



MALAYSIA Foreign Direct Investment (FDI) Competitiveness

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Malaysia Competitiveness

- The Global Competitiveness Report is compiled yearly by the World Economic Forum, an independent international organization based in Geneva, Switzerland. The rankings provide a general description of the economic competitiveness of the 131 countries listed, based on a very broad criteria that ranges from the government organization, to infrastructure stability and disease rates. Many of the 113 factors included come from publicly available data, but the majority comes from a survey the World Economic Forum sends to over 11,000 business executives worldwide.
- **Malaysia is ranked at # 21 out of the 131 countries measured**

Country/Economy	GCI 2008-2009 rank	GCI 2008-2009 score	GCI 2008-2009 rank (among 2007 countries)*	GCI 2007-2008 rank
United States	1	5.74	1	1
Switzerland	2	5.61	2	2
Denmark	3	5.58	3	3
Sweden	4	5.53	4	4
Singapore	5	5.53	5	7
Finland	6	5.50	6	6
Germany	7	5.46	7	5
Netherlands	8	5.41	8	10
Japan	9	5.38	9	8
Canada	10	5.37	10	13
Hong Kong SAR	11	5.33	11	12
United Kingdom	12	5.30	12	9
Korea, Rep.	13	5.28	13	11
Austria	14	5.23	14	15
Norway	15	5.22	15	16
France	16	5.22	16	18
Taiwan, China	17	5.22	17	14
Australia	18	5.20	18	19
Belgium	19	5.14	19	20
Iceland	20	5.05	20	23
Malaysia	21	5.04	21	21

Source: Global Competitive Index 2008-2009

Malaysia Competitiveness

- The IMD World Competitiveness Yearbook (WCY) is the leading annual report on the competitiveness of nations and has been published by IMD since 1989. The yearbook benchmarks the performance of 55 countries based on 331 criteria measuring different facets of competitiveness
- **Malaysia is ranked at # 19 out of the 55 countries benchmarked**

2008 Rank	2007 Rank	Economies
1	1	United States
2	2	Singapore
3	3	Hong Kong
4	6	Switzerland
5	4	Luxembourg
6	5	Denmark
7	12	Australia
8	10	Canada
9	9	Sweden
10	8	Netherlands
11	13	Norway
12	14	Ireland
13	18	Taiwan
14	11	Austria
15	17	Finland
16	16	Germany
17	15	China Mainland
18	19	New Zealand
19	23	Malaysia
20	21	Israel

Source: IMD World Competitiveness Yearbook 2008

Malaysia Competitiveness

- DTZ's eleventh annual Global Office Occupancy Costs (GOOC) Survey 2008 is a guide to total occupancy costs across 137 business districts in 49 countries/territories worldwide. Latest additions include Abu Dhabi, Cairo, Liverpool, St Petersburg and Vancouver. Ranking is focused on a per workstation basis to better reflect the costs of accommodation. The increase in the number of locations covered in the report is owing to the increasing importance of emerging office markets. The large number of locations being covered in this survey is a reflection of DTZ's worldwide network of offices.
- According survey, Kuala Lumpur ranks 132nd globally in terms of office costs per workstation. In absolute Ringgit term, this translates to RM10,254 per work station per month for each employee or US\$3,120 per annum (the lower in the ranking is the better as lowest rank means the cheapest the cost)**

2008 Rank	2007 Rank	Countries	Cities
1	1	United Kingdom	London (West End)
2	2	Hong Kong SAR	Hong Kong
3	3	United Kingdom	London (City)
4	6	France	Paris
5	4	Japan	Tokyo (Central 5 Wards)
6	5	Ireland	Dublin
7	12	USA	New York City (Midtown)
8	10	USA	Palo Alto, CA
.	.	.	.
.	.	.	.
128	124	South Africa	Johannesburg
129	123	India	Chennai
130	128	Mexico	Guadalajara
131	130	China	Dalian
132	125	Malaysia	Kuala Lumpur
133	129	Thailand	Bangkok
134	127	China	Tianjin
135	131	Indonesia	Jakarta
136	134	Philippines	Manila (Ortigas)
137	133	Indonesia	Surabaya

