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Introduction

White sands, the scent of spices, and the call of the east. Thailand, Malaysia, and the Philippines are so much more than exotic holiday spots. Enticing expats and retirees from around the globe, these fabled lands of—Southeast Asia in particular—still beckon with the promise and rewards of an exciting life overseas.

Imagine never having to buy a new coat or pay for home heating ever again. Untouched by our idea of “winter”, each of these countries delivers warm, tropical weather and the chance for poolside relaxation all year round. For many expats, it’s paradise found.

The good life can be almost unbelievably inexpensive. Here, the retiree lifestyle is all about exploring new places, playing golf and tennis, swimming, diving, surfing and sailing—and never having to think twice about being able to afford to dine out.

Whether you choose Malaysia, the Philippines or Thailand…whether you’re contemplating overseas retirement or an extended adventure…each comes up with the cost-of-living jackpot. Pick any one and you’ll be living a superior lifestyle—and for much less than you ever did at home.

Each country also offers fascinating glimpses into a very different culture. In fact, sometimes there’s a whole array of cultures in one spot.

There’s another benefit for those with unbridled wanderlust. Discount airlines now make it possible to travel very inexpensively around the Asia region and beyond. Myanmar, India and the Middle East…China and Taiwan…Hong Kong and Macau. In geographical terms, even Australia and New Zealand aren’t that far away.

Yet these destinations all have very different nuances. Thailand has never been conquered by a foreign power, whereas Malaysia was once part of the British Empire. The Philippines were first colonised by the Spanish, and then ruled for a time by the U.S.

A world of golden temples, Thailand is mostly a Buddhist country. Malaysia is a majority Muslim country, but with a melting pot mix of Hindus, Christians, Buddhists
and many Chinese people who still follow their traditional religions. The Philippines remains deeply entwined in Roman Catholicism.

So how do you decide which country will best suit? What are the visa rules…can you freely buy property and how much does it cost? What’s the rental situation? What can you expect in terms of lifestyle, healthcare and home comforts? Where will you find fellow expats?

These are all questions that we will answer in this very special report. We’ll take you on a tour of each of these fascinating countries and help you decide which Asian paradise is for you.

We’ll also take a look at the countries that are collectively known as French Indochina—Cambodia, Vietnam and Laos. Once the jewel in the French colonial crown, these three countries are today a hybrid of French charm and Asian progress.

Vientiane with its Paris-style chic…the ancient temples of Angkor Wat…the pristine beaches around Cambodia’s seaside resort town of Sihanoukville are just some of the many attractions of these countries.

Although popular with the backpacker crowd, these countries aren’t yet on the expat retirement radar (for a number of reasons, but mostly because infrastructure isn’t quite up to scratch yet and also because purchasing property can be difficult). But these colonial gems are slowly beginning to gain recognition among the more adventuresome expats.

If you like the idea of checking these places out (they make a great holiday option if you’re living in one of our other Asia hotspots), we’ve compiled a special chapter on French Indochina…with some special insider tips. We’ll tell you where to go, what to see, and where to stay (however long you decide to visit for).

So come join us on a journey of discovery around Asia.

Regards,

Jackie Flynn,
Publisher, *International Living Australia*

P.S. Not sure exactly where some place we talk about is? We’ve included a map of Southeast Asia and one each of Malaysia, the Philippines and Thailand. You’ll find them on page 124.
About the author: Keith Hockton worked in the investment banking arena for most of his life and retired in Hong Kong in 1998. He then went on a three-year journey of discovery around Australia, and wrote *Atlas of Australian Dive Sites-Traveller’s Edition*, a book about scuba diving your way around Australia. It was published by Harper Collins in 2003 and is now in its third printing.

He travelled extensively in Asia between 2003 and 2009, and when in Australia continued his passion for diving by becoming a Master Scuba Diver Trainer and an Advanced Nitrox Technical Diver. He returned to live in Malaysia with his wife Lisa in early 2010, a country they now call home. He had last lived there with his parents in 1970.

He started writing for *International Living* in 2011 and, in the same year, authored *Penang—An Inside Guide to its Historic Homes, Buildings, Monuments and Parks*, already in its second printing. On behalf of *IL*, he wrote *Live Large for Less: Asia’s Affordable Retirement Havens* and, in the same year wrote and co-directed a documentary titled *1941—The Fall Of Penang*, which showcased on the History Channel in August 2012. His travel work has been published in *The Huffington Post, The New York Times* and *Senses and The Expat*. In 2014, he published his fourth book, titled *Festivals of Malaysia*. 
Conjuring up all the mysteries of Asia, Malaysia is a former British colony. The sultans, headhunters, pirates and gin-swilling English rubber planters of the Victorian age have long since gone, but the country remains as colourful as ever. Beyond the lofty skyscrapers of the capital, Kuala Lumpur, its dramatic canvas is embroidered with tropical beaches, mountains, dense rainforest and vivid-green tea plantations.

It’s Malay…it’s Chinese…it’s Indian…it’s international. Influences from across Asia and beyond have merged together to create an extraordinary cross-cultural melting pot of customs, dress, architecture and cuisine. Along with foreign expats from around the globe, the country is home to Malay, Chinese and Indian Malaysians.

There are still traces of the British influence. For example, Malaysians drive on the left. And expect to see locals gathered around TV sets at midnight, watching soccer matches beamed live from the UK. Most of the signposts on the roads and highways are also in English as well as Malay, making driving around the country relatively easy.

Throughout the Muslim world, there’s probably no more liberal country. Although most Malay women cover their hair with tudung headscarves, the younger Malay women often wear tight jeans, skimpy tops and makeup. Foreigners don’t need to give up drinking alcohol, eating pork or even gambling—though you’ll have to visit the Genting Highlands for the latter. In expat areas, Christians will find plenty of churches for worship, and Christmas is one of Malaysia’s most celebrated holidays.

You certainly won’t go short of anything in Kuala Lumpur (KL) or the other popular expat hangout, Penang Island. If you sway to the party beat, KL and Penang have clubs galore and an abundance of boutique hotels, cool cafés and international restaurants.

What’s more, Malaysia allows foreigners to own properties freehold, has no inheritance tax, and places no tax on income repatriated from overseas.
Malaysia at a glance

Where is it?
Peninsular Malaysia borders Thailand to its north and Singapore to its south. Across the South China Sea, on the island of Borneo, the states of Sarawak and Sabah form East Malaysia. The capital of Malaysia is Kuala Lumpur. The time zone is GMT +8 hours (two hours behind Sydney and Melbourne, during Australian Eastern Standard Time).

The population
The population is just over 29 million, most of whom live in Peninsular Malaysia. The official religion is Islam, but Malaysia is a multicultural and multi-faith society with freedom of worship enshrined in the constitution. The breakdown is around 61% Muslim, 20% Buddhist, 9% Christian, 6% Hindu, 1% Confucianism, 2% have declared no religion whatsoever, and the remaining 1% are made up of smaller Christian denominations, Sikhs and Animists, and those who practice ancient Chinese religions.

What’s the weather like?
Malaysia is close to the equator and has a tropical, humid climate. The temperature averages 27.7, though it is cooler in hill station areas such as the Genting Highlands and Cameron Highlands. Varying from place to place, and from month to month, humidity can be between 70% and 90%. The arrival of the monsoons can bring heavy downpours on the east coast of Peninsula Malaysia any time between late October and February. The west coast experiences its heavy rains during August. East Malaysia (the island of Borneo) gets its monsoon downpours from November to February.

The language
Bahasa Malaysia is the official first language of Malaysia. English is an active second and is used for teaching maths and science in public schools. Malaysian English, also known as Malaysian Standard English, is a form of English derived from British English, and is widely used in business and by all ethnic groups throughout the country.

Exchange rate: AU$1 = 2.83 ringgit (MYR). The ringgit is locally referred to as a dollar, so if someone quotes you 3 dollars in a market or a shop, they actually mean 3 ringgit.
Buying property in Malaysia

Malaysia has some of the most liberal regulations in the region when it comes to foreigners buying residential property, particularly landed homes. As of January 2014, it’s the only country in Asia where foreigners can buy property freehold. Unfortunately, the rules have changed a number of times over the years and there is still some confusion over the current policies that govern the minimum price at which foreigners can buy.

The latest decision by the federal government (in October 2013) was to raise the minimum property price to MYR $1 million ($353,155), effective January 1, 2014. Until this rise, over half the properties purchased by foreigners in Malaysia were in the MYR 250,000 to MYR 500,000 ($88,221 to $176,577) bracket, so this rise hit the industry quite hard.

However, property in Malaysia is actually a state matter, so the states have the power to overrule federal policies and often do.

Not all the states have followed the current federal policy on the minimum purchase, and the following states have different rules:

As of September 2014, the Selangor Land Office changed the minimum purchase price regulations for foreigners to MYR 2 million ($706,311).

Foreigners will now have to pay double the amount to purchase property in the following districts: Petaling, Gombak, Hulu Langat, Sepang, Klang, Kuala Selangor and Kuala Langat.

Penang used to allow people with Malaysia My Second Home (MM2H) visas to buy property priced over MYR 250,000 ($88,221). But the latest update from the Penang State Government (as of July 1, 2012) is that MM2H participants can only purchase a residential property at a minimum of MYR 500,000 ($176,577) and this is limited to two units only.

The state of Pahang clearly does not like the idea of foreigners buying their property. They raised their minimum price to MYR 1 million ($353,155) in their most populous areas—Kuantan, Bentong, and the cooler Cameron Highlands. This basically shuts out foreign buyers since most choose to buy apartments, and Pahang has very few apartments priced over MYR 1 million ($353,155).

Sarawak has always had different rules, probably because it is located in East Malaysia, on the island of Borneo. They set a minimum price for foreigners at MYR
350,000 ($123,604). They also have different rules for people wishing to join the MM2H program.

At the time of writing all of the other states in Malaysia have a MYR 500,000 ($176,577) minimum price for foreigners looking to purchase property.

**Transaction costs**

**Buying costs (on sales value of the property)**

- **Legal fees:**
  - First MYR 150,000 ($52,973): 1%
  - Next MYR 850,000 ($300,182): 0.7%
  - Next MYR 2,000,000 ($706,311): 0.6%
  - Next MYR 2,000,000 ($706,311): 0.5%
  - Next MYR 2,000,000 plus ($706,311): 0.4%

- **Stamp duty:**
  - First MYR 100,000 ($35,315): 1%
  - Next MYR 400,000 ($141,262): 2%
  - Excess of MYR 500,000 ($176,577): 3%

- **Other fees:** approx. MYR 2,400 ($847)

**Selling costs (on sales value of the property)**

- **Estate agents fee:**
  - First MYR 500,000 ($176,577): 2.75%
  - Excess of MYR 500,000: 2%

**Favourite expat locations in Malaysia**

**Kuala Lumpur**

Usually abbreviated to “KL”, Kuala Lumpur, which translates as “Muddy River”, is Malaysia’s capital and is fast becoming a favourite for travellers looking for great restaurants, cool cafés and stylish bars. The airports, highways and the user-friendly monorail are more modern than in many Western cities.

Dominated by the twin Petronas Towers, once the tallest freestanding buildings in the world, the city centre is getting a new, high-rise skyline. But along with the mosques, churches, and the Hindu and Buddhist temples, the mock Tudor buildings from the British colonial era still stand tall.
Conveniences abound, especially around the heart of the city known as the “Golden Triangle”—internet cafés, English bookstores, cinemas, international-standard hospitals and schools, and branches of Western supermarkets. If you hanker for Scandinavian furniture, IKEA is here too. And, like the night markets, 24-hour restaurants and street stalls abound.

Although Kuala Lumpur is more expensive than other parts of Malaysia, it is the capital—and capitals invariably are. In 2011, the Swiss bank UBS surveyed 71 comparable cities in the world, from London to Jakarta. Kuala Lumpur was rated the seventh cheapest place to buy an identical basket of 122 goods and services.

The busy city centre is surrounded by green districts where monkeys often frolic at the roadside. The city’s population is around 1.6 million, but that swells to 5.7 million if the metropolitan area is included. The suburbs of Ampang, Mont Kiara, Damansara Heights and Bangsar are popular expat haunts. All have their own malls, restaurants and entertainment.

With KL’s multicultural makeup, you can expect a full calendar of celebrations year-round. The city’s Chinese residents greet their New Year with gold and scarlet
gusto, everyone enjoys the lion dances, acrobats and fireworks, and shops hold draws for lucky red ang pow envelopes crammed with money. Diwali, the Indian community’s Festival of Lights, is celebrated at the end of October. And then there’s Thaipusam, when over a million Hindu devotees form a procession and walk the 14.5 kilometres to the mysterious Batu Caves. As is tradition, bodies, cheeks and tongues are pierced with metal hooks and skewers (called vel).

During Christmas, the shopping malls have no religious symbols, but they’re stuffed with Santa, fake snow and Christmas trees galore. And there’s no escaping Valentine’s Day either.

Not even counting the rest of Asia, KL’s residents have a fabulous choice of holiday escapes within Malaysia itself. There are frequent flights to the exotic islands of Penang, Langkawi, Sipadan and Tioman Island. The historical port town of Malacca (Malaysia’s oldest town) is a two-hour drive, and Singapore is only a little further down the south-coast highway.

Due to its cooler climate, the Cameron Highlands are popular with weekend golfers looking to tee off among the tea plantations and strawberry farms. This is also where American millionaire Jim Thompson, famous for being one of the founding members of the OSS (the Office of Strategic Services, which was the predecessor of the CIA) in WWII and reinvigorating the Thai silk industry, disappeared in March 1967. He went out for a walk one day and was never heard from again, but you can still stay in the cottage that he rented before he disappeared.
Kuala Lumpur real estate

Property prices in KL have risen and, if forecasts are correct, they’ll continue to do so. A portal for many of the city’s agents, www.iproperty.com.my, has countless properties priced over MYR 1 million ($353,155). Rates for quality condos can drop below $1,474 per square metre ($137 per square foot) in satellite towns such as Petaling Jaya (around 11 kilometres from KL central), and in the outer reaches of suburbs such as Ampang. Keep in mind that although these areas are cheaper, there is a reason for this and it’s primarily to do with the distance and traffic during rush hour. Although only 11 kilometres away, those 11 kilometres can take up to one hour to cover at peak times.

Monthly maintenance fees for condos can be as low as $35, but the typical condo property favoured by expats has lots of facilities such as a swimming pool, tennis court, etc. This can increase the monthly fees, so the fee for a 92-square-metre unit with those facilities would be approximately $125.

Here are some sample properties on the market around Kuala Lumpur:

• A single-story house with three bedrooms and two bathrooms is located at Kepong. This 139-square-metre house has been renovated, is partly furnished, and includes a sofa set, TV, fridge and a washing machine. It also features kitchen marble, tile floors, and a car bay. **Price: MYR 500,000 ($176,577).**

• A one-bedroom, one-bathroom condo in Mont Kiara. Covering 69 square metres, it is within easy access of the centre of Kuala Lumpur and the international airport. This condo also has air conditioning, a kitchen with built-in cabinets, and one car space. It’s close to shopping, restaurants and international schools. Building amenities include a swimming pool, gym, mini market and a playground. **Price: MYR 598,000 ($211,192).**

• In the impressive Gaya Bangsar building, located just five minutes from the heart of KL, there’s a two-bedroom, two-bathroom condo with 113 square metres of living space. The condo comes fully furnished and building amenities include a gym, an infinity swimming pool, a multi-purpose hall, and an intercom and panic button to the guardhouse. The Gaya is located close to the national art gallery, national theatre and a sports complex. **Price: MYR 1,200,000 ($423,797).**

• If your budget stretches a little further, 20 minutes from KL’s centre is a development nestled at the edge of a pristine tropical rainforest. Peace, tranquility and privacy are all on offer here while still being close to all that the city has to offer. Sunway SPK offers villas and bungalows with up to six bedrooms (with bathrooms), solar panels, spacious living and dining areas, and
a car bay. Facilities here include a swimming pool, gym, function and meeting rooms, and a jogging track, all set within impeccably landscaped gardens. **Price: starting at MYR 3.05 million ($1.23 million).**

You can find other similar properties at [www.iproperty.com.my](http://www.iproperty.com.my).

### Kuala Lumpur rentals:

You’ll find a whole range of rentals in Kuala Lumpur. How much you pay will depend on where you decide to rent and your proximity to the city centre. So if you’re on a tight budget, you could rent a well-kept, partly-furnished apartment with three bedrooms and two bathrooms for MYR 700 ($247) per month, near Sri Pataling township in the suburbs. Public transport is very efficient in KL and there are good amenities nearby. Or you could pay MYR 6,000 ($2,118) for a swish apartment in KLCC, the centre of town, where the business elite live.

- A three-bedroom, two-bathroom condo in KL City. With 60 square metres of living space, it comes partly furnished and has the use of a shared pool, gym, cafeteria, jogging track, and a squash court. **Rent: MYR 2,300 ($812) per month.**

- A fully-furnished studio apartment with 57 square metres of living space in the City Centre would be perfect for a single person or a couple. It’s close to public transport, and the building has a gym, Jacuzzi, swimming pool, covered parking, and 24-hour security. **Rent: MYR 2,800 ($988) per month.**

- A two-bedroom, two-bathroom condo in the ritzy Bangsar area of the city. With 108 square metres of living space, this property comes fully furnished, and building amenities include a sauna, gym, barbecue area, swimming pool, squash court and 24-hour security. **Rent: MYR 3,000 ($1,059) per month.**

- In the heart of the city with views of the Petronas Towers, there’s an apartment with a private garden and lap pool. Featuring four bedrooms and five bathrooms, this property also has 248 square metres of living space, a fully-equipped kitchen, built-in closets in the bedrooms, and its own private sauna, swimming pool and Jacuzzi. The apartment also shares an additional swimming pool, a barbecue area, and comes with three covered parking spaces. **Rent: MYR 16,000 ($5,650) per month.**
Live Large for Less: Asia’s Affordable Retirement Havens

Penang Island

Many foreign retirees opt for a new life on Penang Island, a 50-minute flight from Kuala Lumpur to Penang International Airport. It’s also accessible by an a 12-kilometre-long road bridge and a ferry from the mainland that runs 24 hours a day. A second bridge was be completed in mid-2014.

Durian—The stinky fruit that tastes heavenly

By Steenie Harvey

When in KL, you should try a slice of durian—a prickly brown fruit that can weigh up to 7 kilos. Because of its reputedly foul smell (by all accounts, a cross between unwashed socks, overripe cheese, and a baby’s nappy), most hotels ban guests from bringing this fabled fruit inside their doors.

During durian season, Singaporeans drive all the way to Penang Island (608 kilometres) to taste the best fruit that Malaysia has to offer. If they like a fruit from a particular tree they book the tree, and its entire harvest, for the following year. That way they know that next year, when they make the trip, they will have the tastiest durians available.

Maybe there’s something wrong with my nose, because it smells appetising enough to me. And it tastes delicious—like baked custard with a hint of almonds and cheese.
One of the oldest outposts of the former British Empire, Penang delivers 284 square kilometres of tropical treasures. A lush, mountainous island oozing history and heritage, Victorians christened it “the Pearl of the Orient”. It lies anchored on the Spice Route, just off Malaysia’s west coast, a mere two-hour drive from the boarders of southern Thailand.

About 700,000 people inhabit Penang Island, of which 59% are Chinese. From the Snake Temple to mooncakes and elaborately decorated clan houses, their culture and traditions survive intact. As do those of Penang’s Malay and Indian communities.

George Town is Penang’s main settlement. A UNESCO World Heritage Site since 2008, it’s one of Asia’s most likable cities. Blending old and new, modern high-rises encircle streets packed with mansions, shop-houses and Chinese clan houses. Temples have roofs glinting with porcelain tile work, most of which was imported from Malacca. The Clan Jetties are a real oddity and unique to Penang Island. This is where you will find the floating stilt homes of Chinese fishing families who arrived at the same time as Captain Francis Light, who founded the island in 1786.

There’s plenty here for colonial history buffs and foodies, but it also delivers top-class hospitals, international schools and Western-style shopping. And beaches are on George Town’s doorstep. A 60-cent bus ride takes you past upmarket Gurney Drive to Batu Ferringhi’s golden sands. Gurney Drive’s promenade is a favourite spot to catch
the sunset and then feast, feast, feast. There’s a dazzling array of stalls and restaurants, selling delights such as charcoal-baked crabs, salt-baked prawns, and Penang’s signature fried flat noodle dish, char koay teow. It’s cooked using sweet dark soy sauce, bean sprouts, garlic, onions, Chinese sausages, prawns, chili and squid. People drive from miles around just to sample it.

The Five best neighbourhoods for living in Penang

Sitting off the tip of mainland Malaysia, Penang Island is a special place to live, steeped in history, and home to historic mansions and shop-houses. At just 295 square kilometres, it has a population of about 700,000 people. If it sounds good to you, then where should you look? Here’s my guide to Penang’s best neighbourhoods…

George Town: In the north east of the island is Penang’s best-known district George Town, the capital of the island. It’s where you’ll find most of the island’s hospitals, art galleries, museums, antique shops, café culture, and some of Malaysia’s oldest colonial administrative buildings. Penang International Airport is a leisurely 20 minutes’ drive farther south.

In the last few years, central George Town has become an eclectic mix of renovated colonial buildings, shop-houses, nightclubs, backpacker hostels and five-star hotels. Love Lane, Chulia Street, Penang Street, Campbell Street and Muntri Street are pretty much where everything happens. It’s 2.5 square kilometres of pure energy. Penang Lane, just opposite the world-renowned Eastern & Oriental Hotel, is where most of the nightclubs are based. Renovated shop-houses in this area start at around $626,134.

Real estate prices have shot up since George Town became a UNESCO heritage designation in 2008, but you’ll find good-value rentals. A renovated 2,000-square-foot shop-house in one of the more popular streets like Muntri or Armenian, with its own traditional open courtyard inside, sells for $438 per square foot. However, you can rent that same house for just 71 cents per square foot.

South and west of the centre you’ll find un-renovated shop-houses half the price of those in the centre. There’s a more industrial feel around here, but it won’t be that way for long, and right now there’s good value.

You don’t need a car in George Town, and your favourite cafés, restaurants, food markets or convenience stores are all within walking distance. The expats who live here want city living with a big village feel, and that’s exactly what they get. At night there is little traffic, and getting to know your neighbour while sipping a gin and tonic in a local bar is a given.
**Pulau Tikus:** A few kilometres northwest of George Town is the bustling, upmarket area of Pulau Tikus. This is my favourite neighbourhood and where I live now. Pulau Tikus has its fair share of mansions, bungalows, colonial buildings and high-rise condos on Gurney Drive. But it also has leafy suburbs and is home to Penang’s Botanic Gardens. There’s also a market where you can buy vegetables, fruits, meats, and pretty much everything that you need, at local prices.

This area was once home to Penang’s early Burmese population and there are at least three large Buddhist temples, set in acres of landscaped gardens, a short walk from where I live. The streets in this neighbourhood are wide and it’s a lovely area to wander at leisure.

You’ll find reasonably-priced apartments around here. Just a few minutes’ walk from the market, a 185-square-metre apartment sold recently for $305,553. It has views of Penang Hill, a swimming pool, a gym, two car spaces and 24-hour security. You can rent that same apartment for just $1,127 a month. The Botanic Gardens are just three minutes away, and Gurney Plaza (one of the ritziest shopping malls on the island) and the ocean are a seven-minute stroll away.

