of Malaysian culture and help foster connections with locals.



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## 6. YOUR MALAYSIAN PROPERTY JOURNEY PURCHASING PROPERTY IN MALAYSIA AS AN MM2H PARTICIPANT INVOLVES SEVERAL STEPS

**A. Selecting the Right Property:** When choosing a property, it is important to identify one that meets the minimum purchase price set for your chosen category within the Malaysia My Second Home (MM2H) program. Different categories may have varying thresholds, so it's essential to familiarize yourself with these requirements. Additionally, each state in Malaysia may impose specific regulations or conditions related to property purchases. Conducting thorough research about the local real estate market and consulting with local experts can help ensure that you make an informed decision that aligns with both your financial capabilities and lifestyle preferences.

**B. Legal & Financial Planning:** Engaging a reputable real estate lawyer is a vital step in the property buying process. A knowledgeable lawyer can help you navigate the legal complexities of Malaysian property laws and ensure that all documents are accurate and complete. It's also beneficial to explore financing options from Malaysian banks that cater to MM2H participants. Some banks may offer special mortgage products or financing arrangements that can accommodate your circumstances as a foreign buyer. By evaluating different financial options, you can find a solution that best fits your budget and financial strategy.



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**C. Understanding Purchase Restrictions:** It is important to be aware of the 10-year ownership requirement before you can resell the property. This regulation is designed to promote long-term investment in Malaysia's real estate market. However, certain exceptions may apply, particularly for property upgrades or renovations. If you plan to sell or invest in improvements to your property, understanding how these exceptions work can help you make strategic decisions about your investment while complying with local laws.

**D. Finalizing Your Purchase:** Before finalizing your purchase, ensure that all necessary legal checks are thoroughly completed. This includes verifying property ownership, ensuring there are no outstanding encumbrances, and confirming compliance with all applicable regulations. It is critical to adhere strictly to Malaysian property laws throughout the entire purchase process to avoid any legal complications in the future. Work closely with your legal representative to address any issues that may arise, and make sure all documentation is properly filed and recorded to safeguard your investment.



## KWKLCC: YOUR PARTNER IN MALAYSIAN PROPERTY INVESTMENT

KWKLCC specializes in providing comprehensive support for those looking to invest in Malaysian property. The organization understands that navigating the real estate market can be complex, especially for foreign investors. Therefore, KWKLCC aims to simplify this journey by offering a range of services tailored to meet the needs of potential property buyers.

One of the key offerings is the ability to recommend licensed Malaysia My Second Home (MM2H) agents and agencies, who are well-versed in the specific requirements and regulations associated with the program. These agents can guide you through the property selection process, helping you find a property that aligns with your investment goals and budget.

In addition to real estate agents, KWKLCC connects clients with reputable bankers who understand the financing options available to both local and foreign investors. This access helps ensure that you can explore various mortgage products and financial arrangements that best suit your circumstances as an MM2H participant.

Legal advice is also a crucial component of property investment, and KWKLCC provides recommendations for experienced legal advisors. Engaging a qualified lawyer is essential for navigating Malaysian property laws, ensuring that all legal aspects of your purchase are managed correctly and efficiently.





To facilitate a seamless experience, KWKLCC emphasizes the importance of offering well-rounded support throughout your property journey. This includes answering questions, providing insights into the market, and assisting with all aspects of the buying process.

For those interested in exploring their options further, KWKLCC offers a free consultation service to discuss your specific needs and investment objectives. You can easily get in touch by calling their hotline at +6011-6266 5155, visiting our website at <http://propestates.com>, or emailing them at [info@propestates.com](mailto:info@propestates.com). This accessibility allows potential investors to gather the information they need to make informed decisions about their property investments in Malaysia.



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## KWKLCC WHATSAPP CHANNEL

Staying connected with us on our WhatsApp Channel “MALAYSIA BRANDED & LUXURY PROPERTIES” as we provide a convenient way for property investors to receive timely updates and engage directly with the KWKLCC team. You can ask questions and get real-time advice, helping you stay informed about new opportunities and market trends as you navigate your investment journey in Malaysia.

**FOLLOW US**



Are you dreaming of living in the vibrant and multicultural landscape of Malaysia? The Malaysia My Second Home (MM2H) program offers you the perfect opportunity to turn that dream into reality. Designed for both retirees and families, the MM2H program allows you to reside in Malaysia on a long-term basis, enjoying its warm climate, affordable cost of living, and stunning destinations. If navigating the application process seems daunting, worry not—our licensed MM2H agents are here to assist. Their expert guidance ensures a smooth journey, providing you with the necessary insights and support to achieve seamless relocation.