Source: DTZ

Malaysia Competitiveness

	Year	Rank	Details
A.T. Kearney Global Services Location Index	2007	3	The annual A.T. Kearney Global Services Location Index measures the viability of countries as a potential offshore destination for services, based on their financial attractiveness, people and skills availability, and business environment. The highest ranked country is the most attractive as a potential offshoring destination.
A.T. Kearney Foreign Policy Globalization Index	2007	23	The A.T. Kearney/Foreign Policy Globalization Index ranks the major developed and developing countries in the world by analyzing key components of global integration (economic, personal, technological, and political integration). The highest ranked country is the most globalized.
The EIU E-Readiness Rankings	2008	34	The EIU E-readiness Rankings evaluates the technological, economic, political and social assets of 69 countries to assess a country's information and communications technology infrastructure and how that infrastructure benefits the country's consumers, businesses and governments. The highest ranked country has the most developed technology infrastructure.
EIU IT Industry Competitive Index	2008	36	The category and indicator weights were formulated by the Economist Intelligence Unit's modelling team using, as a guide, individual correlation coefficients of each indicator against a measure of IT labour productivity. The result is an overall index score and category scores for each country. The categories are Overall business environment,, IT infrastructure, Human capital, Legal environment, R&D environment and Support for IT industry development.
The Forbes Tax Misery & Reform Index	2007	48	The Forbes Tax Misery Index reflects the sum of corporate income, personal income and wealth taxes plus employer social security, employee social security and VAT/sales taxes at the highest marginal rate in each locale. The highest ranked country has the highest combined tax rate in the world.

Ease of Doing Business

- The World Bank Doing Business project provides objective measures of business regulations and their enforcement across 178 countries. Regulations affecting 10 stages of a business's life are measured, including protection of investors, protection of property rights, employment issues, and contract enforcement capabilities. The highest ranked country has the most favorable environment for conducting business in the world.
- **Malaysia is ranked at #20 for 2009 among 181 economies sampled**
- Economies were evaluated based on 10 indicators namely:
 - Starting a business
 - Dealing with construction permits
 - Employing workers
 - Registering property
 - Getting credit
 - Protecting investors - Malaysia is ranked 4th in this area
 - Paying taxes
 - Trading across borders
 - Enforcing contracts
 - Closing a business
- Malaysia is one of the most conducive in the Southeast Asian region from the following viewpoints:
 - The existing political stability ensures that investment ventures are safe, protected and respected.
 - The Government is extremely proactive, and provides trade incentives, pioneer status, tax exemptions and bilateral agreements that would benefit foreign investors.
 - At the ground level, the availability of workers providing services of various kinds is extremely proficient.

2009 Rank	2008 Rank	Economies
1	1	Singapore
2	2	New Zealand
3	3	United States
4	4	Hong Kong, China
5	5	Denmark
6	6	United Kingdom
7	7	Ireland
8	8	Canada
9	10	Australia
10	9	Norway
11	11	Iceland
12	12	Japan
13	19	Thailand
14	13	Finland
15	21	Georgia
16	24	Saudi Arabia
17	14	Sweden
18	17	Bahrain
19	16	Belgium
20	25	Malaysia

Source: Doing Business 2009

Ease of Doing Business

Starting a Business

The table below shows the number of steps and the amount of time needed to start a business, on average

Indicator	Malaysia	Region
Procedures (number)	9	8.2
Time (days)	30	46.3

Main fees to be paid to the Companies Commission of Malaysia (SSM)

2009 Rank	Ringgit Malaysia (RM)	US\$
Reservation of a name	30	9.05
For registration of a company, fees range according to nominal share capital, e.g.:		
- Not exceeding RM100,000 (US\$30,175)	1,000	302.00
- Exceeds RM500,000 (US\$150,875) but does not exceed RM1 million (US\$301,750)	5,000	1,509
- Exceeds RM5 million (US\$1.51 million) but does not exceed RM10 million (US\$3.02 million)	10,000	3,018
- Exceeds RM50 million (US\$15.09 million) but does not exceed RM100 million (US\$30.18 million)	50,000	15,088
- Exceeding RM100 million (US\$30.18 million)	70,000	21,123

Source: Companies Act 1965 (Act 125) & subsidiary legislations.