**Tanjung Tokong:** A little farther north, and closer to the ocean, this area is going through a major transformation. One of the oldest inhabited areas on the island the expats who live here are wealthy captains of industry or retired. Traditional Chinese and Malay fishing communities are also scattered along its coast offering a tantalising juxtaposition.

Here, the owners of the E&O Hotel chain have built Straits Quay, a luxury development and marina on reclaimed land. A 157-square-metre apartment, facing the marina and mainland Malaysia, costs $488,385. A 278-square-metre house, with its own pool and 24-hour security, is a mere $1.5 million. All the houses and condos either
have, or include the use of, a state-of-the-art gym, a car space or three, and 24-hour security. It’s the closest thing that Penang has to a gated development.

Within walking distance of Straits Quay is a Tesco superstore, and numerous bars and restaurants. Just minutes down the road is Penang’s first shopping centre (undergoing renovation) and Cold Storage, one of the biggest supermarkets on the island.

For bargains, look for older properties. Locals rarely buy them, preferring new construction, so large, older apartments, in good areas like this one, are very good value. There’s an older block of apartments near the shopping centre, for instance. Called Mutiara Villa, you can buy a 111-square-metre apartment here for $204,746. It has sea views, a swimming pool and a car space.

**Tanjung Bungah:** Farther north, on the ocean, but in an area that extends back to the hills, is the upmarket area of Tanjung Bungah. The expats who live in this area are wealthy retirees, or on contract and working with international companies based in Penang. It’s a good area for families and there are two international schools nearby, Dalat, which is American, and Temby, which is English.

Tanjung Bungah Beach, one of the longest beaches on the island, is popular with locals and expats alike. Early in the morning you’ll see groups of expat women walking their dogs, or groups of people practicing tai chi. During the day it’s busy with holidaymakers, as there is also a few four-star hotels along this stretch of sand.
Houses in this area sell for $1.8 to $3.7 million and rent for $2,005 to $3,760 per month. Luxury 557-square-metre, oceanfront condos sell for $1.2 to $5 million, depending on which block you look at. All of them have state-of-the-art gyms, numerous pools, numerous car spaces, and 24-hour security.

This is a good area to rent a luxury apartment at a lower cost than you would back home and there are a number of expats who have recently sold their apartments, taking advantage of the high prices, to do just that. You’ll find 6,000-square-foot luxury condos, with state-of-the-art gyms, reflexology walking paths, and infinity pools, sell for $1,819 per square metre ($169 per square foot), but you can rent the same condo for just 46 cents per square foot.

**Batu Ferringhi**: This area reminds me of Malibu, California. Not because of the prices—in fact, far from it. But the road fronting this area is right on the ocean, just like Malibu. It’s a lovely, leafy, coastal area and one of the oldest neighbourhoods on the island. Francis Light, the first Englishman to set foot on Penang, did so here in 1786.

Batu Ferringhi starts where Tanjung Bungah ends, and it continues for about 12 kilometres. This is the farthest you can live comfortably from George Town, which is about 30 minutes away. Public transport is great and you don’t need a car to get around. However, at weekends the traffic is heavy, as everyone heads to the beaches and the national park. This is Penang’s largest national park, and it hides some of the island’s best beaches.

Most of the expats who live here are retired, and don’t bother going in the direction of George Town on weekends. They don’t have to. Batu Ferringhi has great beach bars, great street food, some really good local restaurants, and one or two nightclubs. It also has its own wet market and Cold Storage, the closest supermarket, is just 15 minutes away. If you want five-star dining there are always the five-star hotels.

Condos here are great value. They are mostly older blocks, 15 to 20 years, and the majority of them have sea views. All of them have swimming pools and gyms, and they all have 24-hour security. One 222-square-metre condo with a large balcony, and great jungle and sea views, just sold for $277,000. Just around the corner, a smaller 111-square-metre condo with 180-degree sea views, three swimming pools, a racquetball court, two tennis courts, a barbecue area, and two parking spaces—sold
Tips from an island insider

1. The ferry crossing from mainland Malaysia to Penang Island offers dramatic views of George Town and the mighty Penang Hill. And it costs just 44 cents. Take it at night to see the houses lit up on the hill. Even better, the ferry only charges one-way: it’s free when you travel from Penang to the mainland. Take it early in the morning, as the sun starts to rise and the fishing fleets come in, to see the port much as early travellers would have.

2. On the water are the Chinese “Clan Jetties”. Formerly, Chinese workers were landed at the jetty that matched their surname. Instead of spending a fortune at one of George Town’s many boutique hotels, do a home-stay via the Chew Jetty. You can live simply on the water with a traditional jetty family, sampling Chinese food and enjoying the harbour view, for as little as $12.50 a night.
for $204,959. These two properties rent for between $1,128 and $814 per month respectively.

### Penang Island real estate

Most expats opt to live along the northern coast, just a few kilometres outside George Town. Prime residential areas include Pulau Tikus, Tanjung Tokong, Tanjung Bungah, and Batu Ferringhi—Penang’s main beach area.


- A three-bedroom, two-bathroom condo in George Town, with 92 square metres of living space, in a low-rise, eight-story building, which has been recently renovated. There are views of the sea and city from this apartment, and it comes fully furnished. Amenities include a small gym and a swimming pool. **Price: MYR 500,000 ($176,577).**
• In Batu Feringgi, there’s a condo with two bedrooms two bathrooms, and 98 square metres of living space. This sea-view unit is partly furnished, and building amenities include a swimming pool, barbecue area and a squash/racquetball court. It also includes 24-hour security and two covered car spaces. **Price: MYR 500,000 ($176,577).**

• In the Twin Towers condo development in Tanjung Bungah, there’s a three-bedroom, three-bathroom unit of 111 square metres. Located on one of the higher floors of the building, there are extensive views of the sea. Facilities include 24-hour security, landscaped garden, a community hall, a games room, swimming pool, gym, sauna and a barbecue area. **Price: MYR 670,000 ($235,359).**

• A three-bedroom, two-bathroom condo in Tanjung Bungah with 112 square metres of living space. It comes with two balconies, sea views, a gym, swimming pool, a playground and two car parking spaces. **Price: MYR 698,000 ($245,194).**

• A 156-square-metre penthouse condo in George Town. This top-floor unit is fully furnished and has three bedrooms, three bathrooms, and views of the city. Building amenities include a clubhouse, a barbecue area, a jogging track, a playground, covered parking and 24-hour security. **Price: MYR 920,000 ($323,179).**

• If it’s pure luxury you’re after and you have the budget to match, there’s a huge four-bedroom, five-bathroom condo for sale in Pulau Tikus. This property has lots of open spaces as well as a large entertaining balcony. The 462 square metres of living space is modern and has hardwood floors throughout. The building has a swimming pool and a garden as well as a business centre, a gym, playground, squash courts, tennis courts, a sauna, a barbecue area, covered parking and 24-hour security. **Price: MYR 3.5 million ($1.2 million).**

**Penang rentals:**

Renting an apartment in Penang can be inexpensive and a 92-square-metre apartment with sea views, a pool, tennis and squash courts, and a gym rents for as little as $620 a month. Of course, you can pay more but you can also pay less. The good news is that rentals have stayed the same for the last three years and if anything, may even drop a little in the future as there are now more apartments on the market. For example, 92-square-metre apartments without the sea views, but with the same facilities, cost just $626 a month.
• A 102-square-metre condo in Miami Green Condominiums in Batu Ferringhi. It features three bedrooms and two bathrooms, and is fully furnished. Facilities include two swimming pools, tennis courts, squash courts, a gym, 180-degree sea views, and covered parking. **Rent: MYR 2,200 ($772) per month.**

• Located in Batu Ferringi there’s a fantastic sea-view apartment that comes fully furnished. It has two bedrooms and two bathrooms, and building amenities include a swimming pool, covered parking, a jogging track and 24-hour security. **Rent: MYR 2,300 ($807) per month.**

• In George Town, there’s a three-story house with four bedrooms and four bathrooms. It has 241 square metres of living space and comes partly furnished; three beds, a sofa, and a dining table are included. **Rent: MYR 2,800 ($983) per month.**

• If you want somewhere with a bit more space, there’s a five-bedroom, six-bathroom condo for rent in Tanjong Bunga. This 557-square-metre property has two large balconies, one off the master bedroom and one off the living room, with extensive sea views, and is within walking distance of the beach. It comes fully furnished. **Rent: MYR 6,000 ($2,107) per month.**

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**Time to enjoy life in the jewel of Malaysia**

By Keith Hockton

A few years ago, I was what most people would consider successful. I was working as a consultant and making a good living. But I was restless and unhappy…Deep down I knew there was more to life than just money.

I needed to make a change.

Then, in 2008, I went on holiday to Penang, Malaysia. I knew within two days of being here that this was the place for me—and I’m not the first expat who has moved here to say exactly that.

My wife and I returned home from that holiday, put our affairs in order… and three months later moved to Penang to live. Sometimes moving is just that simple.

It was the best thing that we’ve ever done. In fact, the only regret I have is that I didn’t do it earlier—10 years earlier.
I now live in George Town, a city of 600,000 people, Malaysia’s bohemian food capital. Penang is one of the architectural jewels of Malaysia. I’ve been living here four years and I love how you can choose your lifestyle.

The quality of life is amazing in Malaysia. The government has a strong commitment to I.T., a stable exchange rate, and amazing infrastructure. Its roads are the best that I have seen anywhere in Asia and its international airports are first class.

The amazing medical care, too, is a big bonus to my life here. Kuala Lumpur, Malaysia’s capital, and Penang are medical centres of excellence. As someone who mountain bikes and plays racquetball three to four times a week, it was important that any care I might need would be affordable—and it is. Here, a trip to the doctor can cost as little as $18.80; a visit to see a specialist as little as $12.50. Plus—you don’t have to make an appointment. Once you’re registered at the hospital, you can go straight to the doctor’s waiting area. I couldn’t do that back home. Some of the specialists there had a three-month waiting period.

You can choose to indulge all your interests here. And, if you prefer the simple life, you can have it easily—at a very affordable cost. Groceries are exceptionally cheap and you can eat out without breaking the bank. For breakfast, nasi lemak (a hearty combination of fragrant rice soaked in milk, anchovies, cucumber, beef and prawns) will set you back $2.25. A 13-course Chinese dinner for 10 people costs just $12.50 a head.

Compared to my stressful, money-focused situation back home, where we never seemed to get ahead no matter how much money I earned, in Malaysia I have plenty of time to live my life and to enjoy the things that I want to do. I work out four days a week, I kayak twice a week, and I mountain bike at weekends. I do some freelance writing work when I want to, choose the hours that I want to work, and am currently working on my third book.

It also gives me time to experience and explore the rich culture of Malaysia. There are numerous colourful festivals throughout the year.
here—at least one a month—but my favourite is George Town Festival, which runs from mid-June to mid-July. It’s an international festival that brings in dance groups from New York, opera singers from Italy, theatre groups from China, and of course Malaysian artists from all over the country. There’s an event every single night of the week. It’s a month-long party and a fun way to appreciate Malaysian life.

Penang is also a great hub for travelling to other parts of Asia, with its own first-class international airport. The pristine beaches of Langkawi are just 22 minutes away or, if you fancy somewhere more exotic, Bangkok, the capital of Thailand, is just an hour away.

Moving from your home is always a brave step but I’ve never regretted it, not once. After three years of living here…my only regret is that I didn’t do it sooner.

Malaysia is an amazing country, its people are wonderful and its natural beauty is unmatched by anything else that I have seen on my travels. Give it a try. I guarantee you won’t regret it either…

**Malacca**

Malacca (also written as Melaka) is Malaysia’s oldest city. Like Penang, it’s another colonial gem. A two-hour drive south from Kuala Lumpur, this was once Southeast Asia’s greatest trading port. The Portuguese, the Dutch and the British were drawn here to haggle and barter for spices, and make their fortunes.

Its status was enhanced by its location guarding a vital waterway: the Straits of Malacca. This was where the trade winds met, and pirates soon followed the European traders. Some found loot, others found gravestones.

With its matching red-brick clock tower, Protestant church, Dutch graveyard and ornamental windmill, it seems like a corner of Holland, not Malaysia. But the trishaw drivers congregating outside the Stadthuys (the magnificent 1650 City Hall) give the game away. Contraptions are bedecked in tinsel and flower garlands, and everyone seems intent on honking his horn or ringing his bell the loudest.
But Malacca also has a Portuguese settlement complete with Portuguese restaurants and the remnants of the A Famosa Portuguese Fort, built to keep enemies and pirates at bay. In a Muslim country, it’s strange to see pictures of Catholic saints hanging above the doorways of cottages, but it’s a relaxed country and the Malaysians openly welcome people of different religious persuasions.

Still referred to by locals as its old Dutch name of Jonkers Street, Jalan Hang Jebat is a long laneway of antique and curiosity shops. This is the heart of the town’s vibrant Chinatown, with its moneychangers, medical halls, and incense wafting from tiny wall shrines. You’ll also see old shop-houses with wooden louvered windows and elaborate cornices. Many are dilapidated, but others have been spruced up and have found a new lease of life as cafés or art galleries. A haircut here in a barbershop, which has been in operation since the 1920s, costs just $3.80.
The minimum price for foreigners purchasing real estate in the state of Malacca is MYR 250,000 ($88,221). Look on the website www.iproperty.com.my and it’s annoying to see good-looking properties priced way below that. For example, a 75-square-metre, golf course condo for MYR 90,000 ($31,990). However, here are some Malacca properties you could buy:

- A three-bedroom, three-bathroom condo in the University View Apartments, in Bujit Beruang. With 91 square metres of living space, it comes fully furnished. Resort amenities include a clubhouse, gym and swimming pool, jogging track, covered parking and 24-hour security. **Price: MYR 250,000 ($88,221).**

- In the Tropicana Residences, located in one of Malacca’s most affluent districts, is a three-bedroom, two-bathroom condo. With 157 square metres of living space, it has an open-plan kitchen, and a living and dining room area. Building amenities include a barbecue area, gym, swimming pool, a wading pool, a jogging track, covered parking and 24-hour security. **Price: MYR 510,000 ($181,281).**

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*Malacca’s Portuguese influence gives parts of the city a distinctive European feel.*
• A three-bedroom, two-bathroom condo in The Wave Klebang, with 130 square metres of living space, this unit comes fully furnished. The beachfront resort has amenities such as a barbecue area, business centre, clubhouse, gym, jogging track, a sauna, squash courts, tennis courts, and a swimming and wading pool. It also comes with covered parking and 24-hour security. **Price: MYR 729,000 ($259,292).**

• In the heart of Malacca’s town centre, there’s a two-bedroom, two-bathroom condo in the boutique Heritage development. With 66 square metres of living space it also comes fully furnished. Building amenities include a playground and 24-hour security. **Price: MYR 750,000 ($266,762).**

**Malacca rentals:**

• Close to Malacca’s town centre, there’s a four-bedroom, four-bathroom house for rent. Only a 15-minute drive to the main shopping area, this 911-square-metre property also has an extensive open-plan living room, a dining room that could easily accommodate 16 people, and a fully-equipped, state-of-the-art kitchen. It rents fully furnished and its amenities include a barbecue area, a business centre, a clubhouse, a gym, a jogging track, a swimming pool, covered parking and 24-hour security. **Rent: MYR 3,000 ($1,067) per month.**

• Located in Klebang, facing the Malacca Straits, is a three-bedroom, two-bathroom condo with views of the sea. In a quiet and peaceful development, the condo has 139 square metres of living space, and residents have access to a swimming pool, tennis courts, a gym and a sauna. **Rent: MYR 4,000 ($1,422) per month.**

• A beautiful six-bedroom, six-bathroom house of 557 square metres, located in the Orna Resort, which sits on a golf course. The back of the house looks out over a pond and fairway, and golf club membership is included in the price. Facilities include a swimming pool, tennis courts, mountain bike rental, and a gym. This really is luxury living, with its high ceilings, a wide stairway, marble floors and chandeliers. It rents partly furnished. **Rent: MYR 6,000 ($2,134) per month.**
Langkawi

For many visitors, Malaysia’s most beautiful island is Pulau Langkawi (pulau translates as island). The largest in an archipelago of 99 islands—104 at low tide—Langkawi is an extraordinarily gorgeous hideaway in the Straits of Malacca, near the border of Thailand. And although it’s probably only really a suitable location for a holiday home, its north coast beaches are among Asia’s best.

Sprinkled with tiny exotic seashells, the sands really are talcum-powder white. On the horizon, jungle-clad limestone formations look like a scroll painting. Your eyes are constantly drawn to the bobbing little boats of anchovy fishermen and sea eagles riding the ocean thermals.

There’s jungle too, and lots of it. If you enjoy back-to-nature experiences, it’s magical to glimpse hornbills and white-headed Brahminy Kites swooping through the tree tops…to come face-to-face with monitor lizards…to hear the night-time chorus of croaking frogs. The island is also home to strange “flying snakes” (non-poisonous), fox bats, colugas (gliding lemurs), and a host of other wildlife including kingfishers, muntjac deer, and black leaf monkeys.

The majority of the archipelago’s 65,000 mostly Malay inhabitants live on Pulau Langkawi in traditional kampungs (small villages) of stilted wooden houses. Backing the villages are rice fields with gray water buffalo sleeping under the molten midday sun. Shy kiddies peep out from behind trees and wave at you. Villagers use the steps of their houses to sit and mend nets or shuck vegetables. But most of the island is untouched.
by humans, a wilderness of mountains, waterfalls and rainforest.

Reaching Langkawi involves a one-hour flight from Malaysia’s capital, Kuala Lumpur, or a half-hour flight from Penang. Alternatively, you can come via ferry from either the mainland, an enjoyable half-hour ride, or from Penang Island, which takes a little over two hours.

Kuah, the main town, is home to around 12,000 inhabitants. It’s a sleepy place where chickens wander the back streets, and most shops close by 7 p.m.

Sadly, Langkawi doesn’t possess any of the usual expat requirements such as private hospitals and international schools. If you need to visit a Western-standard hospital, Penang (a medical centre of excellence) would be your best choice as it’s only a half-hour flight away.

Langkawi has become a safe haven and a place to be for foreigners with yachts. The Royal Langkawi Yacht Club (website: www.langkawiyachtclub.com) has never been so popular and boasts at least two new arrivals every month. This world-class, 200-berth marina is situated on the southeast corner of Langkawi, close to the island’s main town, and provides excellent access to duty-free shops and business facilities.
Quite a few of the yachties, who are now based here, stopped off en-route to somewhere else and never left. Langkawi, as well as being stunningly beautiful, is a tax-free island, meaning that all goods, including alcohol, are tax-exempt. This unique combination of natural beauty and dollar-saving incentive is too much for some expats, and it’s easy to understand why people never leave. Interestingly, Langkawi was an uninhabited island up until the 1950s.

**Langkawi real estate**

About 80% of the land on Langkawi is under government control and reserved for *bumiputera* buyers. The word *bumiputera* comes from the Sanskrit word *bhumiputra*, which can be literally translated as “prince of the land”. This refers to native Malays, not Chinese or Indian Malaysians. That being said, there are a number of websites that have sprung up in the last year or so, making buying property in Langkawi easier; [www.langkawi.com](http://www.langkawi.com) has a number of good listings.

Developments here are on the rise, and it’s worth noting that buying leasehold is a popular option, with leases being negotiable from 30 years to 99 years, depending on the land and the owner.

- There is a four-bedroom, 575-square-metre house for sale in a development on Langkawi, just a five-minute walk to one of Lankawi’s best beaches. The property has a living room, dining room, a veranda that overlooks paddy fields, a kitchen, an outdoor patio area and a large, private garden. **Price: MYR 800,000 ($284,233).** For more information, see [www.Propertylangkawi.com](http://www.Propertylangkawi.com).

**Cost of living in Malaysia**

The cost of living in Malaysia is cheap. A couple can easily live on just over $1,276

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<th>This is a typical monthly budget for a couple living on Penang:</th>
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<td>Dining out/Entertainment</td>
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<td><strong>Monthly total:</strong></td>
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a month. A budget of $3,830 or more will have you living in absolute luxury.

An entire bagful of fresh fruit, including mangoes, bananas, apples, oranges and pineapples, costs just $5. High-speed internet is reliable and costs $38 a month, and the premier pay TV package for $51 includes favourites like HBO, CNN and the BBC.

And a couple can eat out well for less than $13. Go to night bazaars, and you can dine for much less than that: chicken-and-rice meals are often only $1.30.

**Healthcare**

Malaysia has both public and private healthcare, with medical expertise on par or better than most Western countries. In fact, Malaysia is known for its medical tourism, as a medical centre of excellence, and is among the world’s best—and cheapest.

A visit to the dentist for an annual checkup was never a pleasant experience at home, but here it actually is. The staff are friendly, professional and genuinely happy to see you. The majority of the doctors and dentists are Western-trained. Dentist studios are state-of-the art and, as your seat reclines, a flat-screen TV magically appears from the ceiling. Your mind is immediately someplace else as you feel yourself instantly relaxing.

An annual check-up costs $11.50. A filling and a cleaning costs about $41.50. In Australia, a checkup—including the examination, scale and clean, and a fluoride treatment—should be about $200. To replace a cap on a tooth costs on average $383. At home, a full crown (veneered) would cost closer to $1,460.

Prescriptions in Malaysia cost a fifth of what you pay at home. But it’s not just the cost that’s attractive; it’s the service. The pharmacists, like the rest of Malaysia’s medical staff, are well trained and informed. Malaysians are a friendly people, but it’s the genuine interest that they take in you, no matter how small or large the issue, which impresses. It takes you back to a time when service meant something. That same service is alive and well here.

And then there is the occasional “hospital run”. A visit to the emergency room for a minor emergency costs about $19. A CAT scan just $114. A sinus operation (as an example) with a world-class surgeon, anesthesiologist and full medical staff, including your own private room for two nights, will set you back $1,276.

Private health insurance, with expat companies such as Bupa and Allianz Insurance, will cover you for all emergencies, but it’s also a country where you can survive without cover due to the low charges. Gleneagles Private Hospital (website: [www.gleneagles-penang.com](http://www.gleneagles-penang.com)) and the Lam Wah Ee Hospital (website: [www.hlwe.com.my](http://www.hlwe.com.my)) charge just $15 and $10 respectively for daily nursing care. Private room charges start
There’s so much to love about island life in Penang that it’s hard to know where to start. My wife Lisa and I spend just $2,194 a month to live here, and that’s renting with an ocean view and eating out regularly in the island’s amazing restaurants.

But one of the things we are most grateful for is the healthcare, which is among the world’s best—and cheapest. It’s rare we need to use it but, when we do, it’s good to know we’re dealing with the very best doctors and at very low prices.

I mountain-bike most weekends on the exotic jungle trails. One day I fell off, hobbled home, and watched as a large bruise, and a lump the size of a golf ball, appeared. So I headed for the ER of the local Adventist Hospital to get checked out. I’d been there once before with my wife Lisa, and even though it was a year ago the staff remembered me. I was seen immediately, and the cost of emergency treatment, an X-ray, and some anti-inflammatory tablets that I had to take for the next week, came to just $44.

