



Relocation Guide

Kuala Lumpur 2021

Contents

| | |
|--|-----------|
| Welcome to Kuala Lumpur | 3 |
| Why move to Kuala Lumpur | 4 |
| Living in Kuala Lumpur | 5 |
| The economy and work culture | 5 |
| Cost | 6 |
| Cuisine | 8 |
| Culture shock | 9 |
| Safety | 9 |
| Banking | 9 |
| Money | 9 |
| Healthcare | 10 |
| Recreation | 10 |
| Shopping | 11 |
| Dress code | 11 |
| Gender equality and salaries | 11 |
| Communication | 12 |
| Visas | 13 |
| Employment Pass | 13 |
| Document required for work permit applications | 13 |



Welcome to Kuala Lumpur

Kuala Lumpur has a lot to offer and we have created this guide to help you decide on, or prepare for your move to this amazing city. A thriving economy, social diversity, quality of life, and fantastic job opportunities make Kuala Lumpur (KL) a popular destination for talented digital experts from around the world. If you have not found your next career step yet, we are happy to advise and help you. Start creating your future at www.welovesalt.com/my.





Why move to Kuala Lumpur?

Malaysia is an incredibly diverse country, steeped in history and culture and separated into two sections by the South China Sea; the mainland Peninsular and East Malaysia, which sits within the island of Borneo. The Peninsular is home to rapidly expanding cityscapes, colonial architecture and misty tea plantations, whilst East Malaysia hosts wild jungles of orangutans, granite peaks and remote tribes.

Malaysia is one of the largest countries in the ASEAN region, with Kuala Lumpur as its capital, which offers an increasingly 'space age' panorama including the iconic Petronas Towers holding centre stage. The country as a whole is a triumph of multicultural social cohesion with Malay, Chinese and Indian as the primary influences, though the major cities host a growing expat population. As such, populations of Muslim, Buddhist, Hindu, and Christian faith all coexist very successfully in this vibrant melting pot.



Living in Kuala Lumpur

The economy and work culture

Malaysia is one of the fastest growing economies in Asia. This economic stability has led to a booming local job market across industries like infrastructure and engineering, technology, digital, and financial services.

In numbers:

Population: 32.7 million

Area: 330,803 km²

Capital: Kuala Lumpur (1.81 million inhabitants) / Klang Valley (7.99 million inhabitants)

Unemployment: 4.5% (September 2021)

Religion: Islam (61.3 %) Buddhism (19.8%) Christianity (9.2%) Hinduism (6.3%)

Exports: USD \$26.8 billion (September 2021)

GDP Growth: 3.3% (September 2021)




Malaysia ranked 25th in The World Competitiveness Yearbook 2021. Rather than slowing down, more international businesses are looking to come here based on favourable regulatory and innovative economic policy, cost factors, and depth of talent. A good example is the Digital Free Trade Zone (DFTZ), endorsed via its well-known links with Jack Ma, which removed trade boundaries on goods bought and sold online, which will certainly stimulate growth in the e-commerce sector.

Cost of accommodation

KL offers an outstanding quality and range of accommodation at reasonable price levels — and has beautiful enclaves with something for every personal taste. The price is highly dependent on what you are after. When looking for accommodation, it is always good to inquire about the local traffic in the area and to double-check the daily routes you will take as a short distance can become a long commute during rush hour traffic, which means being near to an MRT or LRT station (city's train system) can be critical.

Renting a two-bedroom condo in an upmarket area of Kuala Lumpur can cost up to MYR 5,000 and above per month. Accommodation in other districts is sometimes half the price you would expect to pay in central KL. Household running costs also vary but budgeting an average of MYR 700-900 per month for expenses such as electricity, water and gas (excluding condo fees) should be sufficient.

Average budget for 1, 2 or 3 bedroom condo is:

| | | | |
|-------------|---|---|--|
| |  |  |  |
| Downtown KL | MYR 2,5-3,5K | MYR 3-6K | MYR 6K+ |
| Outer KL | MYR 1,5-2K | MYR 2-4K | MYR 4K |

Cost of living

The cost of living in Malaysia is relatively low compared to neighbouring countries like Singapore. Malaysia uses both progressive and flat rates for personal income tax (PIT), depending on an individual's duration and type of work in the country. The highest rate of personal income 'supertax' comes in a 30% and will probably be much lower than that for most expats since this only takes effect when earning over MYR 2,000,000. For most, the highest rate will be 25% which applies to MYR 400-600K and anything below this is less. Feel free refer to the link below for full tax schedule: www.hasil.gov.my.

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

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

Cost of transport

MRT & LRT are massively extended ultra-modern rail services across the city. Travelling around is very easy with the options of road or rail (MRT, LRT, monorail, and KLIA Transit, including taxi service and ride-sharing service like Grab). KL offers some of the best and cheapest flight connections in Asia.