Ease of Doing Business

Taxation

Company Tax	
Resident and non-resident companies	26%
Resident companies with paid-up capital of RM2.5 million (US\$754,375) and less at the beginning of the basis period for a year of assessment	
- on the first RM500,000 (US\$150,875) chargeable income	20%
- on subsequent chargeable income	26%
Personal Income Tax	
Resident individuals with chargeable income of RM16,667(US\$5,029) and above per annum (after deduction of personal reliefs)	1-28%
Non-resident individuals (not entitled to any personal reliefs)	28%
Withholding Tax	
Non-resident persons	
Special classes of income (use of moveable property, technical services, installation services on the supply of plant and machinery, etc.)	10%
- Interest	15%
- Royalty	10%
Contract Payment on:	
- Account of contractor	10%
- Account of employee	3%

Source: Inland Revenue Board

Market Accessibility/ Market Size

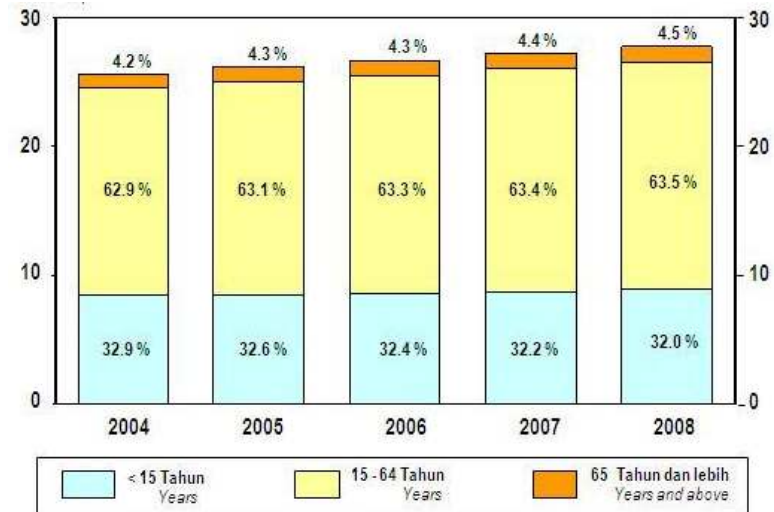


- Malaysia is a popular trading partner with most countries because of its location, as well as its good relations with countries in the region (ASEAN total population of nearly 600,000 million people provide abundance opportunity for businesses choosing Malaysia as their regional hubs)
- Malaysia is ranked in the top 20 trading nations in the world. It is an open economy with international trade at twice the size of its GDP. In 2007, the country for the first time breached RM1 trillion in total trade. It counts over 234 economies as its trading partners.
- Malaysia's population stands at 27million people with more than 10million people in employment and have the means to spend.
- Malaysia's population is relatively still young with almost half of the population is within the age group of 15-45.
- Its multicultural and multiracial background also create opportunities and greater market segmentations in terms of products and services offerings
- Islamic banking and halal food industries are the latest offerings of the country, beside Information, Communication and Technology and Biotechnology.
- There is also greater emphasis lately on the government side to revive the Agricultural industry which also provide ample opportunities and demand for businesses

	2006	2007	2008
Population in Million	26.64	27.17	27.73

Employment	2007	1Q 2008	2Q 2008
Employed ('000)	10,538.1	10,525.3	10,735.6

Population by Age Group



Source: Department of Statistics

Social & Political Environment

Social & Culture

- Malaysia has a population of about 27 million. It is a multi-racial country whose social integration has become a model for the rest of the world. Almost 80% of the total population occupy the Peninsular. There are three main races in the country. The Malays, who are Muslims, form the majority in the country.
- The other two main racial groups are the Chinese, who are mostly Buddhists and the Indians, who are mainly Hindus. Others who make up the population include the Eurasians and the more than 50 indigenous groups from Sabah and Sarawak. The different races have their own traditions and customs which gives Malaysia a colourful heritage.
- Malaysia is among the most friendly and hospitable places in the world to work and live in, while Malaysians are warm, friendly people who easily accept foreigners into their circle of friends.
- Expatriates and their families will enjoy a safe and comfortable living environment with 21st century amenities, good healthcare and medical facilities, excellent educational institutions, and world-class recreational and sports facilities - at costs much lower than in their own countries.
- One of the country's most distinctive features is its rich diversity of cultures, a heritage derived from its racial mix of some of the world's oldest civilisations - Malay, Chinese and Indian. The Malay culture is dominant in the country because the Malays are the dominant race in Malaysia and in the region. But other cultures can be practiced very freely and there is a free intermingling of different cultures.
- This potpourri of race and culture has enabled Malaysians to speak at least two, and even three, languages - Malay (the national language), English, and their own mother tongue. English is widely spoken, especially in business, and in urban areas.
- In such a cosmopolitan environment, Malaysians are warm, friendly people who easily accept foreigners into their circle of friends.