On my first visit to that hospital, I had a similarly positive experience. On New Year’s Eve 2010, Lisa had an accident at a fireworks display on Tanjung Bungah beach. As she chatted with friends, a freak gust of wind blew a rocket off course and it exploded close to our group. Thankfully, we were only 30 minutes from the Adventist Hospital. The nurses on duty were all Chinese but their English was impeccable, and they clearly knew what they were doing and put us at ease.

It was 1:15 a.m. on New Year’s morning, yet the eye surgeon arrived 15 minutes later, apologising profusely for the delay. He assessed the situation carefully, treated Lisa’s eyes and told us to return in the morning. The total cost of all the treatment that night, including calling in the specialist eye surgeon at 1.30 a.m., and all associated work and drugs, came to $225.
It turns out that the burns were only mild, but Lisa also had two blown eardrums and we didn’t know about the state of her eyes. The following morning, the eye surgeon treated her eyes again and said they would be fine. This follow-up visit cost just $31.

Naturally, we were worried about scarring from the burns and wanted to consult a plastic surgeon. We were directed to a Chinese hospital, the Lam Wah Ee, where a British plastic surgeon had just joined the surgical team. Malaysia attracts a lot of British medical staff who like the lifestyle and change of pace. Dr. Neil Solomons is a prime example. While working in Guildford, in the UK, he saw an ad for a neurosurgeon in Malaysia. Although he is an ear, nose and throat surgeon, and a cosmetic plastic surgeon, he liked the sound of Penang and decided to give them a call. Six months later, after interviewing and visiting in Penang, he moved with his entire family.

Established in 1883, the Lam Wah Ee Hospital is a 700-bed, tertiary-care facility. The first visit to Dr. Solomon eased our fears. He said that within a month the scars would heal so well that you wouldn’t know that there had ever been damage.

He then checked Lisa’s ears and sent her upstairs for extensive ear testing. He told us that the ears usually heal themselves over a six-week period. We were to come back in six weeks, and he recommended a course of steroids, which could help with the healing process. This visit, including the course of steroids, cost us $52.

Four weekly follow-up visits to the eye specialist over the next month cost us $20, $20, $10 and $31. The final visit to Dr. Solomon was an additional $38. This included all the drugs to heal and ease the swelling in the eyes and ears, and burns. In total, from the initial ER treatment in the early hours of the morning to the final visit, over one month later, we spent just $427.

What struck us most about both hospitals and their staff wasn’t just everyone’s professionalism, but their friendliness. They made us feel like welcome guests and their aftercare was second to none. After every visit, no matter how minor, a senior member of their staff would call the following morning to make sure that Lisa was okay.
at $35, but for $114 you can have your own room with an ensuite, a flatscreen with pay TV, and a great view.

It’s a country where medical tourism has been taken to the next level. For more information about this, see the Association of Private Hospitals of Malaysia (APHM) website: www.hospitals-malaysia.org.

**Visa and retirement options in Malaysia**

You don’t need a special visa in advance for a short visit to Malaysia. The Social Visit Pass is issued at the airport on arrival in the country. Normally valid for a single entry, it allows a stay of three months from the date of issue. If you need or would like to stay longer, you will have to leave the country for two days and two nights, and then re-enter. Then you will automatically be given another three-month visa.

**Malaysia My Second Home Program**

The Malaysia My Second Home (MM2H) program was conceived by the Malaysian government to allow foreign citizens (with spouses and children) to stay in Malaysia for an extended period of time. Participants under this program are given renewable, 10-year, multiple-entry Social Visit Passes. This visa also allows you to sponsor your parents and/or siblings should you choose to do so.

The rules of application differ, depending if you are below or above 50 years of age. If you are above 50, you are now allowed to work up to 20 hours per week. If you are below 50 years of age, you are not allowed to work unless you decide to start your own business.

A renewable, 10-year, multiple-entry visa allows you to live or spend extended time in Malaysia year-round. If your visa is issued for mainland Malaysia, it does not include the Malaysian territories of Sarawak and Sabah in Borneo. However, if your visa is issued for Malaysian territories in Borneo, it does include mainland Malaysia. Otherwise, you’re on a 90-day Social Visit Pass.

Lisa has fully recovered from her injuries and her face has healed completely. The care that she received in both hospitals impressed us greatly and we will be forever thankful to their staff. In fact, if we ever need anything done in the future, I wouldn’t hesitate to seek treatment here in Malaysia.
No matter what visa you hold in Malaysia, all overseas remittances remain tax-free.

The main applicant, if below 50 years of age, needs a monthly income of **MYR 10,000 ($3,552)**. They must also leave a fixed deposit of **MYR 300,000 ($106,587)** in a bank based in Malaysia. This can be an international bank, such as Citibank or HSBC, and does not have to be a Malaysian bank. You must also prove that you have assets outside Malaysia to the tune of **MYR 500,000 ($176,577)**.

After one year, you can withdraw up to **MYR 150,000 ($53,293)** for medical expenses, education or a property purchase.

If you’re above 50 years of age, it’s a great deal easier and the financial restrictions are less. The main applicant needs a monthly income of **MYR 10,000 ($3,552)** or must leave a fixed deposit of **MYR 150,000 ($53,293)** in a bank based in Malaysia. You must also have assets outside Malaysia of **MYR 350,000 ($123,604)**.

As the rules and regulations change regularly, it’s best to watch the websites for updated information. These are two of the best that we found: [www.penangmyhome.com/Main.htm](http://www.penangmyhome.com/Main.htm) and [www.mm2h.gov.my](http://www.mm2h.gov.my).
Made up of 7,107 islands, the Philippines are blessed with some of the most pristine beaches and most stunning seascapes on earth. In fact, the South China Sea’s crystal-clear waters offer up many of the best snorkeling and dive sites in the world.

With a friendly, English-speaking population, balmy weather and bags of natural attractions, this land of islands is attracting the attention of more and more retirees every year. What’s more, it’s cheap. You can enjoy a great life here for very little outlay. And if you ever run out of islands to explore, the whole of Asia is waiting on your doorstep.

For both rich and poor—at the beach or in the city—life is an exuberant carnival. The people are truly among the friendliest, most fun-loving (and most attractive) on earth. The people and the party lifestyle are a major draw for expats who choose the
Philippines over other Asian countries with low costs of living.

In essence, it’s like a piece of Latin America that somehow got cast adrift in Asia. Catholic shrines and rosary beads...chickens scurrying about in unlikely places...fortune tellers, pawn shops and casinos...graffiti, girlie bars and traffic confusion...music everywhere.

With swish condos often priced under $127,594, you don’t need much money to live in the lap of luxury. You can do it for much less (as little as $765), but expats reckon that $1,913 a month buys a very comfortable lifestyle in even the most popular destinations in the Philippines.

At home, 84 cents doesn’t buy much nowadays. Here, it gets you a bottle of San

Here are some more great value prices:

A 30-minute massage: $5
A man's haircut or shave: $2.50
A house call from a doctor: $19

A splurge seafood dinner for two (crabs, oysters, prawns, calamari, blue marlin and veggies) on upmarket Boracay’s white-sand beach: $34

These prices are for the nicer places, which attract expats. Go it like a local in spots that attract mostly Filipinos and you could spend 50% less.

The cost of living is the clincher, but the fact that English is so widely spoken is equally attractive to expats from Australia, the U.S., Canada, Britain, Germany and more. Although the Spanish colonised the islands and ruled here for over 300 years, the U.S. was here in a military capacity for nearly 50 years after that. The local language, Tagalog, is peppered with Spanish words (if you speak Spanish, it won’t take you long to develop a bit of a Tagalog vocabulary). But most people speak English. It’s a national language and mandatory in schools.

The only real caveat is that outside the wealthy enclaves of cities and top-notch tourist resorts, the Philippines is a Third-World country with many of the developing world’s problems. The poverty gap between rich and poor is massive. Some foreigners have no problems with this, others do.

The Philippines is prone to typhoons as they sit astride the typhoon belt. The last major typhoon in November 2013 caused widespread damage. However, recovery
from these natural disasters is often quick. This is a place of fast regeneration, and institutions like the Asian Development Bank, based in Manila, are quick to act, giving millions of dollars to the NGOs that help the local population when disasters occur. But the area’s proneness to these adverse weather conditions is worth considering if you’re thinking of moving here.

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The Philippines at a glance

**Where is it?**

The Philippines archipelago covers 1,850 kilometres from north to south. The country is bordered by Taiwan to the north, Indonesia and Malaysian Borneo to the south, the South China Sea to the west, and the Pacific Ocean to the east. The three main island groups are Luzon, Visayas and Mindanao (a troubled area, both politically and because of typhoons, which is less popular with expats and tourists). The nation’s capital is Manila. The time zone is GMT +8 hours (two hours behind Sydney and Melbourne, during Australian Eastern Standard Time).

**The population**

The population is around 107.66 million. More than half live on Luzon, the largest island group. Some 82% of Filipinos are Roman Catholic; around 9% are Protestant, around 5% are Muslim. The rest are made up of smaller Christian denominations and Buddhists.

**What’s the weather like?**

Located on the western fringes of the Pacific Ring of Fire, the Philippine islands enjoy a tropical climate. March to May is hot and dry. June to October is rainy, November to February is cooler. Temperatures generally range from 25 C to 32 C, though in mountain areas it can be cooler; the average humidity level is 77%.

**The language**

The country has two official languages, Filipino (Tagalog) and English. Most locals can understand and speak some English. It’s widely used, and English is the medium of instruction in higher education.

**Exchange rate:** AUD $1 = 34.97 pesos (PHP)
Buying property in the Philippines

By law, only Filipinos are allowed to purchase, transfer or assign any lands. However, there are purchasing options open to foreigners. You can own buildings or houses in the Philippines legally, but the land they stand on must be leased.

**Buy a condominium unit:**

You can own 100% of the unit but foreigners cannot own more than 40% of an entire condominium project.

**Lease:**

You can lease public and private land for up to 50 years, with an option to renew for an additional 25 years. This allows you to own a house, or lease a plot of land and build your own.

**Through a Filipino spouse:**

Foreigners, usually males, often marry locally. They put the title or ownership of the property into their Filipina wife’s name. Keep in mind that if the local spouse dies, the land/house under title does not resort to the foreign spouse. It automatically becomes the property of the local spouse’s immediate family.

**Form a corporation:**

You can form a corporation with Filipino partners divided up into 40% foreign, 60% Filipino capital.

**Inheritance:**

If your Filipino spouse dies, legal heirs (any children or immediate family) become the legal owners of the property.

**Transaction costs**

There are no set rules as to who pays the various fees and taxes in a property transaction. It depends entirely on the negotiated purchase agreement.

**Buying costs (on sales value of the property):**

- Notary fee: 5% to 10% (buyer pays).
- Deed of sale: 0.225% to 0.5% (buyer pays).
- Local transfer tax: 0.75% of actual sales price (buyer pays).
- Registration fees: 0.25% of actual sales price (buyer pays).
- Document stamp tax: 1.5% (seller pays).

**Selling costs (on sales value of the property):**
- Estate agent’s fee: From 3% to 5% (seller pays).
- Stamp tax: 1.5% (seller pays).
- Capital gains tax: 6% of actual sale price. If the property assessed is being used by a business or is title-owned by a corporation, the percentage goes up to 7.5%. If you purchase from a developer instead of an individual, capital gains are 10% (seller pays).

Costs paid by buyer: 1.975% to 4.25%
Costs paid by seller: 10.5% to 12.5%
Roundtrip transaction costs: 12.475% to 16.75%

**Renting in the Philippines**

Manila is the most expensive place to find rentals but, in some expat areas, two-bedroom apartments cost $383 per month.

**Favourite expat locations in the Philippines**

**Manila**

The capital of the Philippines is Manila, which is part of the greater Metro Manila area, and is home to 11.85 million people, or 13% of the total population. Congested traffic and high levels of air pollution mean it won’t suit everybody, but it’s an exciting city with a thumping nightlife.

The colonial part of Manila is known as the Intramuros. This is the old walled city, the site of Fort Santiago and a number of colonial mansions. Glittering with gold shops, the tangled alleys of Chinatown lie north across the river, in the area of Binondo, said to be the world’s oldest Chinatown, having been settled in 1594.

Most expats choose to live in Makati City, one of the municipalities that make up Metro Manila. Forested by lofty apartment blocks and commercial buildings, this is the place to be…home of the Central Business District, the stock exchange, an abundance of swanky hotels, and some of the city’s best shopping malls.
Manila real estate

Torre de Manila is an exclusive, high-rise, residential condominium development on the outskirts of Manila. Set along the sought-after Taft Avenue, right across from Luneta Park, it’s only a short drive to other exclusive areas such as Manila Central, Pasay and Makati. A short distance away from the local metro, a car is not a necessity. It’s also a stone’s throw away from Santa Isabel College and Adamson University, and just a jeepney ride away from exclusive schools such as De La Salle University, St Scholastica’s College, and De La Salle-College of St. Benilde.

Three-bedroom apartments start at PHP 6.7 million ($191,353) and include swimming pools, a basketball court, thematic gardens, covered parking and 24-hour security. For more information see: www.myproperty.ph.

However, these luxury properties are among the most expensive you’ll find in the Philippines. If you widen your search area and adapt to Asian apartment sizes (that is, more compact apartments) you can find good properties for under $127,555.
• A fully furnished, two-bedroom, 55-square-metre condo in Mandaluyong City (a central area immediately north of posh Makati). It has a balcony, and the building amenities include pools, a basketball court, outdoor lounge areas, a games room, a gym and a convenience store. **Price: PHP 2.6 million ($74,256).**

**Manila rentals:**

Many expats choose to rent, as it is easier and cheaper than buying property. You’ll find an excellent range of good value rentals:

• A three-bedroom, 65-square-metre condo in Mandaluyong City. It includes a pool, tennis and basketball court, jogging track, and is close to Bonifacio Global City and Makati. **Rent: PHP 30,000 ($856) per month.**

• A fully-furnished, 167-square-metre apartment in Mandaluyong City, a residential municipality north of Makati. It includes a covered parking space, three bedrooms, two bathrooms and 24-hour security. **Rent: PHP 45,000 ($1,285) per month.**

**15-cent thrills**

When the Americans departed Manila after World War II ended, they left behind most of their military jeeps. Thus the Jeepney was born, the most common form of public transportation in the Philippines.

Designed to accommodate around 20 tightly wedged locals, today’s Jeepneys are larger than the originals. Many are lavishly decorated with shiny steel plating, flashing lights and lurid artwork—religious, comic-strip or sometimes both. The theory behind the decoration is the nicer and louder the artwork, the more customers it will attract. Jeepneys ply designated routes, and you can travel five kilometres for about 20 cents. Memorable, yes. Cheap, yes. Comfortable, well, depending on your size and age, maybe.
Tagaytay

A resort city of 62,000 people in the mountains of the Cavite province, Tagaytay is only 59 kilometres south of Manila, but feels a world apart. For one thing, the humidity is much lower and there’s no pollution. Surrounded by fruit orchards and wildflowers, the city perches on top of a ridge with spectacular views. To the north is Manila Bay, to the east Laguna Bay. To the south is Batanga’s Taal volcano and lake, where the lights of fishing boats twinkle at night; to the west, the South China Sea.

With good restaurants, spas and a couple of golf clubs, Tagaytay is probably the best choice if you want to be near Metro Manila, but not in it. Many of the country’s elite, expats and retired couples have holiday homes here, usually in gated communities known as subdivisions.

The Taal volcano lies to the south of Tagaytay, giving the city beautiful views

Tagaytay real estate

Here are some of the properties recently on the market here.

- A two-bedroom, 45-square-metre country home just north of Tagaytay City. It features an open kitchen, a terrace with stone accents, a swimming pool and a garage, and is a short bus ride away from the major shopping district. **Price:** PHP 3.4 million ($97,104).
• A 557-square-metre free-standing home in the Tagaytay Midlands Golf Club. Residential lots here face the west and the south, taking in the Highlands mountain views. These Santa Fe/Mexican-inspired country homes include landscaped gardens, and sidewalks lined with palm and coconut trees. The price includes country clubhouse membership and two years’ golf playing rights. **Price: PHP 8 million ($228,481).**

• A three-bedroom condo with over 278 square metres of living space, three bathrooms, a balcony, and a view of Taal Lake and Volcano from every bedroom. It also includes a modern kitchen with granite counters and island, one covered parking bay, and membership to the Tagaytay Country Club. **Price: PHP 22 million ($628,324).**

**Tagaytay rentals:**

Expect to pay anywhere from $382 to $1,275 a month for nice rentals here.

• A two-bedroom, one-bathroom condo of 41 square metres, situated in a gated community just across from the Château Royale Sports and Country Club, and hospital. It also comes fully furnished with membership to the club, where members can enjoy its swimming pool, spa, billiards, theatre and coffee shop. **Rent: PHP 12,000 ($342) per month.**

• A three-bedroom, two-bathroom, 157-square-metre home with mountain and lake views. This house is fully furnished, and features new appliances including a flat-screen television, a garage and landscaped garden. Located inside a gated compound, there is 24-hour security. **Rent: PHP 30,000 ($856) per month.**

**Note:** In the Philippines, bathrooms are called comfort rooms and are often referred to as “CRs” in listings. Upscale condos may feature only one CR for three bedrooms, as sharing a bathroom is common.

**Boracay Island**

Tiny Boracay truly is one of the world’s most magical islands. So magical that even confirmed beach sceptics can’t help but fall in love with its laidback lifestyle. Fringed by shallow turquoise waters, creamy white sands, and palm trees, this eight-kilometre-long slice of tropical paradise lies around 370 kilometres south of Manila.

The island’s White Beach is awesome; one of the most beautiful stretches of sand you’ll see anywhere. Whether you’re into water sports or lazing in hammocks with a mango smoothie, it delivers everything that vacation dreams are made of…stunning sunsets, a plethora of sweet-smelling flowers, the hypnotically blue South China Sea.
After the stars come out, restaurants set up tables on the beach. Over a seafood binge, you can dig your toes in the sand and listen to the lullaby of the waves.

If lazing around isn’t enough for you, there are lots of fun activities…take your pick. Kite surfing, diving and snorkeling are all popular. And the nightlife is fantastic. Start out with a 2-for-1 Happy Hour (there are dozens of places offering drink specials starting at 4 p.m. in the afternoon), sing karaoke with the locals, try one of the many modern restaurants, or simply wander White Beach, bar-hopping along the stretch known as Station 2.

Though always full of holidaymakers, Boracay draws its fair share of expats wanting to enjoy the no-traffic, no-stress lifestyle fulltime. You’ll meet restaurateurs, hoteliers and more from Australia, the U.S., Canada, Germany, the UK and many more countries. As this is a touristy island, costs are higher than elsewhere in the Philippines, but still very low by Western standards.

Apartments rent for PHP 20,000 ($571) to PHP 40,000 ($1,142). Hearty meals can run you anywhere from $2.50 to $19, depending on the type of establishment, while the main form of transportation is even more affordable. Called “trikes” by locals, motorised covered tricycles are the preferred form of transport on the island. A shared ride can cost as little as 32 cents, while the longest rides will rarely cost more than $3.20.

Enjoying a better life on the island of Boracay

By Jessica Ramesch, IL Editor

The sand is as white as something from a postcard…a pearly glitter that somehow stays cool all day. And the glistening waters are the type of translucent blue you normally only get on a screensaver.
Welcome to Boracay.

This place has stretches of coastline that could put some of the world’s most popular beaches to shame. The tiny bone-shaped island, south of Manila, is considered by many a local to be the crown jewel of the Philippines. And in a nation of over 7,000 islands, that is saying something.

Boracay is a tourist spot (for locals as well as for foreigners). There’s a resort-town feel, though the island is far from overrun by giant hotels. But a small expat crowd has discovered the delights of living and doing business here.

Martin Hunter is one of them.

Martin lives here now with his wife, Jinky, but life wasn’t always like this. “We had a software company in Sydney,” he says. Things were going quite well until a few years ago, when he began to worry as the competition grew.

Martin says the motivational book *Who Moved My Cheese* inspired him and his wife to think outside the box. The book spoke about welcoming change and it gave them the idea to move to Asia. “Companies from India were taking over more of the business,” says Martin. “So we decided if we couldn’t beat them, we would join them.”

So, the couple gave truckloads of their things to charity so they could travel light, planned a trip to Vietnam on the way, and made plans to set up a physical office in Jinky’s home city of Manila.

“We hadn’t planned on staying in Boracay…we popped out for a two-week visit from Manila,” says Martin. But within a few days of arriving on the paradise island, they began to question the whole “brick and mortar” thing.

“We realised there was a better option,” recalls Martin. “Why subject ourselves to the confines of the physical office? We could do everything via Skype and the internet.”

With that, the couple decided they would instead set up “shop” in Boracay. Hiring locally has produced excellent results, adds Martin. “People here are incredibly well educated, and if they say they worked eight hours, they really have worked that long…the results are there. And the fact that people learn English from day one at school is huge.”
Martin, who is originally from the UK, says many things in his life are now easier than they were. “That’s because it’s a smaller place,” he explains. Martin has gotten to know the locals and he has found that people are relaxed (and not averse to helping a friend out after hours).

“Things here are much more personalised,” he says. “I can pick up the phone and talk to an actual person, someone I know, when I need something done.”

And the lifestyle, Martin says, is ideal. “We gave away all our suits, for one,” he says. “We wake up by about 5 a.m. and take a walk along the beach. It’s usually quite empty apart from joggers.”

Sunset finds Martin and Jinky at Shantal’s on White Beach, a little beach bar with lounge chairs for enjoying the “light show” as the sky blazes a million shades of red, orange and purple.

Just another day at the “office” for two IT consultants who say they’ll never see winter again.

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**Boracay’s airports**

You can fly to Boracay via one of two nearby airports, Caticlan (a five-minute boat ride from Boracay) or Kalibo International (at 90 minutes away, it’s not as convenient but can handle larger planes, and thus is often used by travellers from Australia and Europe who wish to avoid a stop in Manila).

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**Boracay Island real estate**

Although you need to be careful about title (a majority of Boracay properties are untitled and there are ongoing disputes) a home may cost less than you imagine—PHP 4.4 million ($125,664) buys a 41-square-metre condo in the Alta Vista development.

- A loft-style beachfront condo with 61 square metres of living space is currently on offer. It features a bathroom, a medium-sized balcony, open kitchen, is fully furnished, and newly renovated. **Price: PHP 5.2 million ($148,513).**
• A 77-square-metre, one-bedroom condo on a high peak, with views of all of Boracay Island. The building is under European management, and overlooks the beach and golf course. **Price: PHP 8.5 million ($242,761).**

Boracay Island rentals:

Renting is also an option here. Although there’s not an abundance of beach houses, finding a studio or one-bedroom apartment should be fairly easy. Rates depend on the contract term and season. High season runs from December until Easter.

• A two-bedroom, one-bathroom apartment in the Boracay Apartments complex. Fully furnished, it also has a veranda, air conditioning and a minibar. Pay TV and internet are included. **Rent: PHP 20,000 ($571) per month.**

• A furnished one-bedroom, one-bathroom apartment with sea views on popular Diniwid Beach. Facilities include an open-plan kitchen, a large balcony, pay TV and free Wi-Fi. **Rent: PHP 27,000 ($771) per month.**

While lovely most of the year, living on Boracay during the summer-to-fall typhoon season doesn’t suit all expats. There are quite a few that live here only part-time. For shorter lets, properties rent for around $594 to $790 monthly in low season; $975 to $1,186 in peak season.

