



Move to SEA



FREE GUIDE · OCTOBER 2026 EDITION

What nobody tells you before you move to **South East Asia**

The visa, money, pension and health traps that catch people out in Thailand, Vietnam, Cambodia and the Philippines, and how to avoid every one of them.

Why I wrote this

Most moves to South East Asia don't go wrong because of the big decisions. They go wrong because of small rules nobody mentions until it's too late.

I lived in Saigon and around southern Vietnam, I've travelled widely through the region, and I'm now planning a move to Kampot in Cambodia. Along the way I kept seeing the same pattern: people who'd done their research still got caught by a deposit rule, a bank that wouldn't open an account, a pension that quietly shrank, or an insurance policy that didn't cover the one thing that happened.

This guide collects those traps in one place, with what to do about each one. It's written for people in their 50s, 60s and 70s planning a long stay or retirement, of any nationality. Where a rule depends on your passport or your home pension, I give the Australian case in detail and say what everyone else should check.

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Checked October 2026. Every figure comes from an official source, listed on the last page. Rules change, so check the source before you act on anything. This is general information, not legal, migration, tax or financial advice. Where you need a professional, I say which kind.

Visa traps

Visas are where small mistakes cost the most. Thailand has the most rules, so it comes first.

1 Thailand's deposit runs on a timetable

For the retirement extension you can show 800,000 THB (about A\$34,000) in a Thai bank. That money has to sit in your Thai account for at least two months before you apply, and stay there for three months after approval. After that the balance can't fall below 400,000 THB. Move it at the wrong moment and your renewal can fail.

Do this: open the Thai account and move the money across early, well before your first renewal date.

2 Leaving Thailand can cancel your visa

If you're on a retirement extension and fly out without a re-entry permit, the extension is cancelled the moment you leave. You start again with a new visa. A permit costs 1,000 THB for one trip or 3,800 THB for unlimited trips during the extension.

Do this: buy the multiple re-entry permit as soon as you get your extension, before the first trip home or visa run.

3 The two address reports

Every 90 days you report your address to Thai immigration. Late reporting costs 2,000 THB, or up to 5,000 THB if you're caught. Separately, your landlord must file a TM30 notice within 24 hours of you moving in, and many offices won't process a renewal without the receipt.

Do this: set a reminder for each 90-day report (the online window opens 15 days early) and ask your landlord for the TM30 receipt the day you move in.

4 Your paperwork has a three-month shelf life

For the O-A retirement visa, your police check and medical certificate must each be under three months old. Order them too early and they expire before you apply.

Do this: work backwards from your application date. Australians use the AFP check, Britons ACRO, Americans the FBI check.

SECTION 1, CONTINUED

5 Vietnam has no retirement visa at all

Most retirees live on the 90-day e-visa: US\$25 single entry or US\$50 multiple entry. It can't be extended inside Vietnam, so every three months you leave and come back on a new one. Longer residence cards generally need a work permit, an investment or a Vietnamese spouse or family.

Do this: budget for a flight or border crossing four times a year, and if that sounds tiring at 70, take it seriously when you choose a country.

6 Cambodia is easy, if you're old enough

Cambodia's retirement (ER) extension has no income or deposit test, just proof you're retired. But it's generally for people 55 and over, and most people renew through a visa agent. The rules are applied less formally than elsewhere.

Do this: confirm the current rules with the agent or the General Department of Immigration before you rely on them.

7 The Philippines charges more if you're under 50

The SRRV is permanent and open from 40. At 50 and over the deposit is US\$15,000 with a lifetime pension of at least US\$800 a month, or US\$30,000 without one. At 40 to 49 it's US\$25,000 or US\$50,000. Then it's US\$1,500 to apply and US\$360 a year.

Do this: if you're close to 50, the wait can save you US\$10,000 or more in deposit.

8 Signing a year's lease before you've lived there

You can test a country before committing. Since 15 September 2026 Thailand gives Australians and most Western visitors 30 days on arrival. The Philippines gives 30 days you can extend, Cambodia's e-visa is 30 days and Vietnam's runs to 90.

Do this: spend a month or more in each of your top two places before you sign anything.

Money and banking traps

Banking is boring until it breaks. Most of these are far easier to fix before you leave.

9 Some bank accounts can only be opened from home

The Macquarie transaction account, a good everyday card overseas with no foreign transaction fee, needs an Australian address and mobile to open. ING's Orange Everyday is now only for Australian tax residents with an Australian address.