Cost of education

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

Whilst not as expensive as some neighbouring countries, indexed to local salaries and cost of living, the costs can be quite high for the most prestigious schools. That said, schooling can be provided for between the ranges of MYR 4,5-6K per month, bearing in mind that costs go up as the student moves through the grades. Additional costs must be born when registering your child up for a particular school, which also includes a substantial deposit payment for around three months' fees.



Cost of food and household goods

Food prices are generally low, particularly if you are buying local products. Malaysia has a fine range of cuisine from across the world, and this is reflected in the many types of restaurants available. Street food in Malaysia is a great experience and provides for a cheap night out; even restaurant meals will rarely cost more than MYR 80. A main course meal at a foreign restaurant (e.g. an Italian restaurant) will cost around MYR 150. Alcohol gets expensive though, so drinks can increase the meal bill substantially.

Expats moving to Malaysia are sure to enjoy the local markets where you can dine on street food, often better, and cheaper than a sit-down meal. Expats will notice that shopping at the supermarket can push costs up since many of the products will have been imported, so in this sense, things can be more expensive than home turf.

At the most authentic end of the scale, you have fantastic local market options such as the wet market at TTDI, where you can source local produce such as meat, vegetables and spices at local prices.





Cuisine

KL is a gastronomic paradise, with Indian, Malay, Chinese influences and combinations, which reflects its rich cultural heritage and history of immigrants and tradespeople moving to and through Malaysia over the centuries. There are three primary influences to be aware of:

Malay food, in general, is rich with herbs like lemongrass, tamarind, dried and fresh chillies, ginger, and garlic. Popular dishes that cannot be missed are nasi lemak (coconut milk steamed rice), sambal belacan (shrimp paste with pounded chillies), beef rendang (dried curry) and serunding (beef floss). Satay, or barbecue meat on a stick, originated from Malay cuisine and has a presence in restaurants all over the world today.

Indian food, on the other hand, has very much integrated Northern Indian and Southern Indian cuisines when they reach Malaysian shores. Popular for their curries, banana leaf rice and bread such as chapati, naan and roti (prata in some countries). Indian food has also been assimilated with Malay food through their mix marriages of Indian Malay. The resultant is Mamak food, which is unique to Malaysia and cannot be found in India, itself. Examples are teh tarik (tea with milk), murtabak and rojak (a mixture of fruits with peanut sauce).

Chinese food, like Indian food, has been assimilated with local cuisines. In China itself, Chinese are divided into so many provinces namely the Cantonese, Hakka, Hokkien, Hainan, Teochew, and so forth. In Malaysia, Cantonese food makes the most presence with its stir-fry and steaming methods. Chinese dishes such as dim sum, sweet and sour dishes, char siew (sweet barbecued pork), bak kut teh (herbal soup) are a few popular choices. Steamboat is also widely available and is a fantastic experience.

The indigenous Malay cuisine and the strong influence of Indian and Chinese based on the evolving demographics over the last two centuries have led to very high standards. As such, most global cuisines are widely on offer in KL and the city has become a foodie heaven for even the most discerning palate.



Culture shock

Malaysia is a triumph of cultural cohesion — see Muslim, Chinese and Indian national holidays — where in the world do we see that? Kuala Lumpur ranked fourth of the top 10 countries where expats are happiest with work, life and cost of living in 2021. Malaysia manages to preserve its cultural heritage, yet is extremely accommodating to expats as a gateway to the East. English is the primary business language.



Safety

Malaysia/Kuala Lumpur is a generally safe place for all. However, like most major global cities there is no harm practising common sense and precautions like you would do at home. Most Malaysians speak English well as it is the second language in the country, so there should not be a problem communicating with the locals. Serious crime is extremely rare, though in some parts of KL it is sensible to be aware of petty crime and theft.



Banking

The Malaysian banking system is well established. Sometimes opening a bank account can be complicated for foreigners, particularly if they don't have the correct visa or work permit. Once you have opened an account, banking in Malaysia is easy and hassle-free.

Although many expats prefer to bank with a foreign bank, such as Bank of America, Citibank or HSBC, as they can link to their account in their home country, there are numerous local banking options available to expats in Malaysia. The central bank is Bank Negara Malaysia, while local banks include Maybank, CIMB Bank, Public Bank, RHB Bank, AmBank, and more. Malaysian banks have all the services customers have come to expect, including Internet and mobile banking.