For more information on Boracay sales or rentals, contact **SPR Real Estate**, website: [www.sprboracay.com](http://www.sprboracay.com).
Cost of living in the Philippines

Your cost of living in the Philippines will depend largely on your personal wants and needs, and whether you prefer to live like a local or follow the expat enclave trend.

We’ve included some average cost information for the Philippines here. Costs in Manila are similar, while Boracay can be a bit more expensive because it’s a small island with less traffic than other parts of the Philippines. Bringing in produce and other goods costs more. And because there are so many upscale resorts here—beckoning holidaymakers with means—the markups can sometimes be bigger than elsewhere in the Philippines. But because Boracay’s white sands are so spectacular, many are happy to pay a bit more (or be a bit inconvenienced in terms of the range of products available to buy here). On the other end of the spectrum, keep in mind that other, more rural areas of the Philippines can be even cheaper than this.

If you take local transport like motorbikes and Jeepneys, you’ll pay from 13 to 45 cents per ride. Taxis are also widely available, and will cost $1.90 to $4.50 for trips around town.

And it’s so easy to hire help here. Maids work, with only two to four days off a month, for about $76 a month plus room and board. But “maid” isn’t the right term, because they don’t just clean. Personal assistant would be more apt. It’s not uncommon for a housekeeper to pay bills, do the grocery shopping, babysit, and more. They’ll pretty much do anything you need during their working hours.

One expat living on Boracay is Paul Whiteway. He gets haircuts at barbers frequented by locals for 77 cents. His internet is $3.05 a month, and the same goes for his water bill. His most expensive utility is power, which costs him about $60 a month without air conditioning use. With air conditioning, his bill would probably double.

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<thead>
<tr>
<th>This is a typical monthly budget for a couple living in a two-bedroom, furnished apartment in the Philippines:</th>
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<tbody>
<tr>
<td>Rent (two-bedroom, furnished)</td>
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<td>Electricity</td>
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<td>Housekeeping (four hours a week)</td>
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<td>Health insurance</td>
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<td>Dining out/Entertainment</td>
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<td>Monthly total:</td>
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Healthcare

Due to a long U.S. presence in the Philippines, this country is a favourite among U.S. servicemen who were posted here during their careers, and choose to return for a visit or to retire. It’s estimated that as many as 300,000 U.S. expats live in the Philippines. But other nationalities also retire here, including many Australians, creating an international expat community. Many Filipinos speak English, so communicating is rarely a problem, whether it’s for daily living or for medical needs.

The Philippines has both a public and a private healthcare system. However, the public healthcare system is reserved for citizens and is unavailable to expats.

Even if the public system were available to them, most expats would probably gravitate to the private system, as it tends to have higher-quality facilities. The best private medical facilities are in the capital, Manila. The facilities here are comparable to the best anywhere.

Quality of care in the private hospitals is generally high. Doctors have studied at the Philippines’ best medical schools and, in some cases, have worked or studied in Western countries as well. Healthcare is inexpensive, usually costing a fraction of what comparable procedures would cost in Australia. An outpatient dermatological surgery, for instance, costs about $45. Doctors’ visits, even to specialists, cost about $13.

Some expats in poor health hire private caregivers—the average rate for a private nurse is only $191 a month.

The Philippines also has a strong tradition of alternative medicine, such as psychic healing. Locals will often seek out alternative treatment for common ailments as readily as they do traditional Western medicine.

Because prices are so low, some expats choose simply to pay out of pocket for medical care, in some cases setting funds aside to cover medical emergencies or surgeries.

Expat Paul went to one of the city’s best hospitals, Chong Hua, which is very modern, and paid PHP 1,500 ($43) for an outpatient dermatological surgery. He said “I thought it would be more like $500 to $630.”

Visa and retirement options in the Philippines

Australian citizens planning to visit the Philippines for 30 days or less don’t need a visa prior to travel, provided their passport is valid for at least six months and they have a valid return ticket.
However, in excess of 30 days, Australian citizens must either apply for a visa at the nearest Philippine Consulate in Australia prior to travel, or upon arrival in the Philippines at a local Bureau of Immigration. If you’re from another country, visit www.philippines.visahq.com to determine whether or not you need a visa.

**Tourist visa:**

If you intend staying in the Philippines longer than 30 days, you need a 59-day visa from the Philippine Consular office with jurisdiction over your area of residence in Australia or wherever you are from.

If already in the Philippines, you may file for a 59-day visa waiver (entry 30 days + 29-day waiver = 59 days). These are issued at the Immigration Bureau in Intramuros, Manila before the expiration date of your authorised stay. Certain sub-ports in other Philippine cities provide the same service. Tourist visas are issued under three main classifications:

- **Pleasure:** For tourists and other visitors. It cannot be used to engage in gainful employment or for business, or to take up educational courses in any learning institution.

- **Business:** The purpose of the temporary stay is to search for areas of investment. It does not allow you to engage in any activity that may be considered gainful employment.

- **Health:** This is granted to those who intend to convalesce from a serious injury or illness. The illness, however, should not be contagious or dangerous.

**The Special Resident Retiree’s Visa (SRRV):**

Inviting foreign nationals to choose the Philippines as their second home, the country’s Retirement Authority uses the catchphrase: “Smile at Life in the Philippines”.

Although not widely flagged, the Philippines has a foreign retiree program. The Special Resident Retiree’s Visa (SRRV) entitles the holder to multiple-entry privileges with the option to reside permanently in the Philippines. The younger you are, the higher the financial requirement, but anyone over 35 can join.

The process is relatively easy but it depends on your age and what SRRV option you choose. There are four to choose from; SRRV Smile, SRRV Classic, SRRV Human Touch, and SRRV Courtesy. For up to date SRRV information and option requirements, see: [http://myphilippinelife.com/philippines-retirement-visa-srrv/](http://myphilippinelife.com/philippines-retirement-visa-srrv/).
As a resident retiree, you can bring your spouse and a child, who is unmarried and below 21 years old, without the requirement of any additional monetary “time deposit”. If moving without a spouse, you can bring two children—provided they are unmarried and under 21 years of age. Additional children may also be allowed to join the principal retiree provided there is an additional deposit of $19,133 (US$15,000) per child.

There’s also a joining fee of $1,785 (US$1,400) plus $382 (US$300) for each dependent.

Requirements for SRRV include:

- Age and visa deposit. You must be over 35 and make a deposit of at least $25,511 (US$20,000), depending on age.
- An application fee of $1,785 (US$1,400) for the applicant and $382 (US$300) for each dependent.
- A completed SRRV application form, original passport, and valid entry visa.
- Medical examination clearance, police clearance, and National Bureau of Investigation clearance.
- Twelve ID pictures.
- Proof of relationship for joining spouse/child.

Benefits for SRRV holders include:

1. Option to retire permanently: You may live, work and study in the Philippines.
2. Multiple-entry privileges: You may travel outside the Philippines and re-enter anytime.
3. Exemptions from:
   - Income tax over your pension and annuities.
   - Annual registration, and exit and re-entry permit requirements of the Bureau of Immigration.
   - Customs duties and taxes regarding the importation of household goods and personal effects up to $8,928 (US$7,000).
   - Travel tax, if your stay in the Philippines is less than one year from the last entry date.
For more details, go to the Philippines Retirement Authority website at www.pra.gov.ph.

**Special Investor’s Resident Visa:**

This is available to foreigners (who are at least 21 years old) who would invest in certain viable economic activities, and tourist-related projects and establishments. For more information on this visa, see: www.philembassy.no/consular-services/visa/special-investors-resident-visa-sirv.

For more information on visas, see: www.philippineembassy-usa.org.

These aren’t the only visa options and, if you’re married to a Filipino/a, you may find it easier to get a year-to-year permit called a balikbayan visa (really just a passport stamp). A useful expat site describing the expat experience is www.myphilippinelife.com or try the forum www.livinginthephilippines.com.
Picture yourself wandering through gilded temples...exploring Bangkok’s hidden canals by long-tail boat...riding an elephant down jungle trails...meeting Hmong hill-tribe villagers...and treasure-hunting for hand-loomed silk, teakwood carvings and exotic curios—all at a fraction of the price you’d pay back home.

Now let’s spin the kaleidoscope to white-sand beaches, swaying coconut palms, and an evening chorus of cicadas. Rising from jade and turquoise waters are scenes from an oriental fairytale: a myriad of islands girdled by coral gardens...bizarre limestone outcrops smothered in green vegetation...incredible sunsets with a slow-burning sun dipping into the sea like a giant red lantern.

The country has a lot of options. Some foreign retirees choose to live in the hubbub atmosphere of Bangkok. Some live in the north of Thailand where life is quiet, peaceful and very inexpensive. Others choose the south for its beautiful beaches.

There are many places where you can dine well and still leave the table with change from $6. In fact, go north and you’ll also find that 20-baht noodle stalls still exist—that’s just 75 cents! A full checkup in a modern hospital by a Western-trained doctor will cost you less than $50.

Although Thailand is a low wage economy, we’d hesitate to call it a true Third-World country. Unless you insist on living in a really remote patch among the rice fields, there’s no reason to abandon good dental care, large supermarkets or reliable Internet access. Whether it’s ABC News or shelves stacked with Coca-Cola, you need rarely be far from home comforts.
Thailand at a glance

Where is it?
Once known as Siam, the Kingdom of Thailand is a long, skinny country running over 2,250 kilometres in length from top to toe. It shares borders with Myanmar (Burma), Laos, Cambodia and Malaysia. The capital is Bangkok. The time zone is GMT +7 (three hours behind Sydney and Melbourne, during Australian Eastern Standard Time).

The population
According to the latest figures, Thailand’s population numbers over 67 million—75% are Thai, 14% Chinese, and 11% other groups, including Khmer, Hmong, Karen and other hill tribes. Buddhism is the majority religion—93%.

What’s the weather like?
Thailand’s climate is diverse and ruled by monsoons. Northern Thailand experiences a rainy season, which can last from July to November. From then until February, it is fairly dry but a good deal cooler. March until June is the hot season, when daytime temperatures can easily reach (40 C. During the cool season, nighttime temperatures rarely fall below 13 C.

The southern half of the country has only two seasons, wet and dry. The wet season can last from July until October/November, with the rest of the year being dry and cooler. Temperatures in the south don’t vary that much throughout the year.

The language
The official language is Thai. Most professionals speak English, and most expats who live in recognised expat and tourist areas don’t bother to learn the language. However, don’t expect to find too many English speakers if you go “up country” into rural regions such as Isaan.

Exchange rate: AU $1 = 26.26 baht (THB).
Buying property in Thailand

Although you can theoretically own a house or structure in your own name, Thai law currently prohibits foreign ownership of land. You have to lease the land that a house stands on. The maximum lease term available is 30 years, with an option to renew for an additional 30 years.

Buying a condominium is the simplest and easiest option for foreign nationals. There are certain restrictions on purchasing a condo, however. The percentage of units in a building sold to foreigners cannot exceed 49% of the total number of units in the condominium block.

Thai nationals married to foreigners often purchase land, but they must prove that the money used is legally and solely theirs with no foreign claim to it. This is usually achieved by the foreign spouse signing a declaration stating that the funds used for the purchase of property belonged to the Thai spouse prior to the marriage. It also states that these funds are beyond any claim. If a marriage goes wrong, you are left with nothing—and it’s not an uncommon occurrence.

Transaction costs

There are no set rules as to who pays the various fees and taxes in a property transaction. The transfer tax can be paid by the buyer, seller, or split evenly. It depends entirely on the negotiated purchase agreement. That said, the normal breakdown is usually as follows:

**Buying and selling costs**

- Agent’s commission: 3% to 5% (seller pays)
- Transfer fee: 2% of registered value (buyer pays)
- Stamp duty: 0.5% of registered value (seller pays)
- Withholding tax: 1% of appraised value (seller pays)
- Business tax: 3.3% of appraised value (seller pays)

**Favourite expat locations in Thailand**

**Bangkok**

Bold, fast, steamy and chaotic, but truly one of the world’s brand-name cities. Known to local people as Krung Thep Maha Nahkon (the City of Angels), Bangkok is a huge sprawl of over 11.76 million inhabitants. With one foot in the past and the other firmly in the present, it’s a place people either seem to love or hate—but you certainly won’t find it boring.
On the one hand, Thailand’s capital is a city of oriental splendour complete with over 400 Buddhist temples, countless spirit houses, floating markets, and the awesome Grand Palace of soaring roofs and gilded spires. But it’s also a city of skyscraper office blocks, choking traffic jams, girlie bars and shopping malls. Take your pick!
Hard to imagine when you’re stuck in traffic, but Bangkok was once a floating city. In the middle of the 19th century, three quarters of its people lived in floating houses on the Chao Phraya River or stilt-houses on the banks of its canals. Though Bangkok is hardly the Venice of the East nowadays, the Chao Phraya is still a working river. Locals depend on the city’s waterways to transport merchandise and also get them around. Every morning and evening, ferries are packed solid with office workers, school-kids and saffron-robed monks.

Most people have heard of Bangkok’s floating markets, but you might not know about Chatuchak, its weekend market. Ever bought a map to explore a market before? You might need one to plot your path around this one, heaving with the push and shove of an estimated 200,000 people each Saturday and Sunday. Spread across 27 acres, it contains over 15,000 shops and stalls.

If you find noise and crowds bothersome, Bangkok probably isn’t for you. Much of the time, there’s not enough space to walk freely on the sidewalks because they’re spilling over with clothes stalls, food stalls, people doing outdoor cooking, women making flower garlands for the temples, and people making clothes on sewing machines. It really is life lived on the street.

Be warned that the pollution can be unpleasant in summer. Even in winter, the street sweepers wear masks. And while Bangkok isn’t really a dirty city, it’s definitely not Switzerland.

Bangkok real estate

Bangkok has no city centre as such, but several busy and popular ones. They include the CBD (Central Business District), Silom/Sathorn, Central Lumpini, Sukhumvit Road, Pathumwan and Riverside. They’re all areas that attract expat interest, but the vast majority of condo apartments are in the Sukhumvit district. Condominium homes near a Skytrain, or subway stop, always score highly on the location factor for expats. If you plan to live here, traffic congestion needs to be taken into consideration.

Bangkok apartment projects in the most favourable locations, with a high level of features and amenities, usually include a fully-equipped kitchen, laundry, high-quality finishes and community amenities. In the majority of cases these include a fitness centre, a private garden, a communal park and at least one swimming pool.

Grade A apartments have above-average design, a high standard of decoration, and are well maintained. They also provide a secure environment and adequate car parking. They target tenants who are willing to pay rents above the average for the area.
Grade B apartments provide good to moderate amenities, design, decoration, maintenance and security.

Classifications are based on the maximum number of units in a project that fall into a category. For example, a project with three luxury, five high-end and two mid-range units would have all apartments classified as high-end, because the project is considered to be high-end, since the highest number of apartments in the project are high-end.

Property sizes vary substantially and some can be very large indeed. Studios can range from 26 to 76 square metres; one-bedrooms from 30 to 150 square metres; two-bedrooms from 54 to 299 square metres; three-bedrooms from 110 to 474 square metres; and four-bedrooms from 199 to 748 square metres. As in other cities, the higher the floor level, the more each square metre rate will cost.

Taking Grade A condominiums alone, they sold at an average price of $6,243 per square metre ($580 per square foot). Grade B and Grade C condominiums average $3,304 and $2,131 per square metre ($307 and $198 per square foot), respectively.

The following real estate examples are through CB Richard Ellis, website: www.cbre.co.th.

- An open-plan, light-filled, 32-square-metre studio apartment with one bathroom in Sukhumvit. The condo is fully furnished, and is located in a building that provides residents with access to a swimming pool, gym and undercover parking. This stylish apartment also has its own small balcony, and is conveniently located near shops and a BTS (Skytrain) station. **Price: THB 2.6 million** ($98,620).

- Also in Sukhumvit is a new, fully-furnished condo consisting of one bedroom and one bathroom. It is 52 square metres in size, and its layout provides ample natural light in all corners of the apartment. It also has a small balcony. The building provides excellent amenities such as a swimming pool, sauna and steam room, sun deck, pay TV and fitness centre. **Price: THB 5.5 million** ($208,621).

- A modern, spacious condo of 106 square metres, which features two bedrooms and two bathrooms in the Silom/Sathon area of the city. It is fully furnished, and the building offers a range of facilities, including a gym, basketball court and international restaurant. This apartment is near shops, restaurants and a world-class hospital. It is also close to public transport. **Price: THB 7.4 million** ($280,690).
• A large modern Bangkok apartment on Sukhumvit Road comes fully furnished, and features two bedrooms and two bathrooms. The rooms are bright and airy, and the condo has 141 square metres of living space with hardwood floors throughout. The building offers top-class facilities that include a swimming pool, sauna, gym, squash court, laundry service, covered car parking, and 24-hour security. It is only a five-minute walk from BTS and MRT (metro) stations. **Price: THB 12 million ($455,173).**

**Bangkok rentals:**

The highest rents are in the Silom/Sathon area. Sukhumvit is less expensive overall but, again, it depends on the development.

• A 50-square-metre, one-bedroom apartment in The Alcove 49 development, situated just 152 metres from the busy Sukhumvit Road and 182 metres to the public transport system; buses and the BTS Skytrain. The location is also linked to several major roads such as Rama IV, Petchaburi, and the expressway leading to the Suvarnabhumi International Airport. **Rent: $1,514 per month.**

• An 89-square-metre, two-bedroom apartment in the same development. This includes access to a good-sized swimming pool and a well-equipped fitness centre. **Rent: $2,019 per month.**

There are cheaper places on the market and it’s worth shopping around, depending on your budget.

**An insider’s guide to renting in Bangkok**

*By Heather Van Deest, for International Living*

There’s a lot to love about Bangkok; it’s an exciting and exotic city. You can get world-class cuisine, enjoy a pulsing nightlife, and access high-quality, affordable medical care. And there’s the superb shopping or the option of a day trip to the beach.

Renting here is easy and offers great value. Many expats opt to rent for the simplicity and flexibility—just pick up and move whenever you like. If you think Bangkok may be the place for you, consider these tips for renting.

**Identify your needs.** To save time and energy, be clear about what you
want before you start looking at properties. Determine your “must-haves”, such as air conditioning, and what you can live without, such as views of the skyline. Condominiums are a popular rental choice, but they aren’t the only option. Detached homes are available in the city’s many suburbs if you require gardens and more space.

**Get up to speed.** Go online to get a quick idea of what’s available. Local property companies are a good place to start and can help give you the lay of the land. On expat forums like *Thaivisa.com*, you can find out what others are talking about and learn more about the areas expats prefer.

Research is important, but don’t spend too much time online. Getting your boots on the ground will quickly give you a sense of the rental market, and you’ll meet other expats with real-world experience willing to share their stories and suggestions.

**Carefully consider your location.** Where you choose to live in Bangkok can make or break your experience. Given the traffic that can ensnarl the city, many expats find it worth the higher rents to live near public-transport options, such as the elevated Skytrain. In most cases, the farther you live from the closest Skytrain or subway station, the cheaper the rent. But keep in mind that long walks in the tropical heat, or paying regular taxi fees, can quickly put a damper on your enjoyment of the city.

**Contact an agent.** With the vast range of rental options on offer, consulting a local property agent can help streamline the process. An agent can ease language difficulties and help ensure that everything is done legally. Agents are often the first to know about new listings, as well as properties not listed online. Plus, the property owner pays the agent any commission involved with the deal, so there’s no fee involved for the renter. To find a property agent, ask fellow expats for recommendations or look online. A good agent should be happy and willing to provide references from past customers before you agree to work with them.

**Be sure to negotiate.** In Thailand, negotiating the terms of a rental is common. Most property owners expect you to negotiate and often agree to rates 10% less than the amount quoted, and sometimes much more. You can bargain for internet services to be included in your monthly rate as well as utilities, such as water. Negotiating for better furnishings and appliances is also standard practice. Rental rates may be reduced if you sign a lease beyond the usual one-year term. Paying six months’ to a year’s worth of rent upfront may also lower your total rental fees.
Thai cuisine is known the world over for its delicious, distinctive flavours. In fact, the phrase “Have you eaten yet?” is a typical friendly greeting among Thais. It’s no surprise, then, that Thailand’s urban capital of Bangkok is known as a foodie paradise, especially when it comes to regional and national cuisine prepared and sold from stalls lining the city streets.

From noodles to grilled snacks and everything in between, the dishes on offer in Bangkok are endless. Dining on the street is incredibly cheap, typically just a few dollars or less. But with so many tempting choices, where do you start? Here are seven street-food eats you don’t want to miss on your next visit to the “Big Mango.”

**Tom yum goong.** Made with lemongrass, galangal, kaffir lime leaves, lime juice, fish sauce, and chili peppers, this “hot-and-sour” prawn soup features the quintessential flavors of Thailand. Commonly served over rice, the soup also includes mushrooms and sometimes tomatoes.

**Khao man gai.** This Thai-style take on the classic Hainanese dish is comfort food at its finest. Chicken and rice, simmered in rich broth and Thai herbs create the distinctly fragrant flavour. The dish is traditionally served with a bowl of chicken broth on the side, spicy dipping sauce, and garnishes of cucumbers and cilantro. Although rarely included on the
menus of Thai restaurants in the West, khao man gai stalls are ubiquitous in Bangkok.

**Pad kee mao.** Different theories exist as to how these so-called “drunken noodles” got their name, but there’s no question that a bowl of spicy *pad kee mao* is delicious. The wide, flat rice noodles are stir-fried in a wok, along with soy sauce, fish sauce, chili and garlic, as well as meat, herbs and vegetables, depending on which stall you choose. Originally made popular by Chinese immigrants living in Thailand, today *pad kee mao* has earned its place as a tasty street-side indulgence.

**Moo ping.** From their portable roadside grills, vendors start serving up barbecued pork skewers to hungry office workers in the morning and continue grilling until late in the night. Marinated in rich spices, these bite-sized snacks are served with sticky rice and *nam jim*, or dipping sauce. You can also find grilled chicken skewers (*gai ping*), as well as pork and chicken versions of *satay*, another popular grilled snack served with peanut sauce.

**Som tam.** Originating in the country’s northeast state of Isaan, this classic salad combines all of Thai cuisine’s main tastes—sweet, salty, sour and spicy. Made from shredded green (unripe) papaya, lime juice, tamarind, fish sauce, dried chillies and peanuts, the name “som tam” is literally translated as “sour pounded” since all the ingredients are put in a mortar and pestle for preparation. Often served alongside grilled chicken and sticky rice, this salad comes in many variations, though *som tam tai*, made with cherry tomatoes and string beans, is most popular in Bangkok.

**Guay tiew.** From beef to chicken and duck to crab, the kinds of noodle soup available from street-food stalls is dizzying. Rice noodles, along with meat, are added to your bowl and a steaming broth, usually flavoured with herbs and onions, is poured on top. Select from an array of condiments—dried ground chilli, fish sauce, vinegar and sugar—to give your noodles a kick.