Choosing to work with a licensed MM2H consultant means you'll benefit from personalized advice tailored to your unique circumstances. From meeting financial requirements to understanding the intricacies of paperwork, the consultants are equipped with up-to-date knowledge and the necessary skills to streamline your application process. This not only saves you time but also enhances your readiness for a fulfilling new chapter in Malaysia. By leveraging their expertise, you can focus on what truly matters—exploring the rich culture, delicious cuisine, and vibrant communities that make Malaysia a desirable second home.

Ready to take the next step? Click on the 'Learn More' link to connect with an MM2H Consultant and begin your journey towards a life of adventure and relaxation in Malaysia. As a special offer, using the code KWKLCMM2H will grant you a FREE consultation, allowing you to understand the program's benefits and requirements with no initial cost. Don't miss this chance to embrace a new lifestyle full of exciting opportunities—start your MM2H journey today!

FREE CONSULTATION WITH  
MM2H SPECIALIST, BRUCE LEE  
USE CODE: KWKLCMM2H

LEARN MORE



# THE RITZ-CARLTON RESIDENCES KUALA LUMPUR

(RECOMMENDED FOR MM2H PLATINUM & GOLD CATEGORIES)



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The Ritz-Carlton Residences Kuala Lumpur represents the epitome of urban luxury, seamlessly blending modern sophistication with the rich cultural heritage of Malaysia. Established in a city known for its vibrant energy and historical significance, these residences offer an exquisite living experience in the heart of Kuala Lumpur.

Historically, The Ritz-Carlton has built a renowned legacy since its founding in 1983, marked by unparalleled service and attention to detail. The Kuala Lumpur residences reflect this heritage, designed to provide a sanctuary of elegance and comfort. The architecture embodies a contemporary aesthetic while paying homage to traditional Malaysian design elements, creating a harmonious atmosphere that resonates with both locals and international residents.

Residents of The Ritz-Carlton Residences can enjoy a suite of exceptional services and amenities, including personalized concierge services, a tennis court and a state-of-the-art fitness center. The infinity pool and beautifully landscaped gardens provide a peaceful retreat from the bustling city, while private dining options and a library cater to those seeking an exclusive lifestyle.



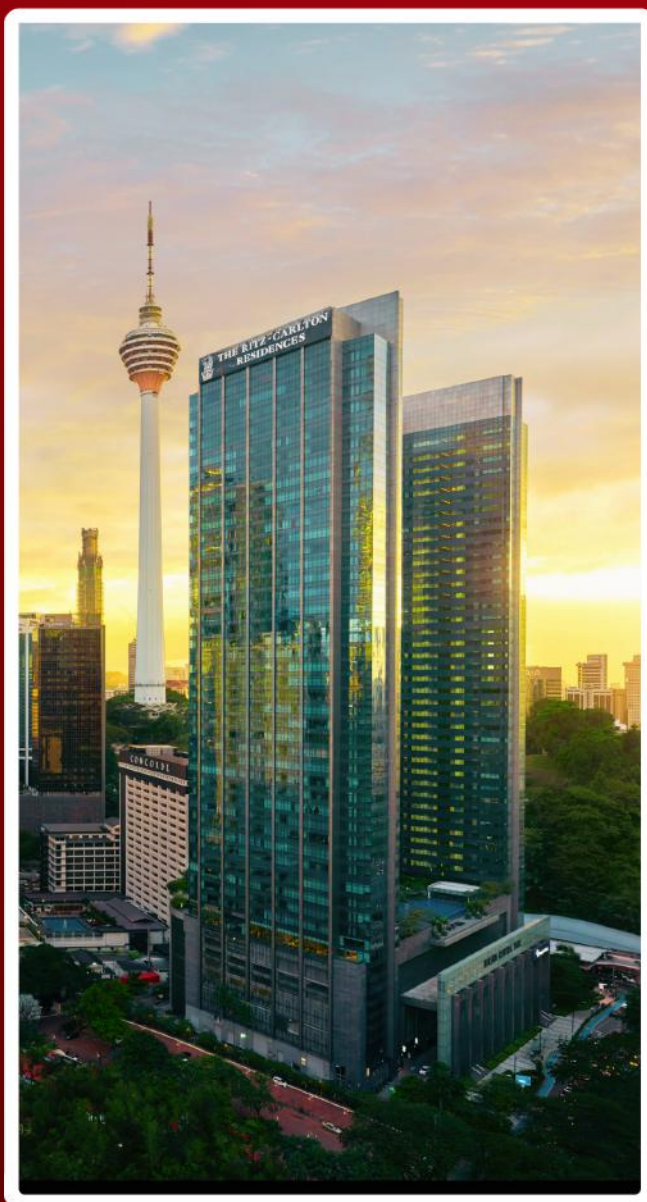
The residences also feature high-end finishes and spacious layouts, ensuring that comfort and luxury are paramount. With an emphasis on privacy and security, The Ritz-Carlton Residences Kuala Lumpur promises an unparalleled living experience, making it a distinguished choice for discerning individuals seeking a blend of sophistication, convenience, and an extraordinary lifestyle in one of Asia's most dynamic cities.