Money

The currency in Malaysia is the Malaysian Ringgit (MYR or RM), divided into 100 cents or sen. (4.19 MYR = 1 USD)

Notes: RM 1, RM 5, RM 10, RM 20, RM 50, RM 100

Coins: 5 cents, 10 cents, 20 cents, 50 cents





Healthcare

According to the World Health Organization's report on national healthcare performance, Malaysia is ranked number 40 worldwide. The capital, Kuala Lumpur, provides both private and public healthcare. The quality and standard of medical care are widely accepted to be high, as most hospitals are well-equipped and staff competent. Healthcare is moderated by MS ISO9002 certification and accredited by the Malaysian Medical Society for Quality.

With world-class facilities, internationally trained medical professionals, and affordable services, Kuala Lumpur has also become a medical tourism destination. Expatriates living in Kuala Lumpur can, therefore, benefit and access a range of public and private hospitals offering high-quality, competitively priced healthcare.

Recreation

Whether you like mountain tops, jungles with phenomenal biodiversity or tropical beaches flanked with coral and shoals of fish of all colours, you don't need to leave Malaysia for holiday; it's all here. Malaysia is simply stunning.

City break options within two hours around KL are KLCC Park for an amazing variety of indigenous trees, Genting and Cameron Highlands for scenic views of the mountains and jungle, Redang and Langkawi for tropical island beauty, and East Malaysia for remote jungles and orangutans.

Shopping

KL boasts one of the ten largest shopping malls in the world — 1 Utama. KL caters superbly for mid-range shopping needs, offering a host of familiar global brands including Western and unique Asian brands from the likes of Japan. You will also find exclusive malls dedicated to high-end shopping for exclusive brands in areas like fashion, jewellery and watches, such as Star Hill or Pavilion Mall in Bukit Bintang.

For the truly Asian experience, you can head to one of the famous 'night markets' in Chow Kit for a rich array of local artisan crafts, produce and street food. For the ultimate Chinese shopping experience, you have the famous market of Petaling Street for an incredible mix of culture and street trade, or Central Market, which is very nearby this oldest part of KL city centre.

Dress code

Kuala Lumpur itself (along with other primary Malaysian cities like Johor Bahru and Penang) is cosmopolitan and multicultural, so dress styles are relatively relaxed and informal, especially within Digital or Technology companies. That said, when travelling to certain remote parts of the country, it is advisable to dress modestly and be respectful, especially in areas of stronger Muslim religious sensibilities such as the northeastern states of Peninsular Malaysia.

Gender equality and salaries

There are completely equal opportunities to both males and females, and there are plenty of affordable and accessible childcare services available for working families. Malaysia also has statutory maternity leave allowance in place of 90 days.





Communication

WIFI

Malaysia is blanketed with hot spots for WIFI connections (usually free). Internet cafes are less common these days but do still exist. Only in the jungles and the most remote reaches of the Peninsula and East Malaysia are you likely to be without any internet access.

Mobile Phones

If you have arranged global roaming with your home provider, your GSM digital phone will automatically tune into one of the region's networks. If not, buy a prepaid SIM card (passport required) for one of the local networks on arrival. The rate for local calls is 15 cents and text messages is around 5 cents.

These are the main mobile companies, all with similar call rates and prepaid packages:

Celcom (www.celcom.com.my) This is the best company to use if you'll be spending time in remote regions of Sabah and Sarawak.

- DiGi (www.digi.com.my)
- Maxis (www.maxis.com.my)
- U Mobile (<https://www.u.com.my>)
- Tune Talk (<https://www.tunetalk.com/my/en>)
- Yes (<https://www.yes.my/>)

Phone

Landline services are provided by the national monopoly Telekom Malaysia (TM) www.tm.com.my. International dialing code: +60.

Electricity

240V/50hz



Visas

In recent years, the visa process in Malaysia has eased significantly thanks to modernisation of the process. Bringing highly skilled expats into Malaysia will help to boost skill levels and productivity. The main platform for expats working in Malaysia is via a standard Employment Pass.

An Employment Pass...

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

Documents required for work permit applications

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

1. The latest version of their Resume;
2. A copy of their passport (this needs to include all pages);
3. A recent passport photo with a white background;
4. A copy of their employment contract (signed and duly stamped by the Inland Revenue Board) and job description;
5. Copies of their highest educational certificates (translated into English) and a Certified True Copy (CTC) by the Embassy/High Commission/Consulate General in Malaysia, or the HR head of the hiring company;
6. The supporting document from the approving agency or regulatory body (if applicable); and
7. Any other documents specified during the application process.

A key development has been the role of government agencies in promoting and facilitating the granting of EPS to highly skilled workers:

Companies registered on the Talentcorp platform will be able to secure a set number of visas per annum for a cost of MYR 5,000 per visa, for a two-year period and the process is about three weeks per application. For companies in the digital sector, accreditation via MDEC is easily achieved (MSC status) and whilst volumes of visas granted are monitored, the process is very slick and the granting is fairly liberal given the perceived significance of digitally skilled labour to the economic and developmental interests of Malaysia as a whole.

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