**Khao niao mamuang.** Similar to rice pudding and considered one of Thailand’s most celebrated desserts, this dish features sticky rice lathered in coconut cream sauce, topped with slices of sweet, ripe mangoes. You’ll also taste salty undertones, in keeping with Thai cuisine’s pairing of various flavours. For a slightly crunchy finish, toasted
Chiang Mai

Thailand’s second largest city, Chiang Mai is dubbed “the Rose of the North”, and it’s one of the country’s most culturally rewarding regions. All golden wats (temples), teakwood houses, dragon sculptures and intriguing alleyways, this is traditional Thailand. It was founded in 1296, but there’s a modern city outside the historic core.

Chiang Mai is the largest and most culturally significant city in northern Thailand. It’s also the capital of the Chiang Mai Province, and the former capital of the Lanna Kingdom (1296–1768). It’s located 700 kilometres north of Bangkok, among the highest mountains and some of the most beautiful scenery in the country. This historic yet modern city offers plenty of opportunity for those looking to buy a condo or a landed property.

The people of Northern Thailand pride themselves on their warm hospitality and unique culture. When you travel to Chiang Mai, expect to see hotel staff wearing traditional costumes, and rooms decorated in classic Lanna styles from centuries ago. Even the humble backpacker guesthouses are a particularly social experience, not to mention great value. Then there’s the casual atmosphere of the city bars and some of the best value dining in Thailand. Even Chiang Mai’s numerous spas have become world-renowned.

Top spots for curb-side eats

You’ll find street-food stalls throughout the city, though for some of the best and most plentiful options, try these locations:

**Sukhumvit Soi 38.** Conveniently located near the Thong Lo Skytrain station in the heart of the city, here you can sample everything from pad thai to fruit shakes. There’s also a popular mango-and-sticky-rice stall.

**Saochingcha.** Some of the stalls in this area—near the “giant swing” monument and close to the popular backpacker area of Banglampoo—have been in operation for generations.

**Soi Convent.** Stalls on this tree-lined street in the Silom area serve up moo ping, som tam and a variety of noodles to hungry office workers by day and to the bar-hopping set at night.
The ancient city of Chiang Mai is a travel guide favourite, mainly because it oozes culture and history with its pretty moat, crumbling bastions, and ruined pagodas at every turn.

Staying among the old town lanes offers an authentic taste of provincial Thailand, with centuries-old temples, bustling street markets, cozy guesthouses, and coffee shops on every corner. Then there are soft adventure trips to mountain national parks and waterfalls, trekking, mountain biking, and elephant riding.

Best known for its mammoth Night Bazaar, the city attracts scores of wholesale buyers—prices here are generally cheaper than elsewhere in Thailand. On average, wholesale discounts are 20% to 50% lower than retail. But even retail prices are substantially below what similar items cost back home.

Shopping for arts and crafts is another experience in Chiang Mai, and it’s a town noted for its hand-loomed fabrics, teak furniture, silversmithing, metalwork, woodcarving, lacquerware, papermaking and ceramics. It’s also a good place to scavenge for genuine and replica antiques.
Beyond the city, Chiang Mai province is a mosaic of whitewater rafting rivers, jungles, mountains and hill-tribe villages. This is the old kingdom of Lanna, a land of gabled teakwood houses, elephant work camps and a million rice fields.

As it’s a lot less expensive than Bangkok or Phuket, Chiang Mai has attracted a sizeable expat community. According to the local website www.1stopchiangmai.com, an average Thai graduate earns about $297 a month and happily lives off that. Chiang Mai is a simple, unpretentious place, full of budget eateries and cheap markets.

As a local expat said: if you eat where the locals do, there’s no reason to pay more than an equivalent $1.90 a meal. Step into the tourist spots and the prices go up. Eat farang (foreign) food and you can expect to pay at least $3.80 a dish. All the same, you can spoil yourself with a big meal for two for under $19 at a decent restaurant. Staple groceries also come cheap (a dozen eggs: 93 cents, litre of milk: $1.10, bottle of beer: $1.10, loaf of bread: 56 cents) and the big supermarkets carry everything you need.

Entertainment is also relatively cheap, with movies costing $4.40 and bowling (popular here) for just over a couple of dollars. A Khantoke cultural evening will cost a mere $9.50.
Live Large for Less: Asia’s Affordable Retirement Havens

By Denis Gray, for International Living

Years ago, I was certain I had found what every man or woman should seek: my own Shangri-La.

On a whim, two of us—young and dashing army lieutenants—headed for the hills of northern Thailand, to Chiang Mai. We were snatching a much longed-for leave from the wars and turmoil then storming across Asia.

Slumbering in a green valley, Chiang Mai had the rare feel of innocent, far-away mountain places, like that Himalayan hideaway in James Hilton’s novel Lost Horizon. We strolled down the sleepy, narrow alleys, with their delightful teakwood houses where chickens clucked in backyards, to suddenly stumble upon a splendid Buddhist temple.

Hardly a motor was heard; just a lulling swish as a trishaw driver would pedal us back to our hotel on almost-rural Huay Kaew Road, below the darkening silhouette of Chiang Mai’s dominating feature, the 1,676-metre Suthep Mountain.

We encountered nothing but natural hospitality. And of course being young, we were also very taken with the legendary beauty of northern Thai women.

Fast-forward four-plus decades to 2013...The overgrown village is now a sizeable urban centre. You can’t call it Shangri-La anymore. But by many polls, and my own reckoning, Chiang Mai remains one of the most livable places in Asia.

So my wife and I bought 3.5 acres of land, including our own rice field, in a lovely valley outside the city. Seven years ago we built our retirement home, “The House at the End of the Rainbow”, as the wooden sign by our gate says.

These days, an increasing number of retirees, Australians and others, are among the estimated 40,000 foreigners who call Chiang Mai home. The pluses they cite are generally uniform—a relaxed lifestyle among a friendly local population, a vibrant expatriate community, low crime rate, cool
“winters”, varied activities and services, excellent medical care, and a low cost of living. And that special magic I sensed years ago, which still lingers.

“I live like a king for $2,000 a month,” trumpets an expat friend.

With an ongoing boom in housing construction for both foreigners and Thais moving up from Bangkok, the city offers a wide price range in rentals and purchases. A few planned retirement communities have also opened their gates. A pleasant suburban house can be rented for $504 a month and lower-end condominiums go for as little as $37,862.

The price tag for our own main, architect-designed house, a Thai-style guesthouse in the garden, and quarters for the family that helps us manage things, plus the land, came to $441,724. I know I couldn’t have afforded anything like it anywhere back home on my salary and pension.

Chiang Mai real estate

Here are some sample properties in Chiang Mai. All are through www.chiangmaihouse.com, which note that “prices are set by property owners and are negotiable in most cases”.

• A two-bedroom, one-bathroom, 87-square-metre apartment located just west of the centre of Chiang Mai. This spacious apartment comes partly furnished with mountain views. Facilities include a swimming pool, undercover parking and 24-hour security. Price: THB 2.2 million ($83,448).

• A two-bedroom, two-bathroom condo with 69 square metres of living space. Located in central Chiang Mai, it is close to shopping and restaurants. The property is ultra-modern and ready to move in. It’s fully furnished. Price: THB 4.035 million ($153,052).

• A newly renovated, two-bedroom, one-bathroom condo with city and mountain views. It comes fully furnished and with all appliances as well as TV, internet and a telephone. There’s a balcony off the living room with views over the city, and facilities include a swimming pool and a gym. Price: THB 4.5 million ($170,690).
• In central Chiang Mai, there’s a two-bathroom studio apartment for sale. Located within walking distance of the night market, it’s also close to shopping, entertainment options, a golf course, and some of the city’s major hospitals. This condo needs some work and could easily be converted into two bedrooms. It’s fully furnished, and building amenities include a fitness centre, a swimming pool and underground parking. **Price: THB 5 million ($189,655).**

• A two-bedroom, two-bathroom, 104-square-metre condo close to the university, it has a large, open-plan living area and a balcony. The living area has large windows, to take advantage of the mountain views, and wooden floors throughout. The building has a new gym, a swimming pool and underground parking. **Price: THB 7.3 million ($276,897).**

• Another one-bedroom, one-bathroom condo in the central business district of the city. Covering 83 square metres, this unit is on the seventh floor and has an extensive balcony. Facilities include a swimming pool, a gym and undercover parking. The building is located close to the famous night market. **Price: THB 7.5 million ($284,483).**

**Chiang Mai rentals:**

All the rentals listed here are also through [www.chiangmaihouse.com](http://www.chiangmaihouse.com).

• A fantastic two-story house, located on Maejo Phraw Road, is built on a lot of over 285 square metres. The house features three bedrooms, three bathrooms, kitchen and dining areas, as well as a living room and a balcony with gorgeous views. This property is partly furnished. **Rent: THB 14,000 ($531) per month.**

• Built in 2011, is a condo in the Royal View Resort. The building is fully furnished with luxury furniture. There is one bedroom, one bathroom, a balcony and a pantry. The apartment also has a small, secluded garden. This condo is close to numerous leisure, retail and educational amenities, and comes with free Wi-Fi and a cleaning service. **Rent: THB 14,000 ($531) per month.**

• Situated on Huay Kaey Road, this new, fully furnished, one-bedroom, one-bathroom apartment offers a kitchen area and a balcony with mountain views, along with dining and living areas. It is on the seventh floor and has parking facilities. The community also includes a swimming pool, a fitness centre and security. The condo has 538 square feet of living space. **Rent: THB 15,000 ($568) per month.**
• A modern, stylish, one-bedroom, one-bathroom apartment in central Chiang Mai. This 46-square-metre apartment features a dining area and a balcony with attractive vistas. Situated on the ninth floor, the building’s amenities include a swimming pool and underground parking. It’s also fully furnished. **Rent: THB 15,000 ($568) per month.**

• On Huay Kaew Road, there’s a new, fully furnished condo that features a studio, one bathroom and a balcony. Facilities include free Wi-Fi, a swimming pool, a community garden and underground parking. The apartment has easy access to the city. **Rent: THB 18,000 ($682) per month.**

• The Mountain Front Condo is a two-bedroom, two-bathroom condo with living and dining areas as well as a balcony. It has a total area of 111 square metres. This condo offers scenic mountain views and is fully furnished. Facilities include a Stadium 700 Sport complex and underground parking. It is situated in a quiet and private area with nearby amenities such as restaurants, golf courses and Tung Tao Park. **Rent: THB 28,000 ($1,062) per month.**

**Pattaya and the Gulf of Thailand**

Pattaya is a seaside city on the Chonburi coast—the Gulf of Thailand’s mainland. It’s Thailand’s busiest resort, getting five million visitors annually. It has a notorious reputation for sex tourism, but high-end condo developments and business centres are going up everywhere.
Although it’s now practically a suburb of Pattaya City—only a 15-minute drive—some expats prefer Jomtien. On a sandy bay, the resort has more of a family feel than Pattaya and you can rent a studio here for as little as $376 per month.

**Pattaya real estate**

Through East Coast Real Estate (website: [www.thaiproperty.com](http://www.thaiproperty.com)), condo studios start at under $23,215, but in this part of Thailand they are likely to be quite small for those price levels. Many units are in foreign ownership and transfer costs are often split 50/50.

- An ideal one-bedroom, one-bathroom apartment located on the fifth floor of a condo building in South Jomtien, giving it stunning views of the sea. It is fully furnished and newly renovated. There is a vast range of facilities including a communal swimming pool, sauna, gym and restaurant, and it’s close to golf courses. **Price: THB 1.1 million ($41,506).**

- Another stylish, contemporary studio apartment in Jomtien offers great views of the sea. The apartment is fully furnished, and has a bathroom and ceramic flooring inside. It is located on the 15th floor and has easy beach access. There is also a communal swimming pool. **Price: THB 1.25 million ($47,166).**

- Just a short distance from Jomtien Beach is a two-bedroom, one-bathroom condo with 66 square metres of living space. It’s being sold fully furnished, and features include a fully-equipped kitchen and air conditioning. It is in a quiet location not too far from restaurants, shops and Pattaya City. **Price: THB 1.9 million ($71,693).**

- Located in a new condo project, there’s a one-bedroom, one-bathroom unit for sale in Jomtien. Located near the beach, this condo is being sold fully furnished and includes a fully-equipped kitchen. Building amenities include a swimming pool and a gym. **Price: THB 2.2 million ($83,013).**

- A renovated two-bedroom, two-bathroom condo, located opposite Jomtien Beach, offers amazing sea views. It is fully furnished, with a modern European kitchen and a living room equipped with a flat-screen TV. There is a dining area leading out onto a balcony. Facilities include a swimming pool and underground parking. This building is surrounded by amenities such as shops and restaurants. **Price: THB 2.6 million ($98,107).**

- In a unique, low-rise condo development on Wongamat Beach, there’s a one-bedroom, one-bathroom condo for sale. This 75-square-metre condo is fully furnished, and development amenities include swimming pools, a gym, on-site laundry, maid service, reception, a minimart, and the very nice Wongamat Beach. **Price: THB 2.8 million ($105,653).**
Pattaya rentals:

- A recently-refurbished studio condo in Jomtien. This modern unit is fully furnished and has direct beach access. The condo itself has sea views, and facilities include a swimming pool and 24-hour security. It’s also close to public transport for access to Pattaya City. **Rent: THB 10,000 ($377) per month.**

- Located on Jomtien Beach, a one-bedroom, one-bathroom condo on the 19th floor. Features include a fitted wardrobe, dresser, bedside cabinet, air conditioning in both the living room and the bedroom, and a large LCD TV. There’s also a large communal area with a public park, swimming pool, fitness centre, minimart, internet cafe, restaurant, and ground-floor car parking with 24-hour security. **Rent: THB 18,000 ( $679) per month.**

- A spacious 71-square-metre, two-bedroom, two-bathroom condo located in a nice quiet development along the Jomtien Beach area. Situated on the sixth floor, this unit has views of the garden, a fully-fitted kitchen, washing machine, air conditioning throughout, and pay TV. **Rent: THB 22,000 ($830) per month.**

- In Pratumnak Hill, a three-bedroom, three-bathroom, fully-furnished, 241-square-metre house. The house is in a gated community and is fully air conditioned, has good sized balconies off two of the bedrooms, and easy access to Jomtien and Cosy Beach. **Rent: THB 30,000 ($1,132) per month.**

Phuket

A tropical island of around 300,000 people, just eight degrees north of the equator, Phuket isn’t just a sophisticated holiday paradise. It’s also a favourite with expats—around 30,000 live here permanently. The main island is circled by 32 smaller islands rich in caves, cliffs, lagoons and seabirds. The seascapes are surreal. Rising from waters that gleam jade, emerald and deep turquoise are countless limestone pillars and bizarre outcrops smothered in jungle vegetation.

Phuket isn’t the cheapest place to buy property in Thailand, but it is one of the loveliest—beautiful white-sand beaches, crystal seas, laidback living, excellent healthcare, an international school, big supermarkets, and just about every kind of restaurant you can imagine. And there’s a really good international mix here—Australians, Americans, Brits, Germans, Swedes, Canadians, South Africans, Swiss, etc.
Phuket real estate

The website www.phuketcondominiums.net has properties all over the island.

Away from the hustle of the tourist resorts, Nai Harn Beach and Rawai lie on the southern tip of the island—but you still get mountain views, sunrise and sunset vistas, glorious beaches, offshore islands and local amenities. In December, Nai Harn Beach comes alive as the unofficial headquarters for the King’s Cup Regatta participants. The bay is framed by headlands on both sides, and an island out front, making it the perfect place for yachts to anchor.

• In the Palm Breeze Resort Condominiums, there’s a range of condos available. Located on the popular Sai Yuan Road in the south of the island, the resort has five individual buildings surrounded and set in lush tropical landscaped gardens. One-, two- and three-bedroom condos are for sale, each with their own private entrance and a modern design. Facilities include a large clubhouse and pool, with a gym, spa, bar and restaurant, a tennis court, and a mini-golf putting green. **Price: starting at THB 4.7 million ($177,347).**
• A two-bedroom, two-bathroom, ground-floor condo in Nai Harn. It has 100 square metres of living space including a living room, open kitchen, and a balcony offering views of the swimming pool and gardens. The beaches are just a five-minute drive away. **Price: THB 4.9 million ($184,894).**

• A sea-view condo located in a quiet area of Patong. This two-bedroom, one-bathroom property is 90 square metres in size and comes fully furnished. The development is located close to Patong’s nightlife attractions, entertainment venues, shopping and dining, and is a short drive to the beach. **Price: THB 5 million ($188,667).**

• In Nai Harn, there’s a two-bedroom, two-bathroom condo with 112 square metres of living space. This property also features an open-plan, fully-equipped kitchen and a balcony with views of the development’s pool. It’s close to Nai Harn and Rawai beaches, and there are shops and restaurants within walking distance. Communal amenities include a swimming pool, tennis court, fitness centre, mini golf and a bar. **Price: THB 6.2 million ($233,948).**

• A two-bedroom, two-bathroom condo in the Rawai Beach area of the island. Just a short walk from the beach, this condo has 125 square metres of living space, a large, open-plan lounge, fully-fitted kitchen and air conditioning. Building facilities include a large swimming pool and 24-hour security. **Price: THB 7 million ($264,371).**

• In Rawai, there’s a two-bedroom, fully-furnished apartment located on the third floor of a seven-story building, and it’s only 91 metres to the beach. It has 121 square metres of living space as well as a large balcony with sea views. The master bedroom features an ensuite with full-size bathtub and sliding doors to the balcony. The development has a large communal swimming pool, spa, landscaped gardens, a restaurant and covered parking. **Price: THB 8 million ($302,138).**

• If your budget stretches a bit further and you want to live in sheer luxury, then maybe the Royal Phuket Marina development is for you. A three-bedroom, sea- and marina-view condo is for sale here. Covering 179 square metres, it has a master bedroom with walk-in closets and an oversized bathroom, a large bathroom, and separate shower and toilet stalls, all appointed in imported marble. The fully-equipped European kitchen has large granite countertops and beautiful, tropical wood-finished cupboards. There are two balconies; the first directly overlooking the marina and Phang Nga Bay, and the other offering views over the 25-metre, porcelain-tiled infinity pool. The condo is fully furnished. **Price: THB 24 million ($906,416).**
Phuket rentals

Rentals for luxury properties in tourist resorts can be very high. Many are targeted at foreign holidaymakers for short-term lets. But look around and you’ll find good deals.

- A three-bedroom, two-bathroom house in Chalong. It features a living/dining room area, a large kitchen, and marble floors throughout. **Rent: THB 13,500 ($509) per month.**

- A three-bedroom, three-bathroom townhouse in Rawi. The new, single-story property has a viewing platform, a laundry room and plenty of storage space. Its Western-style kitchen has a stovetop, microwave, coffee machine and two refrigerators. Facilities include a swimming pool and carport. **Rent: THB 22,000 ($830) per month.**

- A one-bedroom, one-bathroom apartment, with a pool view, in Patong. It’s located just a two-minute walk away from Jungceylon shopping mall and 10 minutes to the beach. Facilities include a swimming pool, gym, sauna and a laundry room **Rent: THB 28,000 ($1,057) per month.**

- A two-bedroom, two-bathroom condo in Patong. The master bedroom has a king-size bed, air conditioning, an LCD TV and a balcony. Facilities include a swimming pool, gym and sauna. **Rent: THB 46,000 ($1,737) per month.**

- A three-bedroom, three-bathroom, 334-square-metre penthouse in Bang Tao. This impeccable property is on a five-star resort just steps away from Bang Tao Beach. It boasts a private Jacuzzi, a fully-equipped kitchen, a large private terrace, Bose surround sound, and floor-to-ceiling glass balcony doors. All bedrooms have king-size beds, flat-screen TVs, and balconies that open to the outdoor Jacuzzi. Resort facilities include a large central communal pool, a fully equipped fitness centre, luxury spa, and a five-star restaurant. **Rent: THB 250,000 ($9,441) per month.**

Hua Hin

For decades, the royal beach resort of Hua Hin focused on domestic tourism rather than attracting international visitors. But that’s changing fast with its proximity to Bangkok. New international-standard hotels and restaurants now cater to foreign as well as Thai tastes. Hua Hin is becoming a lot more high profile.

With a slew of golf courses, this seaside city of around 84,000 people is on the upper western side of the Gulf of Thailand. Unlike Pattaya, the more famous Gulf of Thailand resort, Hua Hin provides a quieter, more relaxed environment.
Its history as a resort goes back to the early 1920s when King Rama VII came here to escape Bangkok’s sultriness. He built a palace called Klai Kangwon (Far From Worries) Palace and it’s still an official royal residence. Naturally, many of old Siam’s upper classes emulated their king and built their own beachfront homes.

Other attractions in the area include Hua Hin Beach, which extends almost five kilometres southwards from a rocky headland to Kao Takiap, a southern headland where an ancient Buddhist temple clings to the cliff.

Hua Hin Railway Station is Thailand’s most beautiful train station. The wooden building used to be a royal pavilion in Sanam Chan Palace, in the province of Nakhon Pathom, until it was removed and rebuilt at Hua Hin in 1968.

The nightly street market is a popular shopping market, and probably the best in the region for local food and handcrafts. Takiap Hill, just four kilometres from Hua Hin town, supports numerous Buddhist temples and offers a commanding view of the resort, particularly early in the morning or at sunset.

Pa La-U Waterfall, a stunning 11-tier scenic waterfall, some 59 kilometres west of Hua Hin, is located within a year-long verdant forest where numerous birds and butterflies can be found all year round.
Other areas of interest not to be missed include the Spirit Houses of Brassiere Beach, Wat Huay Mongkol, Suan Son Pradipat Beach and the Hua Hin Hills Vineyard; the only vineyard in the area.

Hua Hin’s little railway used to be a royal pavilion until it was moved to Hua Hin in 1968

Hua Hin real estate

• Three-bedroom condos in a development called Boathouse Hua Hin, located just a few minutes from town. They also have one bathroom, a fully-fitted kitchen, air conditioning, hardwood polished floors throughout, beach views and direct beach access, along with access to a swimming pool, gym and tennis courts. **Price: THB 3.3 million ($124,632).**

• A luxury, one-bedroom condo in Milford Paradise development, just north of Hua Hin and a short drive to the beach. With two bathrooms and 61 square metres of living space, it comes fully furnished and with air conditioning. Communal facilities include an infinity pool, tropical gardens, a gym, spa, large tropical garden, two tennis courts, a snooker room, coffee shop, karaoke lounge and sauna, and a full lobby service. **Price: THB 3.6 million ($135,962).**
• A one-bedroom apartment in Amari Residences, a low-rise, seven-story development in the town centre. It’s fully furnished and includes a kitchenette with cooking stove, fridge, toaster, sink, and pots and pans. Also included are a small balcony with sea views, a TV, a DVD player and a safe. Onsite facilities include a large pool and gardens, a laundry and maid service, a bar, a gym and a restaurant. **Price: THB 8.5 million ($321,022).**

• A three-bedroom, three-bathroom, seafront condo located about 10 minutes from the town centre in Marrakesh Residences. Located right on the beach, it has its own private beach access and lagoon. This property has high ceilings, large feature windows with exceptional views of the ocean and surrounding countryside, and a balcony with a wooden table and chairs. Building amenities include an infinity swimming pool, fitness room, underground parking, tennis courts and a restaurant. **Price: THB 18 million ($679,812).**

**Hua Hin rentals:**

• Just five minutes from the beach is a one-bedroom, one-bathroom apartment for rent. The master bedroom has a large ensuite, and there’s also a modern kitchen, a living room, and a terrace that overlooks the pool. Facilities include a swimming pool and undercover parking. **Rent: THB 18,000 ($679) per month.**

• In the heart of Thailand’s best golf district is the Blue Mountain development. One-bedroom and one-bathroom apartments are available for rent. They feature a kitchen, living room, and a balcony with mountain and garden views. Facilities and services here include indoor putting greens, a public lounge area, a swimming-pool, café, exercise room, conference room, golf-booking service, wireless internet, a laundry and a maid service. **Rent: THB 25,000 ($944) per month.**

• A furnished, three-bedroom, 241-square-metre apartment, overlooking the beach and pool, located near Hua Hin Market Village and within walking distance of the town centre. There’s also a large swimming pool, parking and 24-hour security. The beach is just 50 metres away. **Rent: THB 31,000 ($1,170) per month.**

• A lovely one-bedroom, one-bathroom condo near the trendy beach area of Khao Takiab. Facilities include a roof terrace, swimming pool, and unlimited views of Hua Hin Beach. The condo has a balcony that overlooks the shared pool. **Rent: THB 48,000 ($1,808) per month.**
Koh Samui

Around 1.5 million tourists are drawn to this magical island of white sands and coconut palms every year. Hard to imagine now, but in the 1970s Koh Samui was little more than a backpacker’s hangout. Think wooden huts, hammocks and bucket-drop showers. Since then, its development into a fully-fledged tourist destination, with luxury hotels, spas and boutiques, has been rapid. Although UK supermarket chain Tesco has a presence here, in our view it’s probably more of a holiday option than somewhere for year-round living.