The Ritz-Carlton Residences Kuala Lumpur showcase luxury and sophistication through 8 types of suites, offering options from 1 to 3 bedrooms. With sizes ranging from 1,023 to 2,142 square feet, these residences cater to a variety of lifestyle preferences, providing both comfort and elegance.

Stepping into these residences, one is immediately struck by the meticulous attention to detail—from the exquisite finishes to the carefully curated design elements, each suite embodies a unique blend of elegance and comfort. The open-concept living areas are designed to maximize space and enhance natural light, creating a warm and inviting atmosphere.

Pricing for these luxurious homes begins at RM3,500,000, reflecting the premium location and the superior quality of life offered by The Ritz-Carlton brand. This development is more than just a residence; it is an investment in a lifestyle marked by exceptional service and unrivaled access to the vibrant city life of Kuala Lumpur.

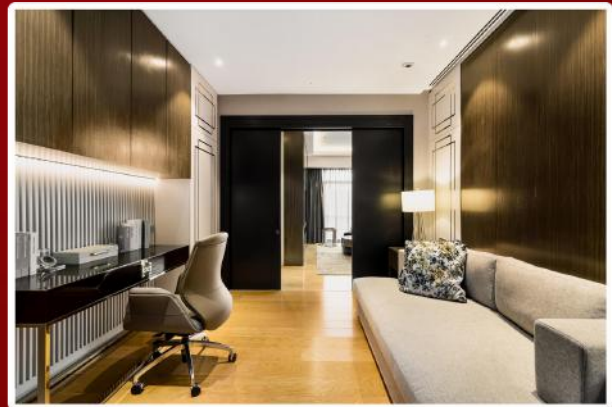
**THE RITZ-CARLTON RESIDENCES  
KUALA LUMPUR  
(JALAN SULTAN ISMAIL/JALAN AMPANG)**



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## THE INTERIOR



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## LAYOUT PLANS



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**MORE INFO**



# LEXIS HIBISCUS II PORT DICKSON

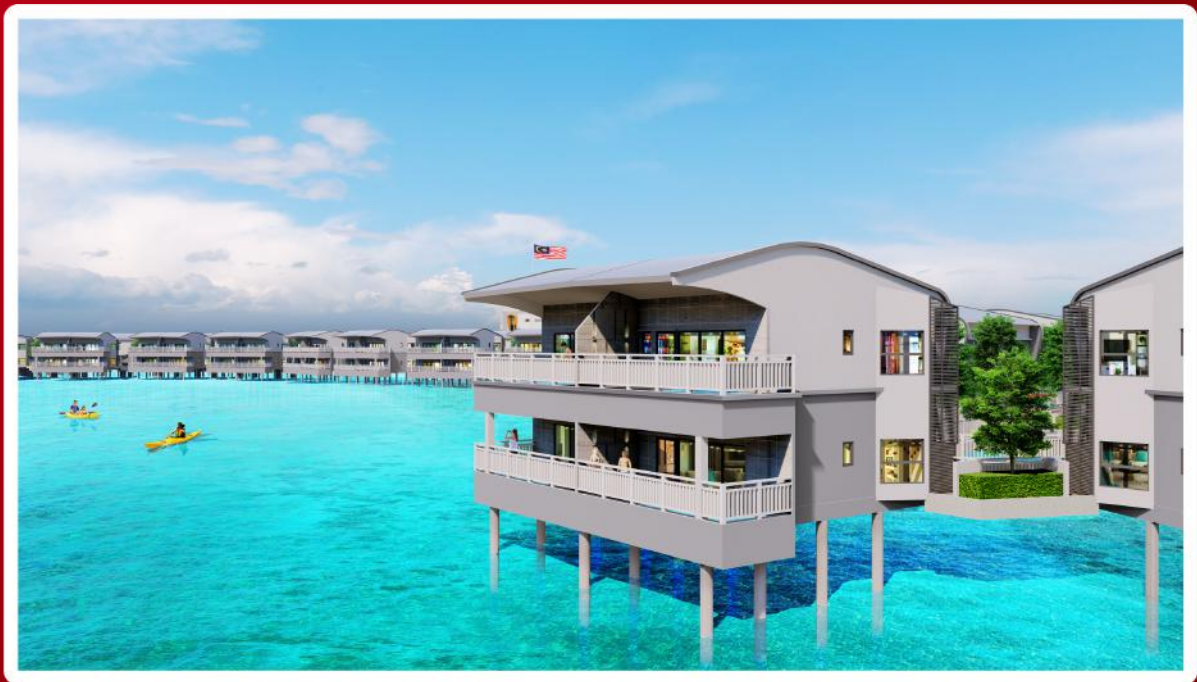
(RECOMMENDED FOR MM2H GOLD & SILVER CATEGORIES)



