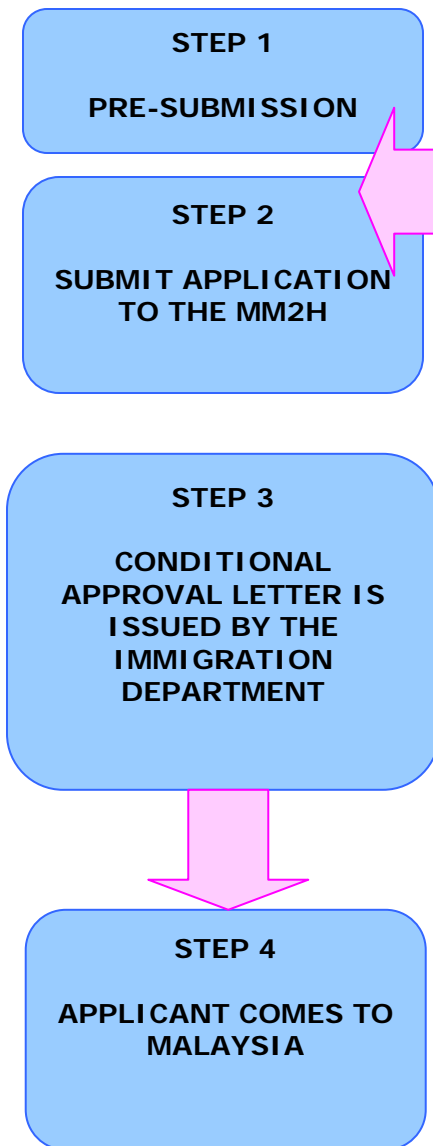


1) NEW APPLICATION/EXTENSION/TERMINATION

1.1 NEW APPLICATION PROCESS



Documents Needed:-

1. Letter of application (cover letter)
 - Personal background and indicate your intention to join Malaysia My Second Home
 - With whom you wish to come (single or with family)
 - Briefly explain how you will support your stay in Malaysia (financial capabilities)
2. One (1) copy of IM.12 form (Social Visit Pass)
3. One (1) copy of MM2H Application Form
4. Two (2) coloured passport size photographs
5. Personal bond
6. Certified copy of passport/travel documents (relevant)
7. Certified copy of Marriage Certificate (if accompanied by spouse)
8. Certified copy (s) of Birth Certificate (if accompanied by children)
9. Certified copy (s) of latest 3 months' bank statement/other related financial document (s) to indicate the financial capability to support stay in Malaysia
10. At least 3 months certified copies of pay slip/pension slip/income statement etc.

***Item 2 – 4 are also required if accompanied by spouse and children below 18 years old (who is not married) who are regarded as dependent (s) of the applicant*

