Foreign Buyer Upfront-Cost Checklist

Kuala Lumpur property purchases | Prepared by Peter Lau | Verified 17 July 2026

STOP: Before paying a non-refundable sum, ask a Malaysian conveyancing lawyer to verify the exact unit, SPA price, title, restrictions in interest, current State Authority criteria and consent conditions.

1. Eligibility evidence

- [ ] Exact project, tower, unit number and SPA purchase price recorded
- [ ] Current title, property category and restrictions in interest obtained
- [ ] Federal and State Authority requirements checked for buyer nationality
- [ ] Developer confirms foreign allocation and current unit availability in writing
- [ ] SPA includes the agreed consent condition, refund route and long-stop date

2. Financing and cash gap

- [ ] Written lender illustration shows approved amount, rate basis, tenure and instalment
- [ ] Valuation shortfall and required equity are included in available cash
- [ ] Loan legal fees, valuation, insurance and early-settlement terms are quoted
- [ ] Foreign-exchange buffer and international-transfer timing are planned
- [ ] No LTV or MM2H financing assumption is treated as guaranteed

3. Upfront-cost worksheet

Enter written quotations. Do not rely on a universal percentage estimate.

Cost item	Quoted amount (RM)	Source / date
Booking or earnest sum		
Deposit / equity gap		
Transfer duty assessment		
SPA legal fees and disbursements		
Loan legal fees and disbursements		
Valuation and registration		
Consent-related charges		
Insurance / takaful		
Maintenance and utility deposits		
Currency-transfer and bank charges		
Furnishing, defects and move-in reserve		
Contingency reserve		
TOTAL CASH REQUIRED		

4. Before signing

[ ] Lawyer has reviewed booking terms, SPA, title evidence and consent condition

[ ] Lender conditions can be satisfied within the SPA timeline

[ ] All quoted costs and payment dates fit the cash plan

[ ] Buyer understands maintenance, utilities, tax and ongoing ownership costs

[ ] Independent legal, tax and financial advice has been obtained where needed

General information only. It is not legal, tax, lending or investment advice. Rules and assessments can change; verify the selected transaction with the relevant professionals and authorities.