The allure of exquisite luxury meets lucrative investment at Lexis Hibiscus II Port Dickson, the latest addition to the stunning hibiscus development. This second phase not only enhances the destination's charm but also offers guests and investors a unique opportunity to indulge in opulent experiences while generating financial returns.

Inspired by Malaysia's national flower, Lexis Hibiscus embodies organic beauty and elegance, setting it apart from other luxurious destinations like Dubai's iconic Palm Jumeirah. This expansion solidifies Lexis Hibiscus's status as a premier choice for investors seeking profitable opportunities in Malaysia's upscale resort market.





### What sets Lexis Hibiscus apart?

What sets Lexis Hibiscus II apart from other investment opportunities in the hospitality sector is its innovative approach to property management, highlighted by a remarkable 15-year hassle-free leaseback program. This unique selling proposition eliminates the typical complexities and headaches associated with managing rental properties, allowing owners to enjoy the benefits of property ownership without the usual burdens of day-to-day management. With this program, investors can rest easy knowing that their properties are being cared for and generating income, providing a seamless and worry-free investment experience. By taking the stress out of property oversight, Lexis Hibiscus allows investors to focus on the enjoyment and returns from their investments rather than the logistical challenges that often accompany property ownership.

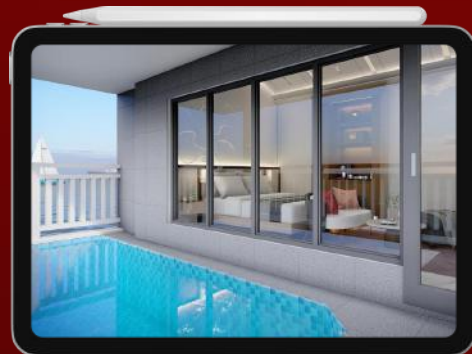
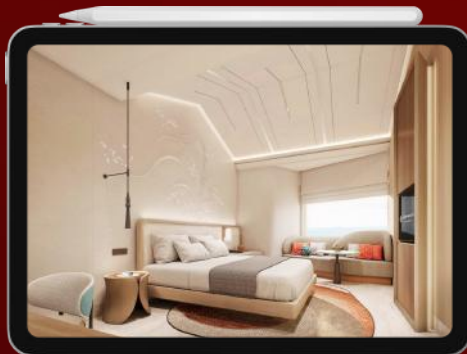
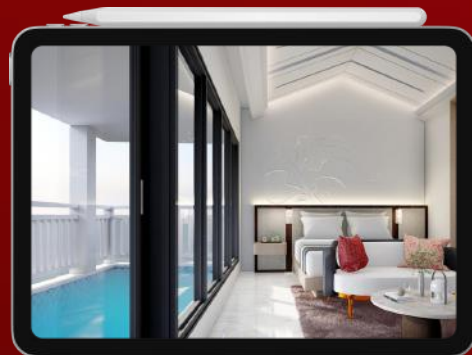
In addition to the attractive leaseback program, Lexis Hibiscus II offers investors the potential for substantial financial returns. With an impressive annual return of 6%, coupled with profit-sharing opportunities, this investment option stands out as a compelling choice for those looking to secure reliable income while also tapping into the potential for growth over time. Furthermore, the investment experience is significantly enhanced by exclusive complementary stay benefits, which grant investors an extraordinary 10 free nights of accommodation each year for an impressive duration of 15 years. This unique feature enables owners not only to generate revenue from their properties but also to indulge in the luxurious amenities and tranquil surroundings that the resort provides. By allowing investors to experience the lavish offerings of Lexis Hibiscus first-hand, it fosters a deeper connection with the property and enriches their overall investment journey.



CLICK IMAGE TO ENLARGE

Lexis Hibiscus chalets provide spacious, fully furnished accommodations designed for comfort and convenience. Each unit includes a veranda or balcony with a private pool overlooking the sea. Upper units offer 872 square feet, while lower units provide 858 square feet, each featuring two bedrooms and two bathrooms.

