

Legal Fees Calculation

Purchase Price (RM)	Fees (% from Purchase Price)	Legal Fee
First 150k	1% (minimum RM300)	1% (minimum RM300)
Next 850k	0.70%	0.70%
Next 2 Million	0.60%	0.60%
Next 2 Million	0.50%	0.50%
Next 2.5 Million	0.40%	0.40%
Exceed 7.5 Million	Negotiable (maximum 0.40%)	Negotiable (maximum 0.40%)

For example:

If the property price is RM2.5 million, the calculation is:	
First RM150,000 @ 1%	RM1,500
Next RM850,000 @ 0.7%	RM5,950
Next RM1,500,000 @ 0.6%	RM9,000
Total Legal Fee	RM16,450

Memorandum of Transfer (MOT) calculation

Purchase Price (RM)	Fees (% from Purchase Price)	Stamp Duty
First 100k	1%	RM0 - RM1,000
Next 400k	2%	RM1,001 – RM9,000
Exceed 500 k	3%	From RM9,000

For example:

If the property price is RM2.5 million, the calculation is:	
First RM100,000 @ 1%	RM1,000
Next RM400,000 @ 2%	RM8,000
Next RM2,00,000 @ 3%	RM60,000
Total Stamp Duty for MOT	RM69,000

Foreign Investment Committee (FIC) Guidelines

Property Value Eligibility for Foreigners Investing in Malaysia Property

Areas	Zone 1	Zone 2	Zone 3	Kuala Lumpur
	Petaling Gombak Hulu Langat Sepang Klang	Kuala Selangor Kuala Langat	Hulu Selangor Sabak Bernam	Kuala Lumpur
Min. Residential Property Price	RM 2 million	RM 2 million	RM 1 million	RM 1 million
Min. Commercial Property Price	RM 3 million	RM 3 million	RM 3 million	RM 1 million

Financing Facilities for Foreigners Investing in Malaysia Property

Non Malaysian	Loan Margin	Loan Tenure	Application Requirement
	Up to 70%	Up to 30 years or maximum 65 years old	Latest income documents of minimum 3 months
			Latest bank statements of minimum 3 months
			A copy of passport together with joint names, if you would like to them to be borrowers
			A copy property booking and deposit receipt

Bank Interest Rate (as per 09 October 2015)

Interest rates for housing loans in Malaysia are usually quoted as a percentage below the Base Rate (BR). For example, if the current BR rate is 4.00% (Update: As of 2nd January 2015, Base Lending Rate (BLR) has been updated to Base Rate (BR) to reflect the recent changes made by Bank Negara Malaysia, and subsequently by major local banks), the interest rate on a 'BR + 0.45%' loan would be 4.45%.

Bank	Rate	BR	Bank	Rate	BR
OCBC Bank	4.95%	(BR 3.92%) + 1.03%	Maybank Bank	4.75%	(BR 3.20%) + 1.55%
HSBC Bank	4.60%	(BR 3.92%) + 0.70%	CIMB Bank	4.75%	(BR 4.00%) + 0.75%
UOA Bank	5.16%	(BR 4.02%) + 1.13%	Ambank	4.84%	(BR 3.99%) + 0.85%
Kuwait Finance House	4.65%	(BR 2.96%) + 1.69%	Hong Leong Bank	4.65%	(BR 3.84%) + 0.81%
Standard Chartered	4.67%	(BR 3.67%) + 1.00%	Affin Bank	4.65%	(BR 3.99%) + 0.66%
Citibank	4.70%	(BR 3.70%) + 1.00%	Public Bank	5.25%	(BR 3.65%) + 1.60%
Al Rajhi Bank	4.60%	(BR 4.25%) + 0.45%	Alliance Bank	5.50%	(BR 4.00%) + 1.50%
AIA	4.99%	(BR 0.00%) + 4.99%	RHB Bank	5.80%	(BR 4.00%) + 1.80%

How much tax (RPGT) will be charged if sell off my property in the future?

Under the recent Budget 2014 announcement, the Malaysian Government has proposed a significant increase to the current **RPGT rates** to further curb speculative activities in the local real property market. With effect from 1 January 2014, the revised RPGT rates for the disposal of real property and shares in real property companies will be as follows:

Disposal Period	RPGT RATES		
	Companies	Individual (Citizen / PR)	Individual (Non-Citizen)
For disposals within 3rd year	30%	30%	30%
For disposals within 4th year	20%	20%	30%
For disposals within 5th year	15%	15%	30%
For disposals within 5th year and subsequent years	5%	0%	5%