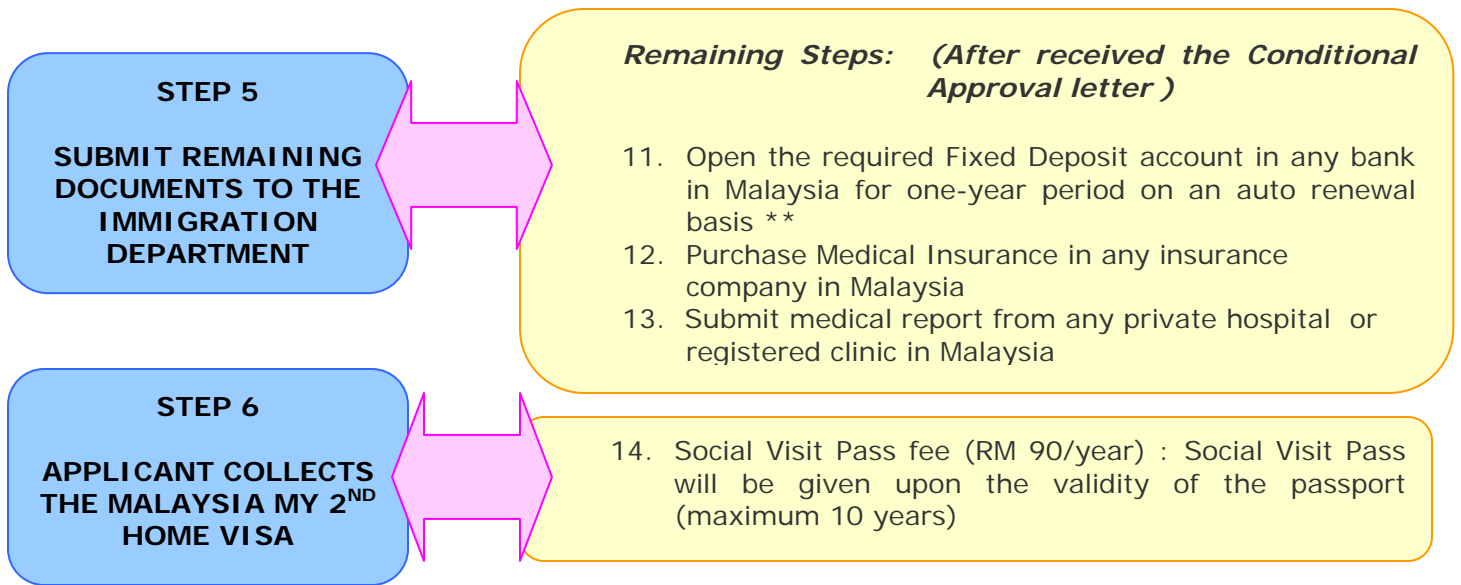


Chart 1.1 : *New application procedure*

Note:

** After 1 year, participants need to maintain the minimum balance of RM 60,000 for every year of stay under this programme

** Participant needs to sign the Consent Form as Customer's Declaration to authorise the Bank to confirm the existence of the FD when required by the relevant Government Authorities which can be downloaded from our website (www.mm2h.gov.my).

** The processing and approval process will take 45 working days from the date of submission of the application (provided the documentation is complete)

1.2 PROCEDURES FOR EXTENSION OR TERMINATION

1.2.1 EXTENSION - CHANGE OF PASSPORT

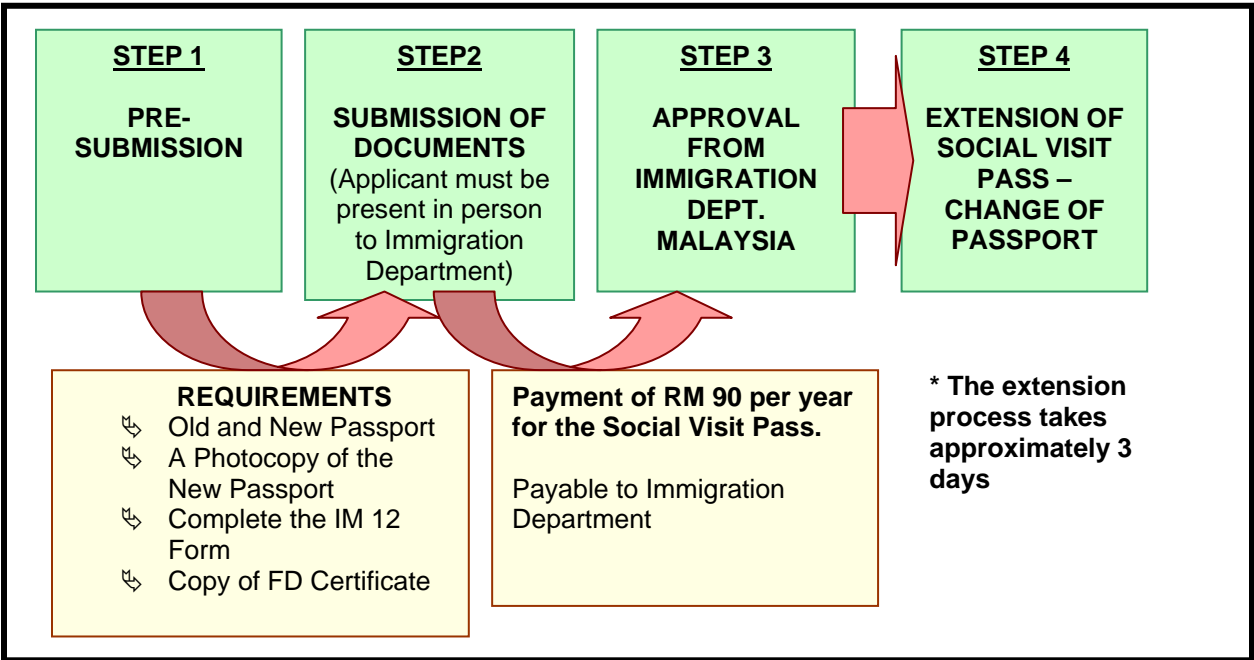


Chart 1.2 : Flow chart for extension of visa (change of passport)