Do this: open the accounts you'll need (transfer services like Wise too) before you hand back the keys, and keep one big bank account for pensions and tax. Other nationalities: ask your bank whether it keeps accounts open for customers living overseas.

10 Security codes that go to a phone you no longer have

Many banks and government services text you a code before you can log in or move money. If that number lapses, you can be locked out of your own savings.

Do this: ask each bank how you'll receive codes overseas. If it's by SMS, keep your home number active on a cheap plan.

11 A Thai bank won't take you on a tourist stamp

Since 2025 the big Thai banks want a non-immigrant visa (retirement, work, study or marriage) before they open an account. Kasikornbank also excludes the Destination Thailand Visa. In Vietnam, many banks say no to anyone on a tourist e-visa.

Do this: sort the visa first, then the bank. Bring your passport, a second ID from home and proof of your local address.

12 The hidden cost of moving your money

A bank transfer can quietly cost 3 percent or more, mostly in an exchange rate worse than the one you see on Google. In October 2026 Wise charged about 0.9 percent to send Australian dollars to a Thai bank. On a A\$50,000 transfer, that's roughly A\$1,500 against A\$450.

Do this: compare what arrives, not the fee. For very large sums, get a quote from OFX or CurrencyFair too.

13 Thailand can tax the money you bring in

Since 1 January 2024, if you're in Thailand 180 days or more in a calendar year, foreign income you bring into Thailand can be taxed there, whenever it was earned from 2024 on. Savings from before 2024 are protected, if you can show when they were earned. A proposed exemption hadn't become law as of October 2026.

Do this: keep records of where each transfer came from (old savings, pension, rent), and see a tax adviser who knows Thai rules before you settle.

14 Australians: selling your home while overseas

This is where the most money is lost. Since 2019, if you're a foreign resident for tax when you sell, you generally get no main residence exemption at all, not even for the years you lived there. The "six-year rule" only protects you if you're an Australian resident again when you sell.

Do this: decide before you go. Sell first, keep it and plan to come back before selling, or accept the tax. A registered tax agent can run the numbers on each.

15 Your bank still thinks you live at home

Once you're a foreign resident for tax, banks, brokers and share registries need to know, or they withhold at the wrong rate. Macquarie, for example, treats anyone with an overseas address as a foreign resident and withholds 10 percent from interest.

Do this: update your address and residency with every institution, and keep a list of them. It's the kind of job that's easy to forget one of.

Moving money is legal and routine. Every international transfer through an Australian bank or service is reported to AUSTRAC, whatever the amount. That's automatic and nothing to worry about. Carrying A\$10,000 or more in cash into or out of Australia is different: you must declare it.

Pension traps

Your pension usually follows you overseas. The surprise is how much of it arrives.

16 The Australian Age Pension changes after 26 weeks

You can keep the Age Pension in all four countries if you still qualify. But supplements stop within weeks, Rent Assistance stops after 26 weeks, and after 26 weeks the pension itself is recalculated on how long you lived in Australia between 16 and pension age. With 35 years or more there's no cut. With 28 years you'd get about 80 percent.

Do this: tell Services Australia before you leave and ask them to confirm your residence years. Near pension age? Claim before you move.

17 The pension alone may not meet Thailand's income test

A full single Age Pension paid overseas is A\$1,135.40 a fortnight, about 57,600 THB a month at today's rate. Thailand's income route asks for 65,000 THB a month, so on its own it falls short.

Do this: plan on the deposit, or a mix of income and deposit.

18 The UK State Pension freezes in three of the four

The UK only raises the State Pension yearly in countries on its list. The Philippines is on it. Thailand, Vietnam and Cambodia aren't, so your pension stays at the rate you first got (or the rate when you left the UK, if you were already drawing it) while prices keep rising.

Do this: if you're British, factor 20 years of no increases into your budget, or look hard at the Philippines.

Home pension	What to check before you go
Australia	Your residence years and the 26-week rule, with Services Australia
United Kingdom	Whether your country is on the annual increase list (only the Philippines, of these four)
United States	The Payments Abroad Screening Tool at ssa.gov/international
Everyone else	Ask your pension agency whether payments continue, and whether they rise

Health and insurance traps

Healthcare is the cost that grows fastest with age, and the one people most often get wrong.

19 Your home system stops at the border

Medicare pays for nothing overseas. Smartraveller says you can still use it on visits back for up to five years after you move, and after that only if you move back to live. If you're from somewhere else, check what your own system pays abroad before you assume it does.