Political Environment

Form of government:	Federal constitutional monarchy
Head of state:	Yang di-Pertuan Agong, His Majesty Seri Paduka Baginda Yang di-Pertuan Agong Sultan Mizan Zainal Abidin
Head of government:	Prime Minister, Dato' Seri Abdullah Hj. Ahmad Badawi
National Legislative Bodies:	Lower House: House of Representatives (Dewan Rakyat) Upper House: Senate (Dewan Negara)

- Malaysia boasts one of south-east Asia's most vibrant economies, the fruit of decades of industrial growth and political stability.
- The Malaysian Government has functioned as a de facto one party state led by the Barisan Nasional (BN), multi-ethnic coalition of 14 parties inclusive of 3 prominent members; United Malays National Organization (UMNO), Malaysian Chinese Association (MCA) and Malayisan Indian Congress (MIC)
- The Malaysian political environment is strongly favorable to international and domestic business development.
- Malaysia enjoys friendly relations with many major economic regions and the emerging markets region.
- Malaysia is a member of ASEAN (the Association of South East Asian Nations). The US has strongly supported ASEAN and participates in annual dialogue with ASEAN members at the foreign minister level.
- Malaysia is also a member of APEC (Asia-Pacific Economic Cooperation).

Infrastructure Support

- **Industrial Land** - Malaysia has over 200 industrial estates or parks developed by government agencies, namely, the State Economic Development Corporations (SEDCs), Regional Development Authorities (RDAs), port authorities and municipalities. In addition to these, new ones are continuously being planned to meet the increasing demand for industrial land. Besides the government agencies, private developers have also developed industrial estates in certain states.
- **Electricity Supply** - Malaysia enjoys ample electricity supply. The national utility company, Tenaga Nasional Berhad (TNB), supplies power to Peninsular Malaysia, while in East Malaysia, the Sabah Electricity Sdn Bhd (SESB) and the Sarawak Electricity Supply Corporation (SESCO) provide power to the States of Sabah and Sarawak respectively. Transmission voltages are at 500 kV, 275 kV and 132 kV while distribution voltages are 33 kV, 22 kV, 11 kV and 415 V three phase or 240 V single-phase. System frequency is 50 Hz 1%.
 - Utilities Supply/ Electricity production
 - Electricity from thermal sources: 92.65 percent (2003 estimate)
 - Electricity from hydroelectric sources: 7.35 percent (2003 estimate)
 - Electricity from nuclear sources: 0 percent (2003 estimate)
 - Electricity from geothermal, solar, and wind sources: 0 percent (2003 estimate) .
- **Telecommunication Services** - Currently, there are more than 13 million subscribers of cellular telecommunications services. Fixed line and mobile telecommunications are augmented by VSAT and satellite-based land and maritime services. There are six internet service providers (ISPs) with a total of 3.2 million subscribers. The major ISPs are TM Net and Jaring with a market share of 58% and 23% respectively. The telecommunications infrastructure provides the full range of audio, data and video services with modern and fully digitalised networks deploying fibre optics, SDH, ATM, ADSL and other extended wireless bandwidth to provide high capacity and speed for voice and data transmission. At the domestic level, the country is currently being served by an infrastructure of more than 40GB. In the Multimedia Super Corridor (MSC), bandwidths of up to 10 GB capacity are provided. Malaysia is linked to the rest of the world through various fibre optics and satellite consortia such as FLAG, SE-MA-WE, APCN, China-US, Japanese-US, Measat and Intelsat. To support the increasing demand for bandwidth, medium and high-end technologies such as ADSL, IP, VPN and ATM are being extensively deployed throughout the country. Malaysia currently offers competitive tariffs for local, national and international connections as well as leased circuits, with the Internet dial-up and international tariffs being one of the lowest in the region.