- a. The applicant must appear in person at the Immigration Department of Malaysia.
- b. He should bring the following documents and payment:
 - Old and New Passport
 - Photocopy of the New Passport
 - IM 12 form
 - Payment of RM 90 per year for the Social Visit Pass, payable to the Immigration Department
 - Copy of FD Certificate

* The above process applies to those who did not receive the full duration of the 10 years' Visa because of short validity period of their passport at the time of approval and would like to receive the remaining period upon the issuance of a new passport.

1.2.2 RENEWAL - AFTER 5 YEAR PERIOD

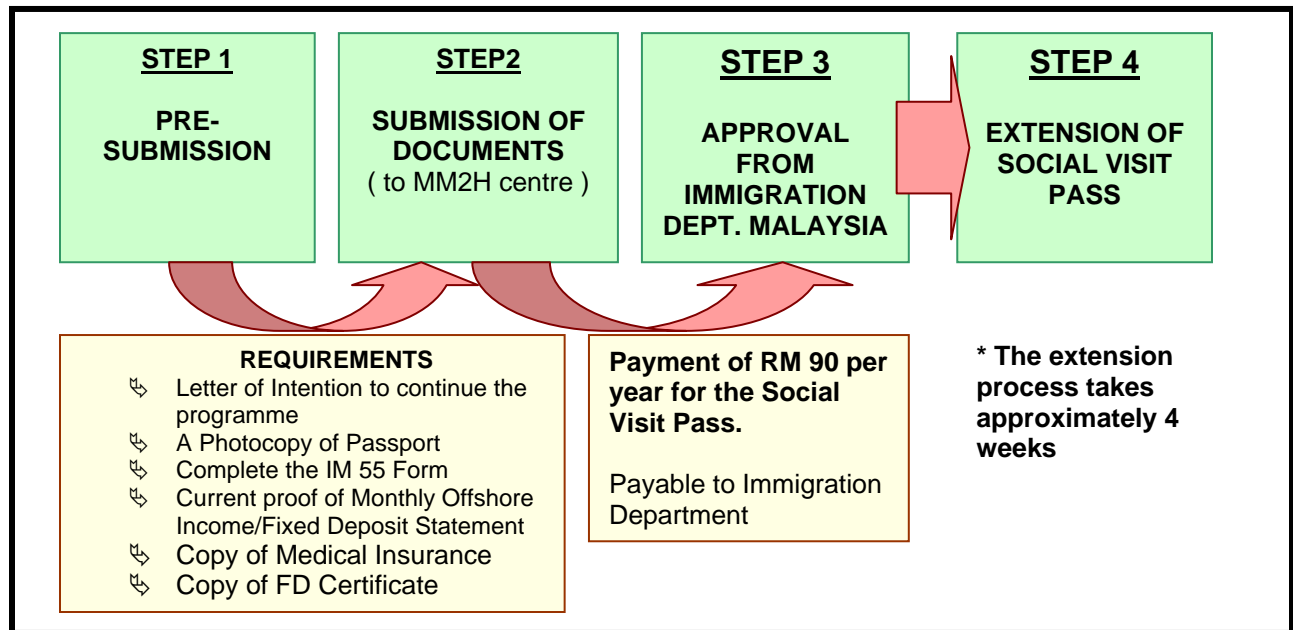


Chart 1.3 : Flowchart for extension of visa (After 5 year period)

- The applicant must be present in person at the Immigration Department of Malaysia.
- He should bring the following documents and payment:
 - Letter of intent to continue the Programme
 - Passport
 - Photocopy of Passport
 - IM 55
 - Payment of RM 90 per year for the Social Visit Pass, payable to the Immigration Department.
 - Copy of Fixed Deposit
 - Copy of Medical Insurance
 - Current proof of Monthly Offshore Income/Fixed Deposit Certificate

* The extension process takes approximately 4 weeks from the date of submission.