Do this: have international health insurance in place the day you arrive, not "once you've settled in".

20 Waiting until something's wrong

If you have high blood pressure, diabetes, heart disease, a cancer history or joint problems, an insurer may exclude that condition, add a loading, or cover it only after a waiting period. Premiums and exclusions both get worse after a diagnosis.

Do this: if you might move in the next year or two and you're healthy now, look at cover now. Disclose everything: non-disclosure can void a claim exactly when you need it.

Roughly what cover costs a year

Age	Entry-level	Solid Asia cover	Worldwide
51-60	A\$1,300-2,000	A\$2,200-3,200	A\$3,500-5,500
61-65	A\$1,800-2,800	A\$3,000-4,500	A\$5,000-7,500
66-70	A\$2,500-3,800	A\$4,200-6,000	A\$7,000-10,000+

Asia-only cover with a solid limit and moderate excess. Your quotes will vary with health, excess and insurer. Premiums keep climbing after 70.

21 Buying the visa minimum and stopping there

Thailand's O-A visa asks for cover of at least 3,000,000 THB (about A\$128,000). That sounds like plenty until you see real prices. A few days in a Thai private hospital after a heart attack can cost 500,000 to 1,500,000 THB (about A\$21,000 to A\$64,000).

Do this: buy for the worst year you could have, not for the visa officer.

22 No evacuation cover in Cambodia or rural Vietnam

Smartraveller says that outside Phnom Penh there are almost no facilities that can deal with emergencies. Outside Vietnam's big cities, adequate care is hard to find. Anything serious means a flight to Bangkok or Singapore, which can cost thousands on its own.

Do this: make sure your policy includes medical evacuation, and check where it would take you.

23 Hospitals that want money before they treat you

In Cambodia, the Philippines and outside Vietnam's cities, hospitals usually want cash or a payment guarantee up front. Your insurer can give that guarantee, but only if you can reach them.

Do this: keep your insurer's 24-hour number and policy number in your phone and wallet, and keep a credit card with room on it for emergencies.

24 The motorbike exclusion

Mental health, dental, motorbike accidents and adventure sports are often excluded or limited. Motorbike accidents in particular catch a lot of people out.

Do this: read the exclusions page before you pay. If you'll ride, check what the policy requires and get the licence it asks for.

What a month really costs

South East Asia isn't automatically cheap. It's cheaper, by how much depends on where and how you live.

These budgets assume a modern one-bedroom apartment in a popular area, eating out most days, taxis and Grab, utilities and some social life. They don't include flights home or big medical bills.

City	One person	A couple
Chiang Mai includes mid-range insurance	38,000–60,000 THB about A\$1,600–2,600	57,000–100,000 THB about A\$2,400–4,300
Bangkok includes mid-range insurance	52,000–78,000 THB about A\$2,200–3,300	78,000–130,000 THB about A\$3,300–5,600
Da Nang includes mid-range insurance	25–40 million VND about A\$1,400–2,200	38–68 million VND about A\$2,100–3,800
Ho Chi Minh City includes mid-range insurance	30–50 million VND about A\$1,700–2,800	45–85 million VND about A\$2,500–4,700
Kampot plus insurance	US\$900–1,500 about A\$1,300–2,100	US\$1,350–2,550 about A\$1,900–3,700
Phnom Penh plus insurance	US\$1,200–2,000 about A\$1,700–2,900	US\$1,800–3,400 about A\$2,600–4,900
Dumaguete plus insurance	53,000–80,000 PHP about A\$1,200–1,800	80,000–136,000 PHP about A\$1,800–3,100
Cebu City plus insurance	80,000–130,000 PHP about A\$1,800–3,000	120,000–220,000 PHP about A\$2,700–5,000

Three things the averages hide

A couple costs 50 to 70 percent more than one person, not double. Rent and utilities are shared; food, insurance and flights aren't.

Insurance is the line that moves. The Thai and Vietnamese budgets include mid-life premiums. Over 65, add the difference from the table on page 8.

Where you live inside a country matters more than which country. The ranges overlap. A comfortable life in Chiang Mai can cost less than a frugal one in central Bangkok.

Renting without losing your deposit

Renting is easier than at home in some ways: no rental applications, lots of furnished places. It's riskier in others.