Infrastructure Support

- **Air Cargo Facilities** - Malaysia's central position at the crossroads of South-East Asia makes her particularly attractive as a trans-shipment centre. Air cargo facilities are well developed, especially in the five international airports in Malaysia. The highly sophisticated Kuala Lumpur International Airport (KLIA) in Sepang, Selangor, has a current capacity of 25 million passengers and more than 650,000 tonnes of cargo per year. The other international airports are the Penang International Airport, Langkawi International Airport, and Johor International Airport in Peninsular Malaysia, Kota Kinabalu International Airport in Sabah, and Kuching International Airport in Sarawak. Malaysia's national carrier, Malaysia Airlines, offers air cargo services through its wholly owned subsidiary, MASkargo. Air cargo services are complemented by Transmile Air which serves nine domestic destinations and five scheduled regional destinations namely Bangalore, Madras, Manila, Jakarta and Shenzhen.
- **Sea Ports** - The Ministry of Transport has under its jurisdiction seven major federal international ports whereby six ports are located in Peninsular Malaysia, namely, Port Klang, Penang Port, Johor Port at Pasir Gudang, Port of Tanjung Pelepas, Kuantan Port and Kemaman Port, and one in Sarawak, which is the Bintulu Port. Bintulu Port is the country's first liquefied natural gas port, Bintulu Port is the country's only port which handles liquefied natural gas. Modern facilities and equipment are available at all these ports to facilitate a full range of cargo handling and related activities including containerised cargo and bulk cargo.
- **Highways** - The Malaysian Highway Authority supervises and executes the design, construction, regulation, operation and maintenance of inter-urban highways in Malaysia. These comfortable expressways link all major townships and potential development areas, and have catalysed industrial growth by enabling efficient transportation. The country's successful privatisation programme coupled with its strong economic growth has also induced more highway development projects in the last few years. Today, the North-South Expressway together with the Penang Bridge and the Kuala Lumpur-Karak Highway form the backbone of Malaysia's road infrastructure, contributing to the country's rapid socio-economic development.
- **Railway Services** - Keretapi Tanah Melayu Bhd (KTM), which operates in Peninsular Malaysia, is a corporation wholly-owned by the Malaysian government. As the single largest transport organisation in the country, KTM has the capacity to transport several classifications of goods ranging from grains to machinery. Its network runs the length and breadth of Peninsular Malaysia from the northern terminal in Padang Besar to Pasir Gudang, Johor in the south and through to Singapore. The same northerly line serves wharves and port facilities on Penang Island.

Human Capital

- Malaysia offers the investor a diligent, disciplined, educated and trainable labour force. Malaysian youths who enter the labour market would have undergone at least 11 years of school education i.e. up to secondary school level, and are therefore easy to be trained in new skills..
- In addition, Malaysia enjoys a free and competitive labour market where employer-employee relationship is cordial and harmonious. Labour costs in Malaysia are relatively low while productivity levels remain high in comparison with industrialised countries.
- Malaysia boasts an effective education system and the infrastructure to support long-term growth. Efforts made to promote training and technological development have fostered a more competitive economy .
- In Malaysia, vocational and technical schools, polytechnics and industrial training institutions prepare youths for employment in various industrial trades. While they are mostly run by government agencies, several private initiatives complement the government's efforts in producing the skilled workers needed by industry.
- Up to 2006, there were 82,700 degree and 68,082 diploma holders who graduated from Malaysia's 20 public higher education institutions (IPTA) and other private higher education institutions (IPTS). These graduates are from various disciplines ranging from business management, information technology, engineering, medicine, science and mathematics to art and design.
- Besides universities and colleges, agencies like the National Productivity Corporation, the Malaysian Institute of Management and the Malaysian Institute of Personnel Managers also provide training for management personnel. In addition many of Malaysia's management-level personnel have been educated overseas.
- Lowest wage inflation, highest staff retention rates, a well-educated and multilingual workforce, world-class infrastructures, conducive business environments. It certainly easy to see why Malaysia becomes more and more appealing to invest in. Malaysia is one of the most cost-effective and easiest places to do business. The cost for high-value work activities in the country has always been known as the most competitive in the world.