1.2.3 RENEWAL - AFTER 10 YEAR PERIOD

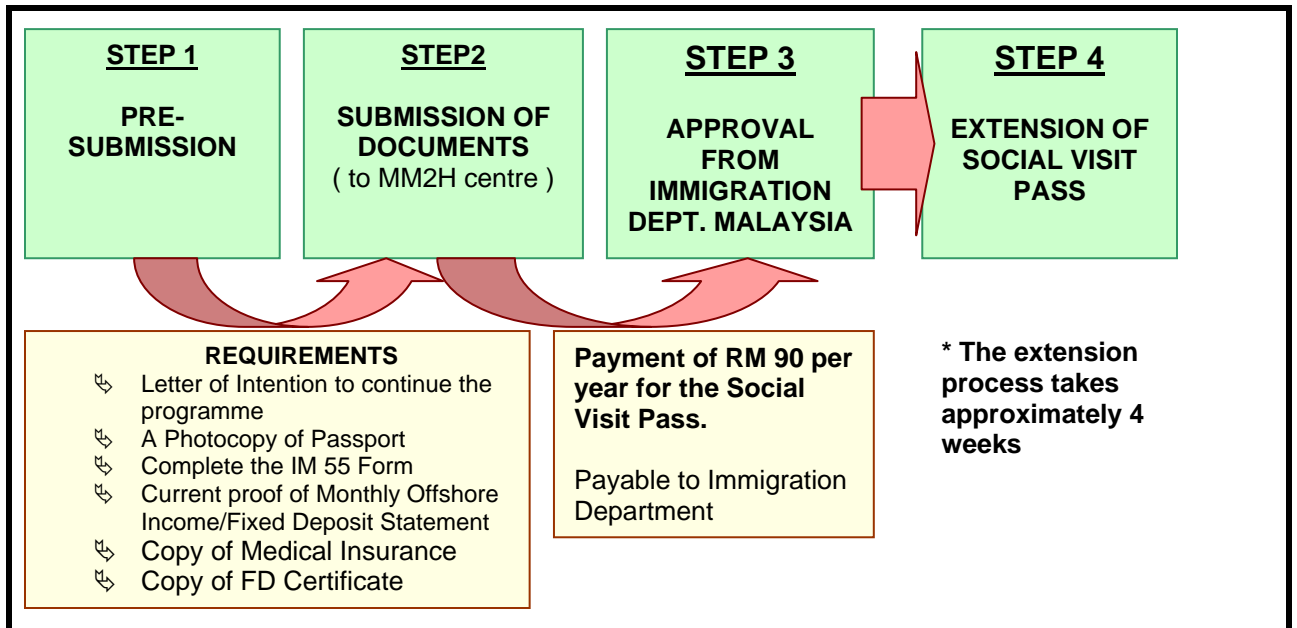


Chart 1.3 : Flowchart for extension of visa (After 10 year period)

- c. The applicant must be present in person at the Immigration Department of Malaysia.
- d. He should bring the following documents and payment:
 - Letter of intent to continue the Programme
 - Passport
 - Photocopy of Passport
 - IM 55
 - Payment of RM 90 per year for the Social Visit Pass, payable to the Immigration Department.
 - Copy of Fixed Deposit
 - Copy of Medical Insurance
 - Current proof of Monthly Offshore Income/Fixed Deposit Certificate

* The extension process takes approximately 4 weeks from the date of submission.

1.2.4 TERMINATION AS PARTICIPANT

Step 1 :

The applicant should forward the following documents to the Malaysia My Second Home Centre:

- Letter of intent to terminate stay in Malaysia under this Programme
- Passport
- Photocopy of passport
- Copy of FD Certificate
- Current proof of Fixed Deposit Certificate (if applicable)

*The letter of current will be given to applicant in 2 days from the date of submission

Step 2 :

1. Applicant must be present in person to Immigration Department / State Immigration office to cancel the Social Visit Pass under the MM2H Programme. After canceling the Social Visit Pass ,
2. Applicant may proceed to relevant bank to withdraw the remaining fixed deposit (if applicable) .