Koh Samui real estate

- On the north east coast of Koh Samui, approximately 137 metres from the beach at Baan Plai Laem, the Samui Emerald development has condominium status allowing foreign buyers to own the freehold directly in their own name. Resort facilities include a restaurant, fitness centre, lap pool, children’s pool, reception area, resident’s 24-hour maid service, and a complete property management program. All units are sold fully furnished with Wi-Fi and UBC TV. Mixtures of one- and two-bedroom units are available. Off-plan prices range from THB 3.09 million ($116,423) for studio units to THB 7.9 million ($297,651) for penthouses. For more information see: [www.realsamui.com](http://www.realsamui.com).
Chiang Rai and Rayong—Two off-the-beaten-track havens

By Heather Van Deest, for International Living

Sticking to established expat areas is not the only option in Thailand. A growing number of expats enjoy discovering the country’s little-known gems, such as Chiang Rai and Rayong.

Those looking for a peaceful, rural lifestyle head to Chiang Rai, located just 177 kilometres from Chiang Mai, in the country’s northernmost province. Chiang Rai offers all the basic amenities for a comfortable lifestyle, including restaurants, bars, a private hospital, and even a recently opened shopping mall.

But get out and explore the surrounding countryside, and Chiang Rai’s true attraction becomes clear. Mountains, rice fields, forests and rivers await you. You’ll also discover tea and coffee plantations, orchards, waterfalls and charming villages, home to some of the country’s hill tribes.

It’s this unique landscape that lured one local expat I spoke to, a 59-year-old American. “For me, the draw of Chiang Rai is all about the easy access to nature. I choose to live surrounded by it, but even those who live in town don’t have to drive far to get up in the mountains or to the river’s edge,” he says. This retiree’s favourite way to experience the countryside? On his mountain bike, where he can explore to his heart’s content.

Chiang Rai’s location also makes the perfect jumping-off point for exploring some of the more remote corners of northern Thailand, such...
as the Golden Triangle; the historic centre of the once-famed opium trade between Thailand, Laos, and Burma.

Along the country’s eastern Gulf Coast of Thailand, Rayong province is home to sleepy fishing villages and some of the most peaceful and beautiful beach living around. Rayong City lacks character, but travel east 30 kilometres or so, and you might just agree you’ve found paradise.

Here it’s not uncommon to have a long stretch of unspoiled, white-sand beach to yourself. And while the area is quiet, there are stores and markets for basic needs and more than a handful of restaurants. Try Villa Bali near Laem Mae Phim Beach for tasty wood-fired pizzas and classic Thai dishes.

Of course, Rayong Province has not gone without notice. A quick two-and-a-half-hour drive from Bangkok, the area is a popular weekend retreat for the capital’s residents. New condo developments and hotels, including a Marriott, are springing up along the coast, and there’s a growing expat community that appreciates the low-key beach lifestyle and the refreshingly low cost of living.

Cost of living in Thailand

Thailand has a relatively low cost of living. Utilities, eating out, and local transport are all particularly good value for money. Bangkok is more expensive to live in than other parts of Thailand, but as always your cost of living will depend on the lifestyle that you choose.

<table>
<thead>
<tr>
<th>Here is a typical monthly budget for a couple living in Phuket:</th>
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<tbody>
<tr>
<td>Rent (furnished, 111-square-metre, two-bedroom property)</td>
</tr>
<tr>
<td>Utilities (electricity, heating, water, garbage)</td>
</tr>
<tr>
<td>Mobile phone</td>
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<tr>
<td>Fuel</td>
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<tr>
<td>Internet</td>
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<tr>
<td>TV</td>
</tr>
<tr>
<td>Maid (four hours a week)</td>
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<tr>
<td>Transportation (fuel for car)</td>
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<tr>
<td>Health insurance</td>
</tr>
<tr>
<td>Dining out/Entertainment (eating out five nights a week, alcohol not included)</td>
</tr>
<tr>
<td>Monthly total:</td>
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</tbody>
</table>
Healthcare

Most expats we have spoken to have been impressed with the quality, standard and cost of the medical care they experience here. In Bangkok and Chiang Mai’s private hospitals, you can expect a quality equal to standards in Australia. There are also some very good private facilities in Hua Hin, Udon Thani, Phuket, Pattaya and Koh Samui, where most primary and secondary medical care problems can be dealt with.

Many doctors undertake specialist training abroad, and are at least as well qualified as physicians in the West—often more so. Large private hospitals are also staffed with translators to assist foreigners in communicating with those medical professionals who don’t speak English (many of them do speak English, however).

There are also public hospitals in the largest cities. While these are considered to be perfectly adequate in emergencies, and technologically well-equipped, they tend to be overcrowded, underfunded, and poorly staffed afterhours.

Of course, you don’t have to use public health facilities. Like most Westerners and many Thais, you can avail of the private medical service, which caters for those covered by private medical insurance.

Costs vary from hospital to hospital and region to region, but many locations have Western-standard private hospitals. Thai hospitals offer very competitive prices for healthcare services.

Medical tourism

After 1997 and the Asian financial crisis, local health professionals found themselves with gleaming new hospitals and an abundance of empty beds that they couldn’t fill. And so the country started going all out to become a global centre for almost all types of cosmetic procedures. Costs are far cheaper than in the West, and many centres offer packages that also include recuperation in a holiday resort.

Obviously, if you are interested in this aspect of medical tourism, it goes without saying that you should be very careful about where you choose to have surgery. Ask lots of questions and request verifiable testimonials.

From Phuket to Koh Samui, a lot of smaller clinics have jumped on the bandwagon, and the reputations of some are a lot higher than others.

As we are not qualified doctors, we wouldn’t dream of making any recommendations. All we can do is give you an idea of costs. The Plastic Surgery
Center at Bangkok’s Bumrungrad International Hospital is generally regarded to be Thailand’s top cosmetic and gender reassignment facility. The largest private hospital in Southeast Asia, they reportedly treat over a million patients from over 190 countries annually. For more information, see: www.bumrungrad.com.

Visa and retirement options in Thailand

For tourism stays of up to 30 days, Australians and most other Western foreigners get an “on arrival” tourist visa stamped in their passport. For stays of up to 60 days, you need to apply for a tourist visa in your own country or at an overseas Thai consulate.

Tourist visa

A tourist visa, as the name suggests, is used to denote a visa that has been issued for purely holiday purposes. A tourist visa can be issued as a single-entry visa, allowing a continuous stay of 60 days in Thailand, or a double-entry visa, which allows for two entries into the country, each of 60 days’ duration. Each 60-day stamp can be extended by a further 30 days for a fee of THB 1,900 ($71.60) by visiting an immigration office. If you overextend your stay, the current fine is THB 500 ($18.85) per day.

A visa-exempt stamp will be given to any person entering Thailand, whose nationality is on the list of allowable countries, when they enter Thailand through a land border, sea port or airport. There is no visa requirement for this stamp. If entering through a sea port or airport, the visitor will be granted 30 days’ continuous stay in Thailand, which can be extended for a further seven days by visiting an immigration office. If entering through a land border, the visitor will only be granted 14 days’ continuous stay in Thailand, which, again, can be extended by seven days by visiting an immigration office.

Here is a list of countries whose citizens are given a visa on entry when arriving in Thailand:

Argentina*, Australia, Austria, Bahrain, Belgium, Brazil*, Brunei, Canada, Chile*, Czech Republic, Denmark, Finland, France, Germany, Greece, Hong Kong, Hungary, Iceland, Indonesia, Ireland, Israel, Italy, Japan, the Republic of Korea*, Kuwait, Laos, Liechtenstein, Luxembourg, Macau, Malaysia, Monaco, Mongolia, the Netherlands, New Zealand, Norway, Oman, Peru*, the Philippines, Poland, Portugal, Qatar, Russia, Singapore, Slovak, Slovenia, South Africa, Spain, Sweden, Switzerland, Turkey, United Arab Emirates, United Kingdom, United States, and Vietnam.

* The nations of Brazil, the Republic of Korea, and Peru are entitled to Thailand’s
tourist visa exemption scheme. Thailand also holds bilateral agreements on visa exemption for holders of diplomatic, official and ordinary passports for a visit not exceeding 90 days with Argentina, Brazil, Chile, the Republic of Korea, and Peru. Therefore, nationals of these five countries are exempt from visa requirements, and are permitted to enter and stay in Thailand for a period not exceeding 90 days.

Countries which have concluded agreements on the exemption of visa requirements for holders of diplomatic or official or service/special passports with Thailand are permitted to stay for a period not exceeding 30 and 90 days:

**30 days:** Cambodia, China, Hong Kong SAR, Laos, Macau SAR, Mongolia, Myanmar, Oman and Vietnam.

**90 days:** Argentina, Austria, Belgium, Bhutan, Brazil, Chile, Costa Rica, Croatia, Czech Republic, Germany, Hungary, India, Israel, Italy, Japan, Republic of Korea, Luxembourg, Malaysia, Mexico, the Netherlands, Nepal, Panama, Peru, the Philippines, Poland, Romania, Russian Federation, Singapore, Slovak Republic, South Africa, Switzerland (including Liechtenstein), Tunisia, Turkey, Ukraine and Uruguay.

There are other types of visas for Thailand, but they are mostly for specialised situations such as education. For further resources on visas—which can be quite a complicated issue in Thailand—see websites [www.thaiembassy.com](http://www.thaiembassy.com) and [www.thaivisa.com](http://www.thaivisa.com).

For those who wish to stay longer in Thailand, there are basically two options:

**“O” Visa**

A non-immigrant type “O” visa is available as a single-entry 90-day duration visa, or a multiple-entry 12-month duration visa.

The single-entry version allows the visitor to spend a maximum of 90 days within Thailand, although this can be extended by an additional 30 days by visiting an immigration office.

The 12-month duration visa allows the person to leave and re-enter Thailand an unlimited amount of times within the 12-month period. Every time the holder enters Thailand, they will receive a stamp in their passport allowing them 90 days in the country. This 90-day stamp can be extended for an additional 30 days by visiting an immigration office. Once the length of stay is up, the holder will have to leave Thailand, although it is usual for people to cross the closest border, and turn right around and re-enter Thailand several minutes later, receiving a fresh 90-day stamp.
It should be noted that although the visa is of 12-month duration, if the visa holder enters Thailand a day before the visa expires, they will still receive a 90-day stamp, meaning the 12-month visa is actually good for almost 15 months.

Non-immigrant “B” visa

A non-immigrant type “B” visa works in exactly the same way as a non-immigrant “O” visa, with one exception. The type B denotes it as a business visa, and those who wish to work in Thailand will need this B visa as a perquisite to obtaining a work permit.

Visa extensions

There are four reasons why a non-immigrant visa, either a “B” or an “O” type visa, may be extended for a further 12 months:

**Extension based on marriage:** For the holder of a non-immigrant type “O” multi-entry visa, who is married to a Thai national, it is possible to extend the visa annually. However, the visa holder must be able to show proof of either $15,819 (US$12,600) having been placed in a Thai bank account for a period of three months prior to the application for extension, or show proof that they have independent income being deposited into a Thai bank account of at least $1,589 (US$1,266) per month.

**Extension based on retirement:** For the holder of a non-immigrant type “O” visa, who obtained it for retirement purposes and is over the age of 50, it is possible to extend the visa annually. The applicant must be able to show that a sum of $31,387 (US$25,000) has been deposited with a Thai bank for a period of at least three months before the application for visa extension. The alternative is that they have an independent income of at least $2,510 (US$2,000) per month, deposited into a Thai bank account.

**Extension based on support of a dependent:** For holders of a non-immigrant type “O” visa who support a Thai national dependent (child), then it is possible to extend the visa annually. However, conditions apply and the applicant needs to be named on the birth certificate of the child. Secondly, along with the applicant, the second parent, or a combination of both parties, must be able to show a sum of $15,860 (US$12,667) in a Thai bank, deposited at least three months prior to applying for the visa extension. Additionally, they may be asked to prove an individual or joint income of $1,589 (US$1,266) per month.

**Extension based on work:** Holders of a non-immigrant “B” visa can extend the visa annually, as long as they remain employed in the job they had their work permit issued for. A change in jobs will require the reapplication to obtain an entirely new visa and work permit.
There was a time in French history when French Indochina—with its capitals in Phnom Penh, Vientiane and Hanoi—shimmered as three of the jewels of the French colonial empire. Thousands of French administrators, teachers, merchants and police worked there. French law, French bureaucracy and French communications dominated life in the colonies, and a visitor could taste a little bit of France and its elegance in the best hotels and restaurants.

The French colonised what are now Cambodia, Laos and Vietnam in the mid-19th century, and these three countries collectively became known as French Indochina.

French Indochina conjured up images of ancient temples in the mist; colourfully dressed, ethnic hill tribes working terraced paddy fields up steep hillsides; weathered colonial charm; remote river journeys with breathtaking sunrises; religious ceremonies reflecting centuries of cultural complexity; and busy markets, fantastic food and natural riches.

Emerging from a prolonged era of conflict, these three countries once again offer those who visit all these things and more.

Here, we’ll take a look at present-day Cambodia, Laos and Vietnam. Although foreign ownership of property in the region is restricted or flat-out forbidden, these are great places to visit if you are living in Malaysia, Thailand or the Philippines. Or if you wanted to stay a bit longer, you will find information on rental options.

Cambodia

If you want to see Asia at its most captivating, you need to head to Cambodia. Go and watch dawn break over the ancient temples of Angkor Wat and then watch the sun set over the mighty Mekong River, which traverses its way through the Cambodian...
capital of Phnom Penh. It’s a sight that you will never forget. But go also for the deserted beaches in Sihanoukville and its sleepy, colonial villages.

The temples of Angkor have lured travellers to Cambodia for centuries. Watching the sun rise over Angkor Wat (the most impressive temple of them all) should be on everyone’s list of must-sees, and is a rich introduction to any tour of Cambodia. But your visit should also include taking in villages, urban buzz, and an island or two in the Gulf of Thailand.

Cambodia at a glance

Where is it?
Officially known as the Kingdom of Cambodia, it is located on the southern part of the Indochina Peninsula, and is bordered by Thailand to the northwest, Laos to the northeast, Vietnam to the east, and the Gulf of Thailand to the southwest. The time zone is GMT +7 (three hours behind Sydney and Melbourne, during Australian Eastern Standard Time).

Population
The country has a population of over 15 million. The official and majority religion is Buddhism (96.9%), with Muslims (1.9%) and other religions making up the rest.

What’s the weather like?
Like much of Asia, Cambodia has a tropical climate. The rainy season runs from May to October, with temperatures dropping to around 22 C, and this is generally accompanied by high humidity. The dry season lasts from November to April when temperatures can rise up to 40 C.

Getting there
Most flights between Australia and Phnom Penh require a connection. Flights from Australian airports to Phnom Penh typically go via Kuala Lumpur, Singapore, Bangkok or Hong Kong. Taxis from the airport into town cost $11.25 and a tuk-tuk will cost $8.75.

Exchange rate
AU $1 = 3,173 Cambodian riel (KHR) U.S dollars are commonly used throughout the country.
Buying property in Cambodia

Although Cambodian officials would never admit it, Cambodian land law has followed Thai land law in many respects in recent years. As in Thailand, full ownership of land in Cambodia is restricted to Cambodians. There are, however, five ways to control or own land in Cambodia: forming a company with a Cambodian citizen, purchasing a long-term rental, registering the land with a Cambodian citizen, marriage to a Cambodian national, and acquisition of honorary Cambodian citizenship.

**Leasehold:** There is no maximum term from which land can be leased to a private owner, and the period is indefinite in the Land Law. Leases commonly last for between 50 and 70 years, and some for 99 years. Leases longer than 15 years must be registered at the land office. However, on state-owned land there is a 40-year maximum, with the possibility of extension.

Transaction costs are moderate, and in November 2014 were running between 3.9% and 6.5%.

**Condominiums:** Foreigners are now allowed to own property in Cambodia as long as it’s above the ground floor. So condos and apartments are now fair game. Foreigners bought 308 condominium units in 2014, at an average price of about $125,270 (US$100,000).

**Company ownership:** Foreigners often hold land through a company. This structure offers the least risk for the foreign investor, who can be an individual or a legal entity. The applicable legislation on the Investment of the Kingdom of Cambodia (Chapter VI, Article 16) states that ownership of land can be vested in “legal entities in which more than 51% of the equity capital are directly owned by natural persons or legal entities holding Cambodian citizenship”. Moreover, “use of land shall be permitted to investors, including long-term leases of up to a period of 70 years, renewable on request”.

The holding company must be 51% Cambodian-owned, but is usually structured with two classes of shares, which have different rights. One class held by foreign investor/s and one by local investor/s. As an example, the Cambodian entities or persons might have lesser rights to transfer shares and to nominate directors, and company decisions might require a two-thirds majority.

A series of private agreements are usually drawn up, by which the Cambodian shareholders grant the foreigner special rights—either a permanent majority on the board, different powers of attorney, or bank shareholder transfer forms.
The landholding company also often registers a mortgage on the land, which means that the land cannot be transferred without the consent of the foreigner.

The end result is by no means foolproof, and the main risk is always the Cambodian partner.

**Company sponsorship:** The Cambodian Investment Board (CIB) and the Council for the Development of Cambodia (CDC) sponsor companies. Foreign companies with CDC and CIB privileges can own or lease land, and build a factory or factories in Cambodia.

**Citizenship:** A foreigner may be granted honourary citizenship if he or she donates a significant sum of money to the Royal Government of Cambodia for the purposes of benefitting the people of Cambodia. Foreigners who have made a special impact, or rendered exceptional help to the kingdom, may also be granted this honour in their expertise or altruism.

**Cambodian spouse:** Foreign buyers who are married to a Cambodian national can register property using the name of their wife/husband on the title deed. It is also possible for a foreign national, married to a Cambodian citizen-resident in the country for a long time, to apply for Cambodian citizenship. If citizenship is granted, Cambodian law states that the property can then be held in joint names.

**Renting in Cambodia**

There are literally thousands of NGO personnel (non-government organisations) working in Phnom Penh, and it’s quite common to hear Australian, American, French, Dutch and Canadian accents around the city. As you would expect, renting in Cambodia is quite cheap; a small apartment can be had for around $125 a month.

Most foreigners living in Phnom Penh tend to look for something around the $250 to $440 a month mark. In the $500-plus range, you’d have access to swimming pools and other luxuries, such as parking and roof terraces.

Apartments often come furnished and include things like pay TV, internet, air conditioning and utilities. Electricity is not usually included, and foreigners are charged a higher rate than Cambodians.

Bonna Realty has the largest number of condos and houses for rent and sale. For more information, see: [www.bonnarealty.com.kh](http://www.bonnarealty.com.kh).
Rentals in Phnom Penh

• A one-bedroom, one-bathroom, fully-furnished studio apartment in the Daun Penh neighbourhood. Includes a large living room, small kitchen, and terrace with views of Freedom Park and Vattanac Capital Tower. Price: **$438 per month.**

• A two-bedroom, two-bathroom apartment in the Toul Tom Poung neighbourhood. It is located in a new complex near the Russian Market area and includes free cleaning services, pay TV, water, parking and security. Price: **$1,190 per month.**

Rentals in Sihanoukville

Property rentals are a steal here. Unfortunately, most of the beach properties are not listed on the internet and you actually have to visit Sihanoukville to find them. But you might find some listed on this website [www.kamreal.com](http://www.kamreal.com).

• A 185-square-metre house on a quiet part of Victory Beach, on a secure lot with all utilities included. Rent: **$187 per month.**

Favorite expat locations in Cambodia

The capital Phnom Penh

Stylishly-decorated colonial hotels, cafés and bars are popping up everywhere in Phnom Penh, and you can literally feel the energy as you amble around its wide, colourful streets. The Cambodian capital is back in vogue and the Cambodian people are genuinely excited by its changes.
One of the best ways to really see Phnom Penh, and get a feel for this 500-year-old city, is to take a tour in a cyclo (a bicycle-powered rickshaw). It takes approximately three hours and focuses on the city’s architecture, both Khmer and French, allowing you to glide through the centuries in comfort. Khmer Architecture Tours (website: www.ka-tours.org), a non-profit group, meets at Phnom Penh’s Post Office Square, at Streets 13 and 102, with very informative guides. Group tours cost $12.50 and private tours cost $50, but it’s worth every dollar. They run every other Sunday.

To fully understand what the Cambodian people went through when the Khmer Rouge came to power in 1975, hire a tuk-tuk (a motorcycle-powered rickshaw) and get the driver to take you to the Choeung Ek killing fields. On the way back, swing by the Tuol Sleng Genocide Museum where 16,000 men, women and children met their fate. It’s a sobering place to visit and well worth the effort. A tuk-tuk will cost you $19 for four hours.

The French left behind a legacy of good food in Cambodia. La P’tite France (website: www.facebook.com/BistroLaPtiteFrance) serves up delicious homemade pâté and mouth-watering steaks for between $5 and $12.65. If you are after something more atmospheric, try the restaurant in The Plantation Hotel (website: http://theplantation.asia/). The reception building dates back to the 1930s, and it’s thought it was built by the French to act as a connection to the Royal Palace nearby. The restaurant was restored in exquisite 1930s style, and serves up traditional French and Khmer dishes in a tranquil outdoor setting.

Romdeng (website: http://tinyurl.com/romdeng) is ranked as the number one restaurant in Phnom Penh and for good reason. This beautifully restored colonial building, with its hidden garden, is a delight. It’s also a relaxing retreat, allowing you to escape the heat of the day for an hour or two. Crispy tarantulas in a lime and pepper sauce is just one of the unique dishes served here but, if deep-fried arachnids aren’t your thing, you’ll find plenty of other delicious items on the menu.