25 Paying a deposit from the other side of the world

The classic mistake is finding a place on Facebook, loving the photos and sending a deposit before you land. Then the flat is smaller than it looked, the street is noisy at night, or the photos are five years old.

Do this: book a serviced apartment or hotel for your first 30 days. Walk the neighbourhoods, then view places in person. No legitimate landlord will push you to sign remotely.

26 Not knowing what normal looks like

In Thailand the usual terms are a one- or two-month deposit plus the first month in advance. A landlord asking for three months or more upfront, especially before you've seen the contract, is a red flag.

Do this: ask what the deposit covers and how it comes back, and get the answer in the lease.

27 No record of what the flat looked like

Disputes over deposits usually come down to who can prove what.

Do this: photograph or video every room, with the date, when you move in. Send them to the landlord on LINE, Zalo or WhatsApp so there's a record. Do the same when you leave.

SECTION 7

Your before-you-leave checklist

Roughly in the order to do them. Tick them off as you go.

Six months or more out

- ☐ Spend a month or more in each of your top two places
- ☐ Check the retirement visa age and money rules for your country choice
- ☐ Get health insurance quotes while you're healthy, and read the exclusions
- ☐ Australians: decide about your home with a registered tax agent
- ☐ Ask your pension agency what changes once you live overseas

Two to three months out

- ☐ Open the bank and transfer accounts you'll need while you have a home address
- ☐ Ask each bank how you'll get security codes overseas
- ☐ Order your police check and medical certificate (three-month shelf life)
- ☐ Australians: tell Services Australia you're moving

Before you fly

- ☐ Health insurance with evacuation cover starts the day you land
- ☐ Keep your home mobile number active
- ☐ Update your address and tax residency with banks, brokers and super or pension funds
- ☐ Book 30 days in a serviced apartment, not a lease

After you arrive

- ☐ Get your TM30 receipt (Thailand) and set your 90-day report reminders
- ☐ Open a local bank account once you're on the right visa
- ☐ Thailand: buy a multiple re-entry permit with your extension
- ☐ Keep records of where every transfer came from

If you'd like a hand



Everything in this guide is free, and the guides on movetosea.com always will be.

Some people would rather not work it all out alone. That's what I do through Golden Compass Relocation: look at your situation and help you plan the move in the right order.

- Choosing a country and city that suits your health, budget and pace
- Budgeting, housing, banking and healthcare
- What to do first, and what can wait

I'm not a lawyer, tax agent or financial adviser. When you need one, I'll tell you which kind and why.

Tell me about your move.

Where you're thinking of going, when, and what's worrying you. I'll reply personally.

movetosea.com/#contact or hello@movetosea.com

When the rules in this guide change, I'll update it and email you. You can unsubscribe with one click.

Felix

Where the facts come from

Checked October 2026. Exchange rates from the Reserve Bank of Australia, 12 October 2026: A\$1 = 23.41 THB, 18,079 VND, 43.79 PHP, US\$0.6979. The full guides on movetosea.com list every source with a link.

Thailand

Royal Thai Embassy, Non-Immigrant O-A and O (retirement) requirements. Thai Immigration Bureau, 90-day reports, TM30 and re-entry permits. Tourism Authority of Thailand, 30-day visa exemption from 15 September 2026. Thai Revenue Department instruction Por. 161/2566 on foreign income.

Vietnam

Vietnam Immigration Department e-visa portal. Circular 28/2026/TT-BTC on immigration fees. US Department of State, Vietnam country information.

Cambodia

KPMG Cambodia, visa fee changes from 1 January 2025. Smartraveller, Cambodia.

Philippines

Philippine Retirement Authority, SRRV options, deposits and fees. Philippine Bureau of Immigration, visa waiver and extensions.

Pensions

Services Australia, payments while outside Australia. Smartraveller, retiring overseas. GOV.UK, countries where the State Pension rises each year. US Social Security Administration, Payments Abroad Screening Tool.

Tax and money

Australian Taxation Office, foreign residents and the main residence exemption. AUSTRAC, reporting and cash declarations. Macquarie, ING and Wise fee and eligibility pages, October 2026.

Health

Smartraveller country pages and Medicare overseas. Vinmec and Bangkok Hospital directories. Premium ranges are rough guides from the healthcare guide on movetosea.com, not any insurer's price list.

The small print. This guide is general information, not legal, migration, tax or financial advice, and doesn't take your circumstances into account. Rules change and immigration offices apply them differently. Check the official source, and see a licensed professional before big decisions.

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