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| Location : | Sabah, Malaysia Borneo |
| Description : | <ul style="list-style-type: none"> • 2+1 Bedrooms • Lot sizes ranging from 3,567 sq ft to 7,399 sq ft • All Villas are beachfront • All Villas are fully-furnished |
| Estimated Date of Completion: | By end of 2007 |
| Title: | 99-year leasehold |
| Guaranteed Returns: | Guarantee of 7% per annum based on Purchase Price and applicable to buyers who enter into a Hotel Sub-Lease Agreement for 5 years. Guarantee begins 3 months after issuance of Certificate of Fitness. |
| Special Privileges : | <p>Purchaser who enter into Hotel Sub-Lease Agreement for 5 years</p> <ul style="list-style-type: none"> • 25% discount off rack price for Nexus Resort Hotel rooms • 25% discount off rack price for F&B outlets in Nexus Resort Hotel only • 25% discount off rack price for Entrance Tickets into Theme Parks within the Karambunai Land • Complimentary 5-year term Golf membership at Karambunai Resorts Golf Club. The monthly prevailing subscription fee shall apply and subject to the terms and conditions set out by the golf club • Complimentary stay of 20 days each calendar year, of which 10 days are peak season and 10 days low season. You may choose to utilise the 20 days privilege before completion of the project. If you do so, Ocean Wing rooms will be provided to you at Nexus Resort Hotel. Upon completion of the project, you will be allotted priority booking to your unit provided reservation is made 3 months in advance and subject to unit availability • Complimentary 2 nights free stay at Nexus for site inspection after execution of S&P Agreement and payment of first 20% of purchase price (one time invitation for single Ocean Wing room, double occupancy), subject to availability and conditions specified on Voucher <p>Owner Occupied</p> <ul style="list-style-type: none"> • 25% discount off rack price for Nexus Resort Hotel rooms • 25% discount off rack price for F&B outlets in Nexus Resort Hotel only |
| Financing : | Available from Malaysian Financial Institutions |
| Memorandum of Transfer : | The ad valorem stamp duty for the transfer of ownership of property will only become payable upon issuance of the separate document of title to the property |
| Permanent Residence : | 10 year term Social Visit Pass in Malaysia (renewable) under 'Malaysia My Second Home Programme' |

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| Location : | Sabah, Malaysia Borneo |
| Description : | <ul style="list-style-type: none"> • Low rise condominium blocks with lifts • 2+1 Bedrooms and 1+1 Bedrooms • Sizes ranging from 927 sq ft to 1,145 sq ft • All Villas are beachfront • All Villas are fully-furnished |
| Estimated Date of Completion: | By end of 2007 |
| Title: | 99-year leasehold |
| Guaranteed Returns: | Guarantee of 7.25% per annum based on Purchase Price and applicable to buyers who enter into a Hotel Sub-Lease Agreement for 5 years. Guarantee begins 3 months after issuance of Certificate of Fitness. |
| Special Privileges : | <p>Purchaser who enter into Hotel Sub-Lease Agreement for 5 years</p> <ul style="list-style-type: none"> • 25% discount off rack price for Nexus Resort Hotel rooms • 25% discount off rack price for F&B outlets in Nexus Resort Hotel only • 25% discount off rack price for Entrance Tickets into Theme Parks within the Karambunai Land • Complimentary 5-year term Golf membership at Karambunai Resorts Golf Club. The monthly prevailing subscription fee shall apply and subject to the terms and conditions set out by the golf club • Complimentary stay of 20 days each calendar year, of which 10 days are peak season and 10 days low season. You may choose to utilise the 20 days privilege before completion of the project. If you do so, Ocean Wing rooms will be provided to you at Nexus Resort Hotel. Upon completion of the project, you will be allotted priority booking to your unit provided reservation is made 3 months in advance and subject to unit availability • Complimentary 2 nights free stay at Nexus for site inspection after execution of S&P Agreement and payment of first 20% of purchase price (one time invitation for single Ocean Wing room, double occupancy), subject to availability and conditions specified on Voucher <p>Owner Occupied</p> <ul style="list-style-type: none"> • 25% discount off rack price for Nexus Resort Hotel rooms • 25% discount off rack price for F&B outlets in Nexus Resort Hotel only |
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MALAYSIA MY SECOND HOME

Malaysia My Second Home program was conceived by the Malaysian Government to allow foreign citizens (along with spouses and children) to stay in Malaysia for an extended period of time. Participants under this program will be given renewable 10 year multiple entry Social Visit Passes.

REQUIREMENTS

Age Qualification

No age limit.

Financial Qualification

Successful applicants are required to comply with the following financial criteria upon receipt of the "conditional approval":

Aged below 50 years old

Opened a fixed deposit account of RM300,000 or US\$75,000

Aged 50 years and above

Can choose to:

Open a fixed deposit account of RM150,000 or US\$40,000; OR Show proof of monthly off-shore income of RM10,000 or US\$2,500

Note:

After a period of one year, the participant can withdraw part of the Fixed Deposit for purchase of house, car or buying shares in the local share market, including Unit Trusts subject to the limits set and approval obtained from the Authorities. Must maintain a minimum balance of RM60,000 or US\$15,000 from second year onwards and throughout stay in Malaysia under this programme.