“I can afford luxuries in Cambodia I’d never allow myself at home”

By Lina Goldberg, for International Living

Like many expats in Cambodia, I ended up in “the Kingdom of Wonder” completely by accident. But living in the capital Phnom Penh, I feel like I have discovered the secret to a laidback lifestyle.

Life here is almost entirely devoid of the high-pressure stress I endured when I worked in a cubicle in New York.
In that past life I worked in advertising… but I quit my job to travel around Asia and South America—and, 10 months later, I applied for a fellowship with a non-profit in Cambodia. In three short months I fell in love with Phnom Penh and the expat lifestyle there, and once my fellowship concluded, I never left.

Phnom Penh feels untamed and full of potential, and the locals are friendly and happy to have a laugh with anyone, be they Khmer or expat. It’s in the midst of massive development, but there is still plenty of Asian small-town feel, such as the farmers who sell ripe, juicy mangos for 30 cents apiece on the side of the road, or the stalls serving strong, sweet, iced coffee, which is perfect antidote to Cambodia’s tropical heat.

I’ve been in Cambodia for three years now, and that has allowed me to pursue a career that I love. I’m a freelance writer, publishing articles about food and travel for local and international newspapers and magazines. Recently I even wrote a book.

I love the freedom that being a freelancer affords me. And making my base in Cambodia, where the cost of living is so low, allows me to have the lifestyle I’d always dreamed about but never thought possible.

In Phnom Penh, a one-bedroom apartment can be had for between $190 and $630 per month, depending on what level of luxury you require. If you’re frugal, you can live here on less than $1,265 per month, although most expats prefer to budget a bit more.

Luxuries that I’d never allow myself at home are easily affordable. I can have a pair of leather shoes made to order for $28, a dress tailored for not much more than that, and a weekly manicure for $7.60. For transport I take tuk-tuks, which get me anywhere in Phnom Penh for between $1.25 and $3.80.

And Phnom Penh has a wealth of fantastic international restaurants and wine bars, a vibrant nightlife, and live music scene. It has Western-style gyms and grocery stores, which stock American, British, and French brands—these days you can get nearly anything you want, from chorizo to cocoa powder.

The expatriate population in Phnom Penh is large—although
Cambodia’s laxity about gathering statistics means no one is quite sure how large—and very diverse. Cambodia offers a readily attainable long-stay visa, with a year-long visa available to most nationalities for just under $380. The expat social scene is friendly and it’s easy to meet other foreigners who have made a home here.

Cambodia is one of the easiest countries in the world to move to. This is the third country I’ve relocated to, and although it’s the most “foreign” it was also the most painless one to settle in. The commitment level is low, apartment leases can be had for as little as three months’ rent with a month’s deposit, the visa is easy, and anything you need can be found in Phnom Penh. For those thinking of coming, I would suggest not wasting any time…

When I compare my life now—wearing thongs every day and doing work that I love—to my high-anxiety existence working at a corporate job, I can’t believe how lucky I am. I have so much more time to do the things that I enjoy, like travelling, cooking and reading, and the things that were so important before, like owning an expensive handbag or the latest gadget, now seem ridiculous. When I walked away from my old life to go traveling I was not sure exactly what I was looking for. But

Enjoy the beaches of Sihanoukville, Song Saa and Kep

Sihanoukville, in the warm waters of the Gulf of Thailand, is Cambodia’s largest southern seaside town. The coastline around here is astoundingly pristine, and there are a number of beaches to choose from where you won’t see another soul all day long. When the French first arrived in Cambodia in the 1860s, it was a popular holiday spot and remained so until 1939. After the Second World War, when the French deserted Cambodia, the villas and 1920s hotels crumbled into disrepair.

Nowadays the region is being compared to Thailand of 40 years ago, and the developers are beginning to take notice. New hotels have already opened on the mainland, but the islands off the coast have long been the realm of fishing villages and untouched rainforests, and remain for the large part deserted.
The beaches of Sihanoukville Central are good, but very busy most of the year, and you will be bothered by local touts regularly selling everything from bottled water to freshly caught and cooked prawns. However, to the east and west of the town the beaches are unspoiled, and its waters are crystal-clear. It’s easy to see why this area is so special, yet hard to understand why there is no one around.

There are hotels aplenty in Sihanoukville and you can stay right on the beach for as little as $31.60 a night. The Coolabah Hotel (website: www.coolabah-hotel.com) is a comfortable option, but if you are looking for something more luxurious try the Sokha Beach Resort (website: www.sokhahotels.com/sihanoukville) where room rates start at about $148 a night. Most prices include free breakfast and Wi-Fi.

Just a 20-minute drive from Sihanoukville lies the sleepy coastal town of Kep. It started out as a stylish retreat for the French in the 1920s, and by 1960 was called the Saint-Tropez of Asia, or Kep-sur-Mer, with modernist colonial villas built along the coast, and weekenders arriving in vintage convertibles. When the Khmer Rouge arrived here in the early 1970s, the French retreated and, sadly, the villas fell into disrepair. However, they have now been turned into boutique hotels.
In the coastal town of Kep, a number of forgotten villas have been turned into boutique hotels in the last five years.

- The new Villa Romonea (tel. +855 1287-9486; website: http://villaromonea.com) is one of the showcases of the Le Corbusier-inspired Khmer architecture that still survives in Kep. Six rooms look onto the Gulf of Kampot and the tropical grounds of a former estate, and helpful staff members arrange day trips and meals.

- Knai Bang Chatt (tel. +855 7888-8556; website: www.knaibangchatt.com) put Kep on the map when it opened in 2006. The property comes with an excellent spa and restaurant, friendly staff, and clean, airy rooms.

- The Vine Retreat is a new project on a pepper plantation outside Kep with amazing views, a guesthouse, organic farm and a restaurant (tel. +855 1170-6231; website: www.thevineretreat.com).

There are still too-good-to-be-true budget places as well.

- Angkor Chum, on the southwestern part of Koh Rong, charges $16.40 a day for a beachfront bungalow at the edge of a secluded cove, reached only by boat. Meals of fresh crab, squid, and barbecued fish are served to order at a bare-bones dockside restaurant along with bottles of local beer that cost just 75 cents.

**Song Saa Private Island** (website: www.songsaa.com) is located 29 kilometres off the coast of Sihanoukville. On this resort island, every whim is catered to and every luxury is at hand, from a bottle of champagne in the fridge to plush robes and a chef on call. Song Saa is Khmer for “sweethearts”; a local nickname for the two islets of Koh Ouen and Koh Bong.

Its owners, Roy and Melita Hunter, a laidback Sydney couple, have also set the benchmark for responsible, sustainable development in the archipelago. They have managed to establish a marine-protected area extending 213 metres feet from the outer edges of the coral reef that fringes both islands. This has resulted in an abundance of marine life, literally just off the beach, which makes snorkelling a joy.

- The 27 ocean-facing villas of Song Saa are spacious and functional, and differ from each other in their location, nestled into the forest on a hill, set on the beach or perched on stilts over water. Each has a four-poster bed with silky, cotton sheets and goose-down pillows; an espresso machine; a bathroom with a family-sized terrazzo tub, and both indoor and outdoor showers on one level; an L-shaped lounge leading to a timber deck; and plunge pool on another. Double rooms include boat transfers, all food, drinks, laundry, naturalist excursions and non-motorised watersports. **Price: starting at $1,686 per person per night.**
A Cambodia must-see: The temples of Angkor Wat and Siem Reap

Easily Cambodia’s most favourite attraction is Angkor Wat, the largest Khmer temple complex in the world. The design and building of Angkor Wat, which literally translates as City Temple, started around 800AD. It remained the heart of the powerful Khmer Empire until the early 16th century and extended over what is now Cambodia, large areas of Thailand, Laos and also Vietnam. With each new Khmer monarch, a fresh wave of construction ensued. The wall surrounding Angkor Wat, facing the moat, is an impressive 3.5 kilometres long and over 1,000 years old.

Every corner of the Wat is covered in carvings, and the second level of the central temple pyramid is impressive—with more than 1,500 asparas (nymphs or celestial maidens) adorning the walls. Each one is different, down to the minutest detail.

It would take weeks to see all of the sights at Angkor and, surprisingly, they are still uncovering temples that haven’t seen the light of day or the touch of a human hand in over 200 years.
Another must-see in the area is the walled city of Angkor Thom with its magnificent Terrace of the Elephants gates. Rising from rice paddies, clothed in rich forest, scores of temples surround the ancient city of Angkor Thom, which covers 642 square kilometres. Located one and a half kilometres north of the entrance to Angkor Wat, this is where the old kings watched parades, executions, animal training, and processions. There is also the 701-metre-long, 335-metre-wide royal bath of Srah Srang, which, according to its 10th-century inscription, stored water for the benefit of all creatures except the “Dyke Breakers” or elephants.

One of the highlights here is the temple at Banteay Srei. Constructed in 967AD, it was the only major temple at Angkor not built by a monarch. Its construction and delicate carvings are credited to a courtier by the name of Yajnavaraha, a scholar and philanthropist, who helped those who suffered from illness, injustice and poverty. The carvings are made from pink sandstone and were sculptured with breathtaking delicacy. The fingers of the apsaras are individually crafted, as are the teeth of the monkey gods, each smaller than a grain of rice. It’s affectionately known as the Women’s Temple as it’s thought that only women (with their small hands) could have carved anything so delicate.

The secrets of Siem Reap

By Ellie Dyer, for International Living

Siem Reap is Cambodia’s “temple town”, just 10 minutes from the Angkor complex. It’s surrounded by the ruins of the ancient temple city, from which the Khmer empire ruled much of Southeast Asia from the 9th to the 15th centuries.

Millions of visitors come here every year, many following a tried-and-tested route. They rise early to watch the sunrise over Angkor Wat. Then they visit the hundreds of stone faces smiling serenely over Bayon temple and the giant tree roots that spear through the stones of Ta Prohm temple.

But there is more to Siem Reap than this. As a regular visitor to this relaxed country town, I’ve discovered some secrets that will take you away from the tourist trail—and save you money…

My first tip is to buy a ticket for the Angkor Archaeological Park in the early evening. From 5 p.m., visitors can purchase a $25 one-day pass...
that allows you to enter the complex for sunset and also the whole of the following day. (Three-day and seven-day tickets are also available.) This gives you an hour or so to wander as dusk falls. It’s the perfect time to stroll or bicycle around the still moats of Angkor Wat temple, allowing you to appreciate the amazing feats of ancient engineering without an accompanying chorus of tourist chatter.

If you can, make your way through the crowds streaming out of Angkor Wat and enter the temple before it closes. I was once one of the last people in its central space. Standing alone in the fading light, among lichen-clad stone towers and carvings of voluptuous Apsara dancers, was an eerie yet unforgettable experience. You get a sense of what it must have felt like for the 19th-century French adventurers who stumbled across the complex.

Climb the hill temple of Phnom Bakheng to watch a blazing sun sink beneath a farmland panorama, but I’d avoid it unless you fancy being serenaded by the click of camera shutters. Instead, check out the newly-launched website Angkorsunsets.com, which details 33 alternative vantage points from which to watch the sunset.
Siem Reap’s archaeological park is vast—something I discovered the hard way when I took part in a 29-kilometre-long cycling race around the complex in steaming tropical heat. Head to the park in a motorised tuk-tuk in the early morning or late afternoon, when both the light and temperature are best.

Experienced drivers are available for hire at all major hotels for around $19 a day. They can drop you off at the entrance to each temple, waiting for you to return at your leisure. Don’t forget to bring a shady umbrella and plenty of water to help cope with the heat.

Additional temples lie beyond the main Angkor complex. The small, rose-coloured, 10th-century Banteay Srei temple lies around 35 kilometres out of town. It is known for its intricate decoration and can be reached by tuk-tuk. Nearby lies another fascinating site, Kbal Spean, where a short hike leads to a rock riverbed decorated with ancient carvings.

At first glance, Siem Reap can come across as a backpacker’s party town, especially after dark when its clubs and bars come alive. But look closer, and you’ll find plenty of spots to relax and indulge. Though the Khmer Rouge regime nearly destroyed ancient artisanal skills during its brutal reign in the 1970s, many have been reborn and are on display in the Siem Reap area.

An excellent place to start looking is Golden Silk, which is 29 kilometres from town and a good stop-off on the way to the Banteay Srei temple. Silk worms are carefully reared in buildings banked by fields of mulberry plants, and their fluffy, yellow cocoons are transformed into high-quality silks using traditional techniques and natural dyes. Here you can watch the skilled women weave complex brocades on tall, clacking looms and buy an array of handmade goods, including one-of-a-kind silk scarves, with prices starting at $57. Tours are $12.60, but you need to call in advance to make an appointment.

Angkor Artwork, in the southern suburbs of Siem Reap, is another fascinating local workshop. Run by two French brothers, it uses natural products—including egg shells, leaves and tree sap—to make beautiful lacquerware in reds, blacks and gold. Remains of the art form have been spotted on 15th-century bas-reliefs at Angkor Wat, and the enterprise is undoubtedly a labour of love. One brother, Eric Stocker, travels around
You don’t need to be rich to enjoy life in Cambodia

By Rob Schneider

My Saturday mornings usually begin with a short cycle down a quiet back road to my favourite French patisserie. Over a breakfast of a delicious omelet, croissant and cappuccino, I plan my day. Picture-perfect balmy weather and a fresh, southerly breeze? Looks like I’m going sailing.

Or, if I need to do some freelance writing work, I may toss my laptop into my backpack and take a short bicycle or motorbike ride to a nearby beach. There are four in my area alone, and dozens farther along the coast.

You don’t need to be rich to enjoy life in Cambodia. My Saturday breakfast costs just $3.80, and last Saturday—between breakfast, renting a catamaran, and dinner for two—I came away with change out of the $31.55 I had in my pocket that morning. I can easily afford to indulge myself whenever I want.

I call the beach town of Sihanoukville home. It’s turned out to be the best move I’ve ever made. I can live a lot better than I could back home.

What would I have back home? The best I can imagine is a small apartment far from the beach and a nine-to-five job or—now that I’m 65—a pension that would
barely cover my basic expenses. Maybe I could scrape enough money together to take a bus to the beach on weekends, but I certainly couldn’t afford to go sailing.

A great quality of life is incredibly affordable here. I know one expat who lives on $378 a month. That may be cutting it a bit fine, but he prefers pottering around his garden to going out, so he’s perfectly content with the money he receives from back home each month.

An upper-middleclass salary in Cambodia is around $1,515 a month, and you can live that kind of lifestyle if your pension, salary or investments earn you that much.

Eating out in Sihanoukville is incredibly cheap…and there’s lots of choice: Mexican…Italian…Indian…fresh seafood…and more.

Life here wasn’t always this easy. There were few Western amenities when I first arrived. But in recent years, the area has really blossomed. Following its official declaration as a province in 2009, land titles were quickly issued, and development took off at a dizzying pace.

When I went sailing at Otres Beach on Saturday, I made the 10-kilometre journey on a newly-paved road. Closer to home, Serendipity Road, the main tourist drag, was paved and given street lights in late 2011. It’s now filled with restaurants, nightspots, stores and accommodation.

Things look likely to explode in the near future. Sihanoukville International Airport isn’t very “international” yet, but there are now regular domestic flights. And $252 million was recently allocated to upgrade the airport for international flights.

In the midst of all the growth, though, the best parts of traditional Cambodian life remain. We still buy our sugar, soap and other daily necessities at a little stall outside a neighbour’s house. Once or twice a day, a vendor walks past with homemade goodies or fresh fruit. Little things like these make living here special. The modern conveniences just make life a little easier. I have the best of both worlds here in my little corner of Sihanoukville.

Progress usually comes at a price to the average person, but in Sihanoukville the price has been negligible. In fact, all the modern, new apartment complexes springing up in town have resulted in rent decreases, not increases.

It’s easy to find a comfortable studio apartment for under $126 a month and, if you stay awhile and get to know the ropes, you can rent a brick home like mine for $315.
Healthcare

It should be noted that healthcare in Cambodia is relatively primitive by Western standards and that Cambodia is not a medical destination of excellence. Most hospitals do not provide any treatment beyond emergency care. With that in mind, it’s helpful to know where to go, should the need arise, no matter where in Cambodia you are. The website below lists all of the major hospitals and dental clinics: www.pacificprime.com/countries/cambodia/hospitals/.

Visa requirements in Cambodia

Most visitors to Cambodia require a one-month tourist visa ($50), although some visitors enter on a one-month business visa ($55). Most nationalities receive a one-month visa on arrival at Phnom Penh and Siem Reap airports, and at land borders. One passport-sized photo is required and you’ll be fined $1 if you don’t have one. It is also possible to arrange a visa through Cambodian embassies overseas or an online e-visa ($31.55) through the Ministry of Foreign Affairs (website: www.mfaic.gov.kh).

A tourist visa can be extended only once and only for one month, and does not allow for re-entry. Overstaying your visa currently costs $6.30 a day.

There are two ways of getting a visa extension (one official and one unofficial) and, unsurprisingly, the time and money involved differ greatly. Officially, a one-month extension costs $44, three months $82, six months $158, and one year $252. Your passport will be held for 25 days and there is a great deal of paperwork involved.

This is fine for expats with an employer to make the arrangements, but those on their own really need to go unofficial. An ‘under the table’ visa gets your passport back the next day for prices of $57 for one month, $100 for three months, $208 for six months, and $334 for one year. Once you are one of the ‘unofficials’, it is pretty straightforward to extend the visa, seemingly, forever. Most travel agencies and some motorbike rental shops in Phnom Penh can help with arrangements.

Laos

Wherever you have travelled from, arriving in Laos involves slowing down. For many years, Laos remained a forgotten land and wasn’t considered by many to be a viable travel option. When the communists took over in 1975, it became politically and economically isolated. An air of mystery drifted over the entire country and hovered there for the next 30 years.
In recent years, interest in this incredibly beautiful country has increased and it’s now a mecca for everything outdoors—trekking, mountain biking, kayaking and camping. Laos seemingly has it all, and savvy tourists are quietly flocking there in the hope that it remains a secret for a long time to come.

**Laos at a glance**

**Where is it?**
Lao People’s Democratic Republic is a landlocked country bordered by Burma and China to the northwest, Vietnam to the east, Cambodia to the south, and Thailand to the west. The time zone is GMT +7 (three hours behind Sydney and Melbourne, during Australian Eastern Standard Time).

**Population**
The country has a population of 6.8 million. The official religion is Buddhism (67%) with Christians (1.5%) and other religions (31.5%) making up the rest.

**What’s the weather like?**
Like much of Asia, Laos has a dry and wet monsoon climate. The rainy season runs from May to October and the dry season lasts from November to April. Temperatures vary according to altitude. In the humid, low-lying Mekong River valley, temperatures range from 15°C to 38°C, while in the mountains of Xieng Khouang it can drop to 0°C at night.

**Getting there:**
Flying to Laos from Australia usually involve one stop, typically in Bangkok or Ho Chi Minh City.

**Exchange rate:**
AU $1 = 6,400 Lao kip (LAK) U.S dollars are commonly used throughout the country.

**Buying property in Laos**
Laos follows the communist form of land ownership. All land belongs to the people and is controlled by the state. Lao citizens are granted land use ownership rights but the system does not represent free, simple ownership of land. As of September 2011, foreigners are now allowed to buy land, a maximum of 800 square metres from the Lao government, if they invest $631,038. Foreigners are not allowed to buy land
from private citizens or other entities. These are some of the provisions that apply to foreigners leasing land:

- The average duration of leases is not more than 75 years, but the term of the lease can be extended on a case-by-case basis.
- Land leased for investment and business activities, based on the scale of each project: 50 years maximum with a possible extension.
- Land leased as part of a specific economic zone: 75 years maximum.
- Land leased for diplomatic purposes and international organisations: 99 years maximum or as otherwise provided by agreements reached between the two governments.

Rentals

To get an idea of rentals in Laos, it’s best to do an internet search. Keep in mind that most of the prices on these websites are priced about 25% too high and you should be able to bargain.

Also bear in mind that smaller and cheaper houses won’t be listed online. You’ll only find them by looking in Vientiane’s supermarket windows or just by driving around looking for “for rent” signs in Lao as well as English. A small, two-bedroom house on the outskirts of Vientiane can be had for as little as $126 a month, whereas one-bedroom condos in town rent for $12.60 a day. For more information, see: www.laos-rentals.com.

Rentals in Vientiane

- A two-bedroom, three-bathroom house close to the city centre. Includes a dining room, kitchen, living room and garden. **Price: $631 per month.**
- A two-bedroom, two-bathroom apartment in a new complex. Fully furnished, the complex includes a swimming pool and garden. Located in the heart of the expat area close to schools and groceries. **Price: $1,514 per month.**

Favourite expat locations in Laos

**Vientiane: The Paris of Southeast Asia**

Wandering through the tranquil streets of Vientiane, you could easily be forgiven for thinking that you were in Paris on a warm summer day. Wide streets filled with old, crumbling French mansions, covered in bougainvillea, complete the picture.

The first thing that strikes you is the immaculate streets of the Laotian capital. Vientiane may just be the cleanest city in all of the region. With meticulously angled
shrubbery and manicured roadside gardens, you’d hardly believe you were in one of the poorest countries in the world. Exuding a pride often found in capitals, the residents of Vientiane work hard to make their city the shining example of a prosperous future.

The lasting legacy of the French has to be their cafés, and the central area of Setthathilat and Nokoe Koummane Roads is where this particular city’s café society resides. The Scandinavian Bakery is the most popular café in town and they have a wide selection of freshly baked pastries, fresh bread, sandwiches and cakes to choose from. They also sell international newspapers in English and French. If you arrive early, take a table outside and watch Vientiane sleepily come to life. They also serve the best coffee in town. Joma Bakery Café, just down the road, is a favourite stop for expat workers, mostly NGOs. Keep in mind that nothing moves very fast in Laos, and if you are in a hurry tell the waiter as you order. This can be a test in patience, but the reward is worth the wait.

Refreshed and ready to go, hail a rickshaw and head to the Lao National Museum on Thanon Samsenthai Road. This 1950s building isn’t on the tourist trail and it’s easy to spend a few hours here. The exhibits are modest but very interesting. On the ground floor, in a dusty corner, is an original jar from the “Plain of Jars” and that’s not something that you see every day. The Plain of Jars is a megalithic archaeological landscape in Laos. Scattered across the Xieng Khouang plateau are thousands of megalithic stone jars. They appear in clusters, ranging from a single to a few, to several hundred jars on the lower foothills surrounding the central plain and upland valleys. So far, no one can explain their existence or what they were used for.
Another site worth seeing is Wat Ong Mahawihan. This particular site has been used as a place of worship since the 3rd century and the current temple, very much in the Angkor Wat style, was erected in about 1550. If you’d like to learn how to dye and weave silk, you’ll find the Houey Hong Vocational Training Centre for Women just north of the temple. The centre trains disadvantaged women in the art of traditional silk dying and weaving. For $15 you can join in, be taught the process, and walk away with your creation at the end of the two-hour tutorial.

As the heat of the day starts to build, take a rickshaw to the inner city’s more ascetic and older temples, Wat Si Saket, and its wonderful gardens. This will easily keep you occupied for the rest of the day.