Key Advantages:

- Talented, young, educated and productive workforce
- Multilingual workforce speaking two or three languages, including English
- Comprehensive system of vocational and industrial training, including advanced skills training.
- Harmonious industrial relations with minimal trade disputes



Employment	2007	1Q 2008	2Q 2008
Total Labour Force ('000)	10,889.5	10,923.3	11,123.7
Employed ('000)	10,538.1	10,525.3	10,735.6
Unemployed ('000)	351.4	398.0	388.1
Unemployed Rate (% of Labour Force)	3.2	3.6	3.5

Source: Department of Statistics

Investment Incentives

Pioneer Status

- A company granted Pioneer Status enjoys a 5-year partial exemption from the payment of income tax. It pays tax on 30% of its statutory income*, with the exemption period commencing from its Production Day (defined as the day its production level reaches 30% of its capacity).
- Unabsorbed capital allowances as well as accumulated losses incurred during the pioneer period can be carried forward and deducted from the post pioneer income of the company.

Investment Tax Allowance

- As an alternative to Pioneer Status, a company may apply for Investment Tax Allowance (ITA). A company granted ITA is entitled to an allowance of 60% on its qualifying capital expenditure (factory, plant, machinery or other equipment used for the approved project) incurred within five years from the date the first qualifying capital expenditure is incurred.

Main Incentives for MSC Malaysia Status Company

- MSC status multimedia companies operating in MSC Malaysia Cybercities/ Cybercentres are eligible for the following incentives/facilities:
 - Pioneer Status with income tax exemption of 100% of the statutory income for a period of 10 years or Investment Tax Allowance of 100% on the qualifying capital expenditure incurred within a period of five years to be offset against 100% of statutory income for each year of assessment.
 - Eligibility for R&D grants (for majority Malaysian-owned MSC Status companies)
- Other Benefits
 - Duty-free import of multimedia equipment
 - Intellectual property protection and a comprehensive framework of cyberlaws **
 - No censorship of the Internet
 - World-class physical and IT infrastructure
 - Globally competitive telecommunication tariffs and services
 - Consultancy and assistance by the Multimedia Development Corporation to companies within the MSC
 - High quality, planned urban development
 - Excellent R&D facilities
 - Green and protected environment
 - Import duty, excise duty and sales tax exemption on machinery, equipment and materials.

** IP protection, Data Security & Information Privacy: The Malaysian Government is serious in combating piracy and protecting the intellectual rights of corporations and individuals. The setting up of Special Copyright Task Force as the enforcement arm to provide adequate copyright protection and enactment of related legislation are testimonies to this commitment. Malaysia is a member of the World Intellectual Property Organization (WIPO), Paris Convention, Berne Convention and signatory to the Agreement on Trade Related Aspects of Intellectual Property Rights (TRIPS).

Investment Incentives

Main Incentives for the Biotechnology Industry

- A company undertaking biotechnology activity and has been approved with BioNexus Status by the Malaysian Biotechnology Corporation Sdn. Bhd. is eligible for the following incentives:
 - An exemption from tax on 100% statutory income for a period of ten (10) consecutive years of assessment from the first year the company derived statutory income from the new business; or for a period of five (5) consecutive years of assessment from the first year the company derived statutory income from the existing business and expansion project; or
 - An exemption of 100% statutory income derived from a new business or an expansion project that is equivalent to an allowance of 100% of qualifying capital expenditure incurred for a period of five (5) years.
 - A BioNexus Status company is entitled to a concessionary tax rate of 20% on statutory income from qualifying activities for ten (10) years upon the expiry of the tax exemption period
 - Tax exemption on dividends distributed by a BioNexus status company;
 - Exemption of import duty and sales tax on raw materials/components and machinery and equipment;
 - Double deduction on expenditure incurred for R&D; and
 - Double deduction on expenditure incurred for the promotion of exports;
 - With effect from 2 September 2006, buildings used solely for the purpose of biotechnology activities will be eligible for Industrial Building Allowance to be claimed over a period of ten years.