Priced from RM720,000, Lexis Hibiscus II is attractive to both local and foreign investors, tapping into Malaysia's burgeoning tourism sector. It offers not just an investment in property but also in luxurious living and potential financial growth, making it a premier choice in the country's resort landscape.



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**MORE INFO**



# THE CONLAY KLCC BY E&O

(RECOMMENDED FOR MM2H PLATINUM, GOLD & SILVER CATEGORIES)

The Conlay, a prestigious development by Eastern & Oriental Berhad (E&O), is nearing completion and set for vacant possession soon. This property is designed to offer a luxurious lifestyle in the heart of Kuala Lumpur, representing a significant addition to the city's skyline.

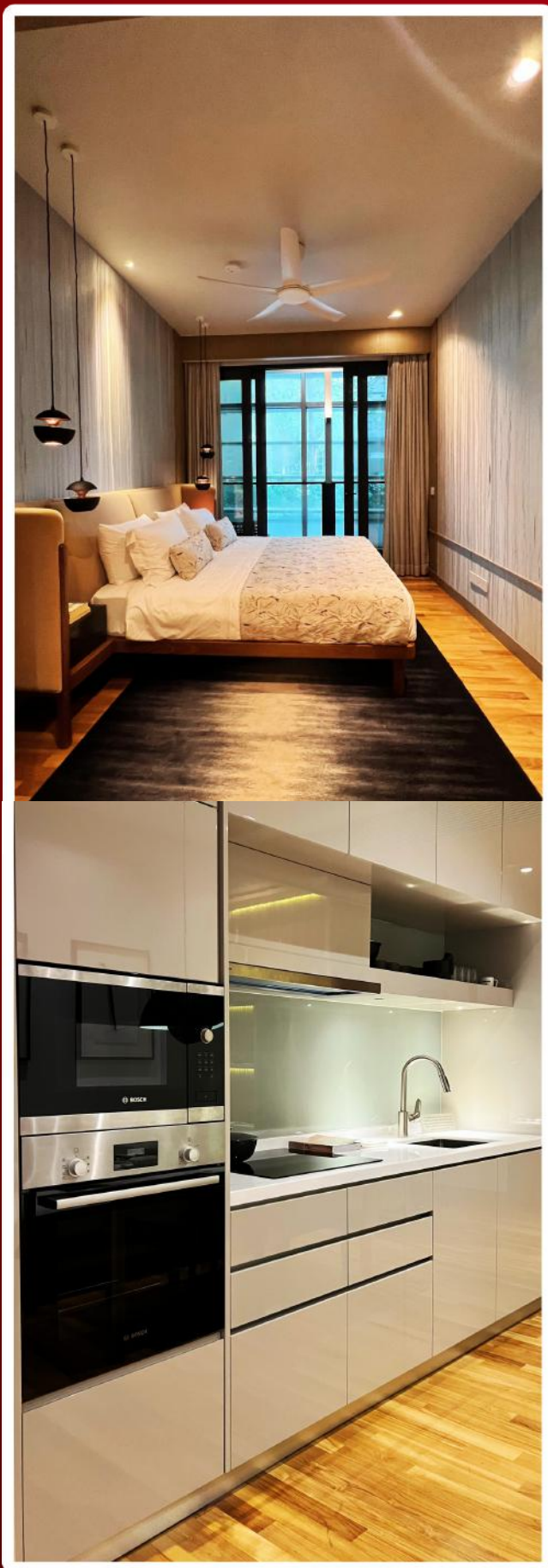


CLICK IMAGE TO WATCH VIDEO



E&O has a rich history dating back to 1885 and has established itself as one of Malaysia's leading property developers. The company is known for its commitment to quality and excellence in the hospitality and real estate sectors. E&O has earned a reputation for creating iconic properties that blend contemporary design with cultural heritage, making them sought-after addresses.





The Conlay KLCC features apartments ranging from 743 sqft to 1,335 sqft, providing a variety of living spaces to cater to diverse needs. Priced from RM1.6 million, these residences come fully furnished, ensuring that residents can move in comfortably with minimal hassle.

Designed by the renowned architect Kerry Hill, The Conlay embodies elegance and sophistication. Hill is recognized for his ability to create timeless designs that harmonize with their surroundings. His work on The Conlay emphasizes open spaces and natural light, creating a welcoming atmosphere.

The Conlay lies in its prime location, luxurious amenities, and exceptional design. Residents can enjoy access to high-quality facilities, including a swimming pool, gym, and landscaped gardens, enhancing their overall living experience. With its strategic position, The Conlay also offers convenient connectivity to major business districts, shopping centers, and dining options, making it an ideal choice for urban living.