Sponsor

Applicants may use the services of companies appointed by the Ministry of Tourism, Malaysia.

Medical Insurance Coverage

Applications and dependents must possess a valid medical insurance policy from any insurance company that is applicable in Malaysia. The list of licensed insurers, their addresses licensed insurers, their addresses and contact numbers are available at Central Bank of Malaysia. ([HYPERLINK "http://www.bnm.gov.my"](http://www.bnm.gov.my) www.bnm.gov.my)

Taxes

Successful applicants are bound by the policies, systems and regulation of taxes of Malaysia, and they do not possess any exemption as granted to Diplomatic Missions in Malaysia.

Issuance of Social Visit Pass

The approval is for a term of 10 years and can be extended every 10 years. Applicants will be issued with Multiple Entry Visas.

Submission of Application

- Applicants may make their application or forward their enquiries at any of the Tourism Malaysia offices worldwide.
- Please refer to website: [HYPERLINK "http://www.tourismmalaysia.gov.my"](http://www.tourismmalaysia.gov.my) www.tourismmalaysia.gov.my for addresses and contact numbers.

Application Requirements (Checklist)

- Letter of application
- Two copies of Form IM. 12 (Form for Social Visit Pass)
- Two passport sized photographs
- A copy of passport / Travel document (all pages)
- An endorsed / certified copy of a Marriage Certificate (if accompanied by a spouse)
- A copy of birth certificate (if accompanied by children)
- A certified copy of latest bank statement / other related financial document to indicate the financial capability to support stay in Malaysia

Approval Period

Result of the application (provided it is complete and fulfills all requirements) will be known within 30 working days from date of submission.

Fees

- The annual fee for the Social Visit Pass for the Malaysia My Second Home Program is RM90. This fee can be paid in full for a 10 year period for RM900.
- Visa fees are at existing rates applicable to each country

Application for Extension

The following documents are needed when applying for an extension under this program:

- Letter of intention to continue the programme
- A photocopy of Passport
- Complete the IM 15 Form
- Current prove of monthly income / Fixed Deposit Statement
- Payment of RM90 per year for the Visa, payable to the Immigration Department

Note: The duration of the above extension process is about 2 weeks

Application

Information is taken from the official government website. For more details, please refer to: [HYPERLINK "http://mm2h.motour.gov.my"](http://mm2h.motour.gov.my) <http://mm2h.motour.gov.my>

Contact Information

Telephone: +6 088 388 888 Fax: +6 088 382 222

Email: enquiry@nexusresidence.com Website: www.nexusresidence.com

Frequently Asked Questions

What other benefits do I enjoy?

Allowed to purchase two units of residential houses worth more than RM150K each in Malaysia. Flexibility of staying in Malaysia as long as you wish without the one month limitation of most tourist visas.

Am I required to stay in Malaysia after joining this program?

After completing your landing visit to Malaysia, you are free to enter and leave the country without any restrictions.

Can I extend the program after the initial 10 years?

Yes, you just have to submit an extension application form.

Can I apply for Permanent Residency after joining this program?

No.

What is the length of time taken for the approval process?

Most applications will either be approved or rejected within one month.

What about my dependents?

Applicants may submit their spouse and children under the age of 18 who is not married as dependents. All other persons must be shown to be financially dependent on the applicant to qualify as a dependent.

Can I withdraw my fixed deposit after successfully joining this program?

After a one year period, participants can apply to withdraw part of the fixed deposit for purchase of house, car or buying shares in the local share market, including Unit Trusts subject to the limits set.

With which banks am I required to place my fixed deposit?

The fixed deposit can be made at ANY financial institution in Malaysia.

Can the fixed deposit be made in a foreign currency?

Successful applicants are allowed to choose whether to open their fixed deposit in US Dollars (USD) or Malaysian Ringgit (RM). Once the participant has selected the Fixed Deposit account currency, he / she must maintain it in that currency throughout stay in Malaysia under this programme.

With Malaysia's existing controls on foreign currency exchange, can I exchange my Ringgit back to foreign currency when leaving the country?

Yes. You may exchange your Ringgit as long as you can show that the currency was legitimately brought into the country as foreign currency.

Employment Opportunity Locally

Can I seek employment under this program?

You are NOT allowed to work under this program.

What about setting up my own company?

As long as you abide by the laws on foreign investment in Malaysia and other requirements set forth, you may do so.

Property Ownership

Can property ownership be considered as having fulfilled the financial criteria for this program?

No. Participants are required to fulfill the fixed deposit requirement, as the purchase of a house is not compulsory under this program.

Will a local financial institution consider approval for a loan should I decide to purchase a local property?

Yes. You may apply for a loan for up to 60% of the value of the property. Subject to qualifications.

Any restrictions on the type of property?

No. However each must be worth more than RM150,000.

Car Purchasing and Driving License

What incentives do I have to purchase a car for use in Malaysia?

A participant can choose to either: Import one car subject to approved permit (AP), which is exempted from import duty, excise duty and sales tax. Purchase one car in Malaysia which is exempted from payment of excise duty and sales tax.

Can I drive in Malaysia?

Malaysia recognizes all international driving licenses as long as your original license is still valid