Living in Malaysia

- The cost of living in Malaysia is exceptionally low considering that it was newly referred to as a newly industrialized country. Taxations are kept at a minimum with no inheritance tax and no capital gains on assets.
- Malaysia has one of the highest per capita incomes in South East Asia, which affords a comfortable lifestyle. Inflation is contained at reasonable levels to ensure affordable costs of living and prices of goods and services.
- **Food and Drinks Costs**– The price of meat and fish in the UK can only cost half as much in Malaysia. Fruits and vegetables are also present all-year round. The average Malaysian spends around 150 euros every month on food. Eating out is very affordable although there are also high-class restaurants which are rather expensive. Tea and milk are common beverages and are also very affordable.
- **Housing Costs** - Malaysian housing costs are low even in big cities like Kuala Lumpur. One can enjoy more space at very affordable rates in medium-sized homes or two-bedroom apartments. Apartment rentals average around 100 to 150 euros every month. House rentals range about the same. Most of the locals prefer to live in suburban areas since these have more space, is still close to the city plus they get to have the opportunity to permanently own the property. Foreigners are encouraged as well to migrate into Malaysia thru the Malaysia MySecond Home Programme
- **Services Costs** -Internet rates, telephone bills and other technological service providers are excellent in terms of quality and price. There is good internet connectivity in nearby provinces and the city outskirts which relatively costs 8 to 10 euros every month. Transportation is also good especially in the major cities. Health care is also advantageous since the government is currently investing a lot in improving facilities and services with the main objective of enforcing medical tourism. Public schools are partly subsidized by the government while there are also private schools offering quality education.
- **Healthcare** - Malaysia offers an excellent health infrastructure with many modern hospitals, clinics and medical facilities, supplemented by state-of-the-art equipment and well trained medical practitioners.

Average Rental rate for Residential Area

	Prime Urban Residential Area in Kuala Lumpur (per month)		Suburbs of Kuala Lumpur (per month)	
	RM	US\$	RM	US\$
Houses				
Bungalow	6,000 - 30,000	1,811 - 9,053	2,500 - 13,000	754 - 3,923
Double Semi-detached	4,000 - 13,000	1,207 - 3,923	1,800 - 7,000	543 - 2,112
Terrace	2,000 - 7,000	604 - 2,112	1,200 - 2,400	362 - 724
Apartments/ Condominiums				
1-bedroom	1,500 - 3,000	453 - 905	1,000 - 1,500	302 - 453
2-bedroom	2,500 - 6,500	754 - 1,961	1,300 - 2,500	392 - 754
3-bedroom	3,500 - 15,000	1,056 - 4,526	1,600 - 3,000	483 - 905

Living in Malaysia

International School - There are over 30 international schools registered with the Ministry of Education. These schools are located in the federal territories of Kuala Lumpur and Labuan, and in the states of Johor, Kelantan, Melaka, Negeri Sembilan, Pahang, Penang, Perak, Sabah and Sarawak. They include American- and British-style international schools as well as French, German, Japanese and Taiwanese schools that have facilities for pre-school to college education.

Lifestyle - Life in Malaysia is an adventure. The year-long warm and sunny climate offers an unsurpassed lifestyle, especially for people who love the outdoors. Families can spend many an exciting weekend at Malaysia's national parks with their magnificent rivers and mountains or fly to one of the many island retreats for snorkeling and scuba diving. Or drive for a game of golf in a cool hill resort. For people who prefer to be indoors, they can shop-until-they-drop in ultra-modern shopping complexes that offer the latest in designer fashions, leather goods and electronic items at very competitive prices.

Malaysia boasts an exciting year-round calendar of world class and unique local events, ensuring visitors have endless opportunities to enjoy nature-based adventures, enriching cultural experiences or fabulous shopping sprees. The multi-religious and multi-cultural nature of the local populations has resulted in an abundance of cultural festivities all year round.

Malaysia also plays hosts to various international, sporting, music and art events. These include the Formula 1 Grand Prix, The Monsoon Cup, the Rainforest Music Festival and many more.

Shopping, Dining & Entertainment - With the wide range of foodstuffs and consumer products available in the supermarkets and departmental stores, expatriate wives will find Malaysia a home-away-from-home. Establishments in Malaysia cater for every taste and budget and range from shopping malls to hypermarkets to specialty stores. A novelty for expatriates is the pasar malam or night market where hawker stalls sell almost anything - from fresh fruits and vegetables to clothing and shoes. Malaysia is also a treasure chest of artifacts and antiques, and expatriates usually not only take back with them fond memories of their stay but also many a collector's item as well. Where dining is concerned, Malaysia is one of the countries in the world where a family can afford to eat out almost everyday of the week. Depending on one's budget, the choice of eating places can range from posh hotels and chic sidewalk cafes to fastfood joints and hawker stalls. No one ever gets bored from the limitless variety of cuisines available. A not-to-be-missed attraction in the federal capital of Kuala Lumpur is the Petronas Twin Towers, the world's tallest building, where one can enjoy world-class performances in the acoustically-perfect Petronas Philharmonic Hall.

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