# ABOUT KERRY HILLS & LAYOUT PLANS

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**ABOUT  
KERRY HILLS**



**TYPE A1 - 743 SQFT  
1 BEDROOM**



**TYPE A2 - 904 SQFT  
1 BEDROOM**



**TYPE B1 - 743 SQFT  
1+1 BEDROOMS**



**TYPE B2 - 840 SQFT  
1+1 BEDROOMS**



**TYPE B3 - 980 SQFT  
1+1 BEDROOMS**



**TYPE C - 1,206 SQFT  
2 BEDROOMS**



**TYPE D - 1,335 SQFT  
2+1 BEDROOMS**

The Conlay presents a unique opportunity for those seeking upscale living in Kuala Lumpur, emphasizing E&O's prestigious legacy in property development. This luxurious residence features sophisticated design, top-tier amenities, and a prime location that provides easy access to dining and cultural attractions. E&O's commitment to excellence ensures that The Conlay is not just a home, but a hallmark of modern luxury and innovation.

**MORE INFO**

# **DC RESIDENSI DAMANSARA HEIGHTS**

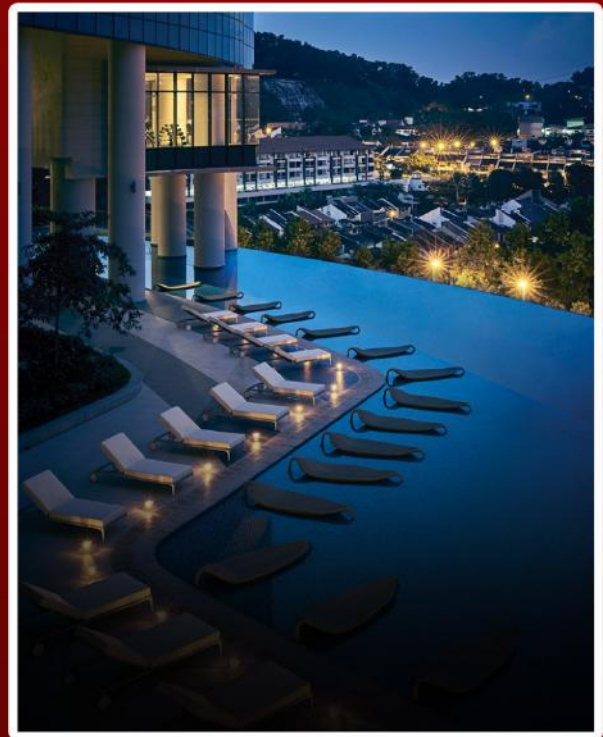
## **(THE BEVERLY HILL OF KUALA LUMPUR)**

**(RECOMMENDED FOR MM2H PLATINUM, GOLD & SILVER CATEGORIES)**

Situated in the prestigious Damansara Heights, DC Residensi is the ultimate residential choice for expatriates seeking a perfect blend of luxury, convenience, and community. This desirable neighborhood is known for its tranquil atmosphere while being just a stone's throw away from the vibrant city life.

DC Residensi offers a diverse selection of residences, ranging from stylish one-bedroom apartments of 904 square feet to opulent penthouses with expansive 3,078 square feet of living space. Gross price starting from RM1.9 million, these thoughtfully designed homes feature modern finishes and open layouts that enhance the living experience.

One of the most standout advantages of DC Residensi is its prime location, conveniently nestled next to two premium shopping destinations: DC Mall and Pavilion Damansara Mall. This ensures that residents have easy access to a variety of retail options, dining experiences, and entertainment. For those commuting or exploring the city, the MRT station is just 400 meters away, providing seamless connectivity to the rest of Kuala Lumpur.



In addition to shopping and transportation, residents can enjoy premium dining experiences at the nearby Sofitel, known for its exquisite culinary offerings. Whether you prefer a casual meal or an elegant dining experience, this acclaimed venue is just moments away.

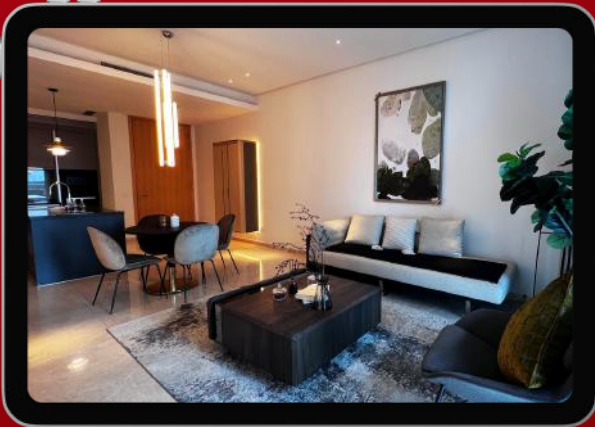


At DC Residensi, you not only get a luxurious home but also the lifestyle advantages that come with living in one of Malaysia's most sought-after expatriate areas. Experience an elegant lifestyle surrounded by top-notch amenities, making it the perfect choice for discerning residents.

