

**Malaysia in top 10 best countries for expats, says HSBC**  
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**By Debra Chong**

KUALA LUMPUR, Dec 6 — Malaysia is the seventh best country in the world for expatriates in terms of living a luxurious lifestyle, according to a recent survey by HSBC Bank.

The bank, which polled more than 3,500 expatriates in 31 countries online, released its findings yesterday and placed Thailand in the top spot, followed by Saudi Arabia, Singapore, Egypt, Switzerland and Hong Kong in descending order.

Malaysia ranked just ahead of the Philippines, which found a lower cost of living can lead to a more luxurious lifestyle for expatriates in developing countries.

The report noted that although expatriates in developing countries are less likely to splurge on luxury holidays compared to the average expatriate abroad, they are more likely able to afford hiring house help, owning property with swimming pools or owning more than one property in living away from their country.

It said that expatriates were able to afford a lavish lifestyle due to having more disposable income rather than higher pay.

“Lower spending on essentials like accommodation, public transport, food and childcare can account for the extra level of disposable income,” the HSBC report said.

The extra spending money may also have something to do with the city’s low rankings on other things that excite expatriates, such as car and yacht ownership, according to a Wall Street Journal report published today.

The HSBC survey noted too that Singapore was listed the country of choice for expatriates because those working there saw their disposable incomes jump after moving there and enjoyed the republic’s efficient transportation network and quality education for their children.

The HSBC survey said it could not rate the expat-with-children experience for other Southeast Asian countries due to insufficient country data on children’s safety, outdoor activities and education.

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