**Vientiane by night**

At sunset, join in with the rest of Vientiane’s city folk and take a stroll along the Mekong River. Khop Chai Deu, a French period house in the centre of town, has been tastefully converted into a lounge bar with plush, soft leather sofas and chairs. The beers are ice cold and the atmosphere is relaxing. Up the large spiral staircase

*It is easy to think you are in Paris when wandering through the streets of Vientiane*
you’ll find another comfortable bar on the roof. Here, a no-nonsense menu of Lao and Indian dishes is served up.

The east-west stretch of the Mekong River makes for a spectacular backdrop for sunset drinks. For something really special and away from the effervescent centre of town, continue further west along Fa Ngum Road, where for the next kilometre and a half you’ll find row after row of over 20 beer gardens. With wooded terraces overhanging the riverbank, these laidback, open-air venues offer cheap jugs of golden local beer called “bia sot”. For the best of these, keep walking until you see the Riverview Hotel.

You can’t visit Vientiane without sampling at least a little cultural entertainment, and the best place to see it is at the Lao National Theatre on Manthatoulat Road. The shows feature renditions of national dance and a traditional hill-tribe wedding. The costumes are colourful, the dancers are enthusiastic, and it’s a relaxing way to end your visit. Shows are nightly, starting at 8.30 p.m., and there is no need to book.

Peace and tranquility in Luang Prabang

A special place of stillness and tranquility, Luang Prabang in north central Laos is a riverside town like no other. Here, you’ll walk wide, French-style boulevards and feel like you’re in 1920s Paris, yet enjoy the serenity of palm-shaded temples and shrines to Buddha.

At the heart of a 1,000-year-old kingdom, it’s a city where a stranger will invite you for a beer, and you’ll find chickens in the streets and wood smoke in the air—a place of exquisite peace and beauty.

Nestled between the mighty Mekong and Nam Khan rivers, you won’t find any of the backpackers that have overrun other parts of Asia, and the ones that do come here aren’t the boozy types. Tourist buses are banned in Luang Prabang and all the bars close at 11:30 p.m. This is a great base for jungle hiking and other outdoor activities, eating and relaxing.

It’s a place where spiritual life is alive; not sealed in tombs and temples. Each day begins at dawn with alms being given to the legion of monks, in files of 10 and 15, who walk the streets, chanting as they go. Beauty and dignity prevails, and there is a respect, rarely seen in the Western world, that the people and monks mutually bestow on one another. You can take part in this ritual by joining the locals on the street and giving food to the monks as they pass by.

This is a destination best savoured at a leisurely pace. True pleasure comes from riding your bike along the banks of the river with the wind in your face, or exploring
the tiny backstreets where food vendors adorn every corner. Eating is a pastime that the people and visitors alike here take seriously. The banks of the river are dotted with small cafés serving grilled duck in a spicy sauce, and the local beer is excellent and cheap at $1 a bottle.

The town takes its name from the Prabang Buddha that stands majestically in the Royal Palace Museum—home to the royal family until 1975. The museum, built for the king in 1904, is a fascinating mix of Indochine antiques, a beautiful library, and a garden designed for leisurely strolls. The library contains works by Lenin, Ho Chu Minh, Zola and Plutarch. Interestingly, it also contains the key to the city of Los Angeles. When I asked the museum curator how it came to be there, he just shrugged his shoulders and smiled.

There are a little more than 30 temples to visit. Once you’ve had your fill of them, and you’ve seen the museum, head to the centre of town to climb the steps to the peak of Mount Phou Si. Here, you’ll find the modest Wat Tham Phou Si, a gun emplacement, and an imprint of the Buddha’s foot.
As the sun sets, Sakkarine Road, in the city’s centre, becomes a pulsing market. But unlike other shopping in the region, this is distinctly soft-sell by comparison. The variety of what’s on offer is surprising. Laos is one of the most ethnically diverse places in Asia, and there are 49 different ethnic groups in this part of the country alone. The clothes and ornaments, knitted and woven, are astonishing in their hues, while handmade papers and dyed silks are found in abundance.

Lao food is a hybrid of Thai and Vietnamese cuisine. River bream and rich blood sausages melt in your mouth, and the larb salads (a sour and spicy meat salad) are big. Grilled water buffalo, sticky rice and herbs are a local delicacy.

Big Tree Café, a comfortable café-restaurant overlooking the river, serves succulent, chunky-cut catfish salad, which will set you back about $3.30 and can be made to your specific taste. Spicy hot is the norm but if you’d prefer it milder, just ask. The river weed harvested right on the city’s doorstep, boiled with tamarind, salt and sugar, and dried to make kaipen, a crisp sheet of nori (seaweed) speckled with sesame seeds, is amazing.

Fancy staying in an old ice-cream factory or a former palace? In Luang Prabang, building regulations are such that not only is this possible, it’s also doable, and a few of the top hotels have taken advantage of it. The Aman Resort stylishly renovated a dilapidated hospital, the La Residence Phou Vao (website: www.residencephouvao.com) sits majestically atop the Hill of Kites, and 3 Nagas (website: www.3-nagas.com), the most opulent hotel of them all, was once an ice-cream factory.

Satri House (website: www.satrihouse.com) is the former home of the Lao Prince, while Hotel de la Paix Luang (website: www.hoteldelapaixlp.com) is a former correctional facility.

Villa Saykham Hotel (website: http://villasaykhamhotel.com) is a charming, traditional building in the heart of the old town and, at $57 a night for a double room with a king-size bed, is great value. Book in advance, as this is a popular hotel due to its comfort and location.

Healthcare

There isn’t a great deal known about the standard of the hospitals in Laos but they will, at the very least, be sufficient for treating emergencies. Allianz Insurance has an informative website, which lists the best hospitals, should you need them. For more information, see: www.allianzworldwidecare.com/hospital-doctor-and-health-practitioner-finder?CON=Southeast_Asia&COUNTRY=Laos.
Visa requirements in Laos

Your passport must have at least six months’ validity remaining beyond the date that you enter Laos. You can get a visa on arrival if you are travelling for tourism, have two passport-size photographs and pay $44.

You can also get a visa on arrival at the Thanaleng train station in Vientiane, which connects to the train station in Nong Khai, Thailand.

If you get your visa on arrival in Laos, you will generally be allowed to stay in Laos for 30 days after you arrive. If you were born in Laos, you may be admitted for 60 days or longer. You can extend your 30-day tourist visa for up to an additional 60 days for a fee of $2.50 per day through the Department of Immigration in Vientiane. If you overstay your visa, you risk arrest and you will be fined $12.60 for each day of overstay as you leave.

The Lao government calculates visa fees and fines in U.S. dollars (the fees and fines stated above have been converted into Australian dollars). Thai baht and Lao kip may sometimes be accepted for the fees but at unfavourable exchange rates. Additional information is available from the Lao National Tourism Administration (website: www.tourismlaos.org).

Vietnam

Blessed with a ravishing coastline, emerald-green mountains, breathtaking national parks, dynamic cities, outstanding cultural interest and one of the world’s best cuisines, Vietnam has it all.

It is a nation going places. Its people are energetic, direct, sharp in commerce, and resilient by nature. This is an outrageously-fun country to explore, the locals love to laugh, and you’ll have plenty of opportunities to socialise with them and hear their tales.

This is a country of myriad influences. In the south, Indian and Hindu culture had a lasting influence in the Cham temples and spicy regional cuisine, spiked with chilli and tempered with coconut. Head north and the Chinese influence is far more apparent. Between these two competing cultures, you’ll find a quintessential Vietnam
in the central provinces: the graceful, historic old port of Hoi An, and the royal tombs, pagodas and imperial cuisine of Hue.

Factor in an enduring French colonial legacy, which is evident in Hanoi’s graceful boulevards, in Ho Chi Minh City’s stately museums, and in the crispy baguettes and coffee culture you’ll find on every street corner, and add more than 50 hill tribes, and of course the proud ruling Communist Party ideology…and you’ve got Vietnam.

**Vietnam at a glance**

**Where is it?**

The Socialist Republic of Vietnam is the easternmost country on the Indochina Peninsula. The country is bordered by China to the north, Laos to the northwest, Cambodia to the southwest, and the South China Sea to the east.

**Population**

The population of Vietnam is 93.4 million. It is the world’s 13th most populous country. According to a 2009 census, 7.9% of the total population are practicing Buddhists, 6.6% are Catholics, 1.7% are adherents of Hòa Hảo, 0.9% practice Cao Đài, 0.9% are Protestants, and 81% of Vietnamese people have no religion. The time zone is GMT +7 (three hours behind Sydney and Melbourne, during Australian Eastern Standard Time).

**What’s the weather like?**

Because of differences in latitude, the climate in Vietnam varies. Like the rest of the region, the dry season is from November to April and the wet season is May to October. Temperatures vary less in the southern plains around Ho Chi Minh City and the Mekong Delta, ranging between 21 C and 28 C over the course of a year. Seasonal variations in the mountains, and plateaus in the north, are much more dramatic, with temperatures varying from 5 C in December and January to 37 C in July and August.

**Getting there:**

Flying to Vietnam from Australia usually involves one stop, typically in Hong Kong, Bangkok or Singapore.

**Exchange rate:** AU $1 = 17,318 Vietnamese Dong (VND). U.S. dollars are commonly used throughout the country.
Buying property in Vietnam

Vietnam follows the communist system of land ownership. All land belongs to the people and is managed by the state on their behalf. People receive land use rights, not land ownership. The maximum ownership rights for Vietnamese are leasehold of land, although buildings are seen as improvements and can be owned directly.

Foreigners are not allowed to own land. Overseas Vietnamese who were born in Vietnam, but later took up residence overseas, can buy properties under gradually broadening criteria that gives them property rights more akin to local Vietnamese.

The current foreign property ownership laws took effect on January 1, 2009, and allow for foreigners to buy apartments (but not houses) for a duration of 50 years under a leasehold title. There is no limit on the number of apartments a foreign individual or organisation can buy, however at least one property cannot be leased or used for purposes other than residential living.

The current laws only allow for five specific categories of foreign individuals and organisations to own apartments:

- Individuals who invest directly in Vietnam or who are employed in management positions by domestic or foreign-invested companies in the country;
- Foreigners who receive certificates of merit or medals from the president or government for their contributions to the country;
- Foreigners who work in socio-economic fields, hold at least a bachelor’s degree or higher, and possess special knowledge/skills;
- Foreigners who are married to Vietnamese nationals; and
- Foreign-invested companies operating in Vietnam that need to buy homes for their employees.

According to the Ministry of Construction, only 126 expat workers and foreign organisations had purchased apartments throughout Vietnam as of the end of June 2013, with most of them being located in the southern and south-central cities of the country (i.e. Ho Chi Minh City, Ba Ria-Vung Tau, Binh Duong and Khanh Hoa).

Renting in Vietnam

Renting, on the other hand, is comparatively easy but prices do differ greatly
depending on where you are and how long you are going to stay. Most expats stay in the major cities, and an apartment in Ho Chi Minh City can cost anything from $2,256 to $4,387 per month. In the country you’ll pay a lot less, sometimes as little as $125 a month. There are a number of sites offering houses and condos, and one of the most comprehensive is www.livinginvietnam.com.

Rentals in Hanoi

- A one-bedroom, one-bathroom, 60-square-metre apartment in the Hai Ba Trung district. The fully-furnished apartment includes a living room, kitchen and balcony. Internet, pay TV and water are also included. **Price: $689 per month.**

- A two-bedroom, two-bathroom, 115-square-metre apartment in the Tay Ho district. The apartment is fully furnished and has a lake view from the balcony. There’s also a living/dining area, kitchen, pay TV, internet and 24-hour security. **Price: $1,253 per month.**

Rentals in Ho Chi Minh City

- A one-bedroom, one-bathroom, 41-square-metre apartment in the Le Thanh Ton district. The apartment includes pay TV, internet and telephone. It’s located within walking distance of bars, shops and restaurants. **Price: $627 per month.**

- A fully furnished, two-bedroom apartment in the Ly Chinh Thang area. It’s 10 minutes from the airport and five minutes from the city centre. **Price: $940 per month.**

Favourite expat locations in Vietnam

Hanoi: Where past and present collide

Vietnam’s capital has experienced extraordinary growth over the last two decades, evolving from a grim, famine-ravaged place into a sophisticated metropolis with high-rises, sensational cuisine and world-class art.

Despite its upwardly mobile growth, Hanoi has lost none of its traditional culture and charm. For every glitzy mall, there’s an incense-filled temple nearby, and cultural influences of the past are still part of the modern-day fabric, from revered Confucian monuments to trendy French restaurants. In fact, it’s this zeal for barrelling toward the future while always looking back that defines this city.
The Ho Chi Minh complex, containing the mausoleum of the nation’s founder, Ho Chi Minh, is definitely worth a visit. Here, large crowds gather to pay their respects to the man they call “Uncle Ho” as they silently file past his glass sarcophagus. The complex also contains the One Pillar Pagoda, whose origins date back to the founding of the city in the 11th century. The pagoda, supported by a single stone pillar, is said to resemble a lotus blossom.

The Presidential Palace and Uncle Ho’s stilt house can also be seen here. Note that Ho Chi Minh’s Mausoleum and Museum are closed Mondays and Fridays, and during October and November. Ho Chi Minh’s house is also closed Mondays.

Follow this with a walking tour of Hanoi’s vibrant Old Quarter and Hoan Kiem Lake, the focal point of the city. Legend has it that in the 15th century, Emperor Le Thai To vanquished the invading Chinese with the help of a magical sword. Whilst rowing on the lake, an enormous turtle seized the sword from his grasp. The emperor took this to mean that peace had returned and the sword had been given back to its guardian spirit. In honour of the event, he renamed the lake Ho Hoan Kiem—Lake of the Restored Sword.
The Old Quarter, with its bustling streets, is home to hundreds of small, thriving businesses, each street denoting its trade, such as Tin Street or Fish Street. Walk around the exciting Don Xuan covered market, the biggest in Hanoi. Here, you can buy anything from ghost money (money that the Chinese burn in honour of their ancestors) to imitation Rolex watches for as little as $25.

The Temple of Literature, the site of Vietnam’s oldest university, is also worth visiting. Dating back to the 11th century, the temple is dedicated to one of the world’s most famous scholars, Confucius. Inside the temple grounds, huge stone stelae (large stone pillars) rest on the backs of even larger stone turtles. In Vietnamese culture, the turtle represents longevity. The stelae recorded the names of the successful candidates who would later go on to become mandarins in the emperor’s court.

Despite its rapid growth in recent years, Hanoi still retains some of the traditional ways.

From here, visit the impressive Museum of Ethnology, the finest museum in Vietnam. This museum is dedicated to Vietnam’s 54 ethnic minorities, several of which you will see if you trek into the country’s interior.
Explore some history in Ho Chi Minh City

Ho Chi Minh City (formerly called Saigon) is Vietnam’s largest city, with a population of just over six million people. Incomes here are typically twice that of Hanoi and the city’s skyline is rapidly changing, reflecting the sharp influx of foreign trade within the last decade.

And yet for all this modernity, the city still retains its connections to the past, particularly in Cho Lon, Saigon’s Chinatown, where dozens of ancient temples and pagodas can still be seen.

The best way to navigate the city is with a city tour. It’s a big place and the tour companies know what to do and where to take you, and they do it well. Viet Vision Travel (website: www.vietvisiontravel.com/tour/pgid/25/aid/672/) has been running tours for years, and has a good reputation for comfort and service.

One place that the city tour companies won’t take you, as they are outside the city, are the tunnels of Cu Chi. This immense network of connecting underground tunnels, located in the Cu Chi district, is part of a much larger network of tunnels that lie under much of the country. The Cu Chi tunnels were the location of several military campaigns during the Vietnam War, and were the Viet Cong’s base of operations for the Tet Offensive in 1968.

These tunnels were used by Viet Cong guerrillas as hiding spots during combat, as well as serving as communication and supply routes, hospitals, food and weapon caches, and living quarters for numerous guerrilla fighters. The tunnel systems were of great importance to the Viet Cong in their resistance of American forces, and helped achieve ultimate military success. One word of warning: if you are even slightly claustrophobic, these amazing feats of engineering are not for you.

Experience a “legendary night” in Hoi An

Hoi An is a town oozing charm and history, having largely escaped the destruction of the country’s wars. Once a sleepy riverside village, it’s now quite definitely a tourist town, with hotels, restaurants, bars, tailors and souvenir shops dominating the old centre. Despite all of this, Hoi An’s charisma prevails.

Perhaps more than any other place in Vietnam, Hoi An retains a sense of history that envelops you as you explore it. This is especially true on “Hoi An Legendary Night”. Every month on the full moon, motorbikes are banned from the Old Town,
which is transformed into a magical land of silk lanterns, traditional food, song and dance, and games in the streets.

There are plenty of hotels near the old part of town, and one of the best for value is the Hop Yen Hotel (694 Hai Ba Trung Street, 9 Ba Trieu Street; tel. +84 (0510) 386-3153). At $8.60 a night it has 22 rooms, including some with rather odd, inward-facing balconies for smokers. It’s not very fancy but the rooms are good-sized and clean, and the staff are helpful. Book in advance as it fills up quickly.

For those looking for a little more in their hotel and for something very different, try the Life Heritage Resort (website: http://hoi-an.anantara.com/). It’s a five-minute walk to the town centre, and they have recently upgraded the rooms with new furniture and fixtures, all very contemporary and stylish. Rooms start at $123 per night.

**Take a cruise around Halong Bay**

Halong Bay literally translates as “descending dragon bay”. It’s now a UNESCO World Heritage Site and is stunningly beautiful. A popular travel destination, the bay features thousands of limestone karsts and isles in various sizes and shapes.
The best and only way to see the bay is to book a cruise. Violet Cruises (website: www.halongbaytours.com/cruise/violet-cruise.html) offer two-day trips, which let you take in everything the bay has to offer in complete comfort. Each cabin is individually decorated, and the attention to detail is second to none. Cabins start at $468 each. Emeraude Cruises (website: www.halongbaytours.com/cruise/emeraude-cruise.html) offer cabins for $197, and the ship has been designed in the likeness of a 1920s paddle steamer.

**Healthcare**

The medical system in Vietnam isn’t the best, and it’s advisable to take out medical insurance when travelling. A recent report stated that 56% of hospitals in Vietnam have no waste water treatment systems, and 70% of medical waste water treatment systems do not meet the environmental standards.

The hospitals in the major cities are certainly better than the ones in the country, and they can treat emergency cases, but for anything serious Singapore or Malaysia are close by.
Visa requirements in Vietnam

Tourist visas

Tourist visas are valid for a single, 30-day stay. The government often talks about issuing visas on arrival to certain favoured nationalities, but as yet this scheme has failed to materialise beyond the immediate Asian neighbours.

Arranging the paperwork for a Vietnamese visa has become fairly straightforward, but it remains expensive and unnecessarily time-consuming. Processing a tourist-visa application typically takes four or five working days in countries in the West. It is possible to arrange a visa on arrival through a Vietnamese travel agent. They will need passport details in advance, and will send a confirmation for the visa to be issued at your airport of arrival.

In Asia the best place to pick up a Vietnamese visa is Cambodia, where it costs around $37 and can be arranged the same day. Bangkok in Thailand is also a popular place, as many agents offer cheap packages with an air ticket and visa thrown in.

If you plan to spend more than a month in Vietnam, or if you plan to exit Vietnam and enter again from Cambodia or Laos, arrange a three-month, multiple-entry visa. These cost around $117 in Cambodia and are not available from all Vietnamese embassies.

Student visas

A student visa is usually arranged after your arrival. It’s acceptable to enter Vietnam on a tourist visa, enroll in a Vietnamese language course and then apply to the immigration police for a change in status. In reality, the easiest way to do it is to contact a travel company and have them help you make the application.

Visa extensions

If you’ve got the dollars, they’ve got the rubber stamp. Tourist-visa extensions officially cost as little as $12.30, but it is easier to pay more and sort this out through a travel agency. Getting the stamp yourself can be a bureaucratic nightmare. The procedure takes two or three days and you can only extend once for 30 days.

Business visas

Business visas are usually valid for three or six months, and allow multiple entries
and the right to work. Getting a business visa has now become cheap and easy, although prices are about double those of a tourist visa. It is generally easier to apply for a business visa once in Vietnam, after having arrived on a tourist visa. Or pick one up in Cambodia.
Asia Rolodex

International Living Australia resources

For more coverage on Asia, make sure you take a look at our website: www.ilaustralia.com where you’ll find a wealth of information, contacts and news from our correspondents around the world.

Also, check out International Living Australia magazine. Our monthly magazine provides a scope and depth of information about global travel, living, retiring, investing and real estate that is not available anywhere else at any price. It is your passport to a brighter, more exciting, more adventurous future, and can bring you the excitement and glamour of living and travelling in foreign countries—even if you never leave your armchair. For more information on this great publication, see http://pro1.ilaustralia.com/451155.

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Malaysia contacts

Embassies

- High Commission of Malaysia in Australia, 7 Perth Avenue, Yarralumla, ACT, 2600, Australia; tel. +61 02 6120 0300; website: www.malaysia.org.au
- Australian High Commission in Malaysia, No 6, Jalan Yap Kwan Seng, 50450 Kuala Lumpur, Malaysia; tel. 603 2146 5555; website: www.malaysia.
Expat resources

• @llo’ Expat Malaysia: www.malaysia.alloexpat.com.

Immigration/visas

• My Second Home in Malaysia program; website: www.mm2h.com.
• Alter Domus Relocation; website: www.penangmyhome.com/Main.htm.

Real estate contacts

• iProperty.com (all areas in Malaysia); website: www.iproperty.com.my.
• For real estate in Penang, contact Alvin Cheah, Astro Hill Realty; email info@astrohill.net; website: www.astrohill.iagent.my.
• Daiwa Housing Agency (Penang); website: www.daiwahousing.com.my.

The Philippines contacts

Embassies

• Embassy of the Philippines in Australia, 1 Moonah Place, Yarralumla, ACT, 2600, Australia; tel. + 61 02 6273 2535; website: www.philembassy.org.au.
• Australian Embassy in the Philippines, Level 23-Tower 2 RCBC Plaza, 6819 Ayala Avenue, Makati City, 1200, Philippines; tel. +63 2 757 81000; website: www.philippines.embassy.gov.au/.

Expat resources


Immigration/visas

• Philippines Retirement Authority; website: www.pra.gov.ph.
• Visa HQ.com; website: https://philippines.visahq.com.au/.
Real estate contacts

- **Property Central** (Manila); website: www.condo.com.ph.
- **SPR Real Estate** (Boracay); website: www.sprboracay.com.
- **Sulit.com.ph** (rentals); website: www.sulit.com.ph.

Thailand contacts

Embassies

- **The Royal Thai Embassy in Australia**, 111 Empire Circuit, Yarralumla, ACT, 2600, Australia; tel. +61 02 6206 0100; email: thaican@mfa.go.th; website: canberra.thaiembassy.org
- **Australian Embassy in Thailand**, 37 South Sathorn Road, Bangkok, Thailand; tel. +66 2 344 6300; website: www.thailand embassy.gov.au/

Expat resources


Immigration/visas


Real estate contacts

- **CB Richard Ellis**; website: www.cbre.co.th.
- **East Coast Real Estate** (Pattaya); website: www.thaiproperty.com.
- **Real Samui** (Ko Samui); website: www.realsamui.com.
- **Tropical Homes Real Estate** (Phuket); website: www.phuketcondominiums.net.
Maps of Southeast Asia

Southeast Asia
Malaysia
The Philippines
Thailand