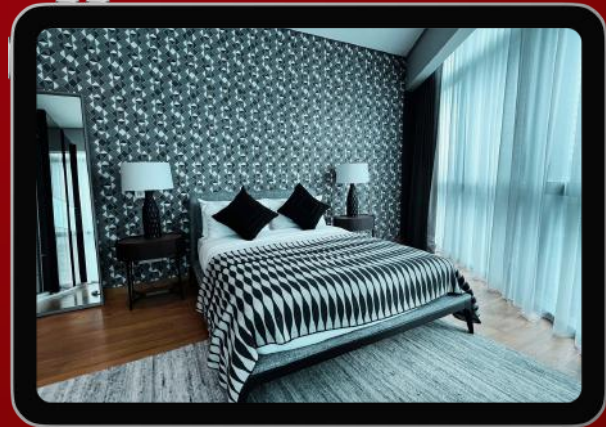
## VIDEO TOURS



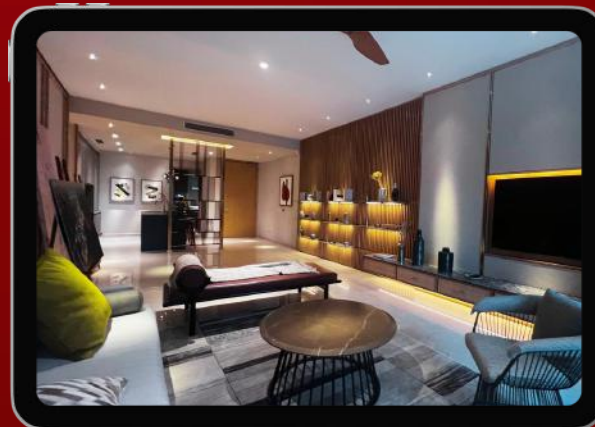
**CLICK IMAGE TO WATCH VIDEO**



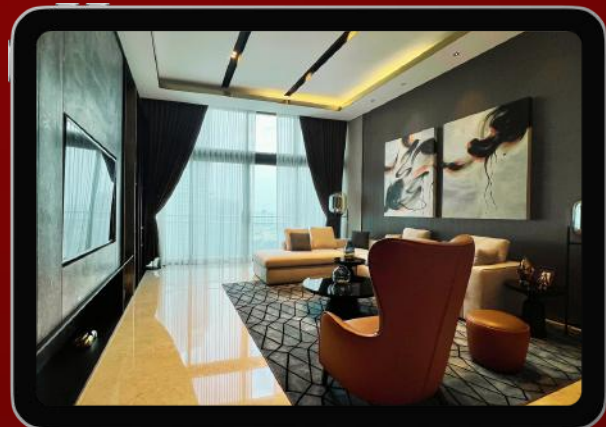
## 1 & 1+1 BEDROOMS



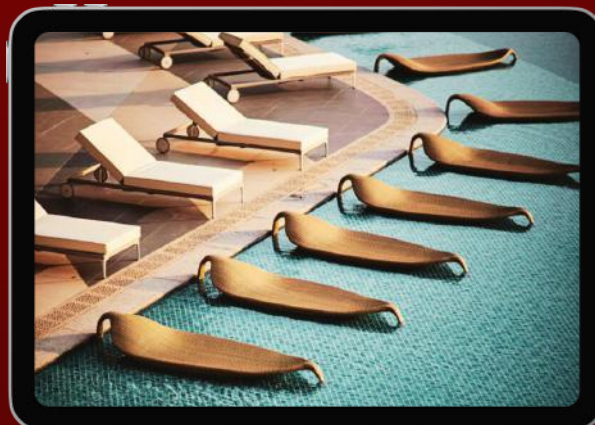
## 2 BEDROOMS



## 3 BEDROOMS



# PENTHOUSE



## GRAND LOBBY & FACILITIES

## MORE INFO

# BECOMING A MILLION DOLLAR REALTOR (BMR) WITH REAL ESTATE EXPERT, COLIN TAN



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Join us for an exciting opportunity to learn and grow in the real estate industry with expert Colin Tan! This engaging program is designed for those looking to elevate their careers, increase their earnings, and master essential strategies in real estate.

## Why You Should Attend:

- **Increase Your Income:** Discover how to double, triple, or even more your monthly earnings in real estate.
- **Mindset Mastery:** Unlock powerful mindset changes that will empower you to achieve your goals.
- **Skill Development:** Gain insights into effective strategies and skills that have been proven to work in the industry.
- **Supportive Environment:** Thrive within a dynamic team atmosphere that encourages collaboration and growth.

Don't miss this fantastic opportunity to expand your real estate knowledge and connect with like-minded individuals.

**NEXT 4 DAYS TRAINING 7th, 8th, 21st & 22nd JANUARY 2025**

**SIGN UP**

## KELLER WILLIAMS MALAYSIA 150 WINNING MONDAYS MILESTONE



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Keller Williams Malaysia is thrilled to announce the milestone of successfully conducting 150 Winning Mondays since its inception in the country. This achievement reflects our unwavering commitment to delivering valuable insights and inspiration each week to our community.

As we gear up for an exciting transformation in 2025, we invite you to be part of this journey by tapping into the wealth of knowledge shared in our past sessions. Each Winning Monday episode offers unique perspectives and strategies that have empowered countless individuals to succeed in the real estate industry and beyond.

Don't miss this opportunity to revisit or discover the valuable lessons and strategies discussed over these 150 sessions. You can watch all the recorded episodes on our YouTube channel, where we've made them easily accessible for your learning and inspiration. Stay informed, get inspired, and join us as we continue to innovate and lead in the coming year!





Affin Bank Berhad is a leading financial institution located in Malaysia, providing a comprehensive array of banking services tailored to the diverse needs of its customers. With a strong focus on innovation and customer satisfaction, the bank aims to deliver financial solutions that empower individuals and businesses alike.

## Overview of Services

### 1. Personal Banking:

AFFIN Bank offers a variety of personal banking solutions designed to facilitate effective financial management for individual customers. These services include savings and current accounts that help customers manage their daily transactions, personal loans for funding life's needs, credit cards that offer rewards and benefits, and a selection of insurance products to protect against unforeseen circumstances.

### 2. Business Banking:

The bank supports small and medium-sized enterprises (SMEs) and corporate customers through its robust business banking services. AFFIN Bank provides tailored solutions such as business loans to finance growth and expansion, trade financing to assist with international transactions, and merchant services that enable efficient payment processing for businesses.

### 3. Islamic Banking:

AFFIN Bank specializes in delivering Sharia-compliant financial products and services, designed for customers who prefer Islamic financing options. This includes a range of investment solutions and savings products that adhere to Islamic principles, ensuring ethical banking practices are upheld.

In addition to its core offerings, AFFIN Bank is dedicated to creating positive customer experiences and enhancing financial accessibility. By prioritizing customer engagement and responsiveness, the bank strives to build lasting relationships and support the financial well-being of various segments of the population. Through its commitment to excellence, Affin Bank aims to be a trusted partner in the journey toward achieving customers' financial goals.



## MORTGAGE SOLUTIONS



### AFFIN Home Step Fast

- ✓ Enjoy lower payment for the first 5 years by servicing only the interest



### AFFIN Home Step Fast-i

- ✓ Financing and refinancing of residential properties that are completed or under construction.



### AFFIN Home Solution Plus

- ✓ A term loan facility to realise the house of your dream
- ✓ Financing or refinancing of residential properties that are completed or under construction



### AFFIN Home Invest-i

- ✓ Acquisition of properties that are completed or under construction, or refinancing a completed property
- ✓ Shariah-compliant financing



### AFFIN Home Flexi Plus

- ✓ A combination of term loan and overdraft or full overdraft
- ✓ Financing, refinancing or subsale of residential properties that are completed or under construction



### AFFIN Home Flexi Plus-i

- ✓ A combination of term financing-i and cash line-i facility or full cash line-i.
- ✓ For financing, refinancing or subsale of residential properties that are completed or under construction.

 → CLICK ON THE IMAGE TO LEARN MORE ← 

AFFIN Bank Berhad is dedicated to being a trusted financial partner, offering a wide range of banking services that cater to the diverse needs of its customers. By focusing on innovation and customer satisfaction, the bank ensures that both individuals and businesses can access tailored solutions that support their financial goals. From personal banking products to comprehensive business services and Sharia-compliant options, AFFIN Bank is committed to providing quality service and enhancing financial accessibility.

The bank's emphasis on positive customer experiences and long-term relationships underscores its mission to promote financial wellness within the community. With a dedication to responsiveness and engagement, AFFIN Bank is well-equipped to assist customers in navigating their financial journeys. To know more, click the LEARN MORE button to chat with Affin Bank Mortgage Personnel and explore how they can help you achieve your financial aspirations.

**LEARN MORE**





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*Francis Ngooi*  
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PROPERTIES**



**RENTAL  
PROPERTIES**



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PROPERTY WITH US** ➔

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