

Construction Equipment Financing

工程机械融资

Frequently Asked Questions
(FAQs)

常见问题解答

Why should I consider Construction Equipment Financing?

Malaysia's construction industry was valued at over RM150 billion in 2024 and is projected to reach RM200 billion by 2033, growing at a CAGR of about 8.5%. As infrastructure and property development accelerate, contractors need to upgrade machinery, heavy equipment, and material handling systems to stay competitive. Purchasing new excavators, cranes, or concrete mixers can be costly and strain cash flow, especially for growing businesses.

With equipment financing from Pac Lease Berhad, construction players can acquire modern assets without large upfront payments. Whether it's upgrading fleets, investing in advanced machinery, or scaling operations for major projects, Pac Lease provides flexible financing solutions to help businesses operate at full potential and seize opportunities in Malaysia's fast-growing construction industry. **什么是工程机械融资？**

马来西亚建筑业在 2024 年的市场规模约为 1,588 亿令吉，预计到 2033 年将达到 2,000 亿令吉，年复合增长率约为 8.5%。随着基础设施和房地产开发加速，承包商需要不断升级机械、重型设备及物料搬运系统，以保持竞争力。然而，购买新的挖掘机、起重机或混凝土搅拌机往往成本高昂，容易对企业现金流造成压力，尤其是处于扩张阶段的公司。

通过太平租赁的设备融资方案，建筑业者可轻松获取先进设备，而无需承担高额的前期投入。无论是升级车队、投资先进机械，还是扩大规模以应对大型项目，太平租赁都能提供灵活的融资支持，助您充分发挥潜能，把握马来西亚快速发展的建筑市场机遇。

1. What types of construction equipment does Pac Lease finance?

Pac Lease provides financing for all types of construction equipment ranging from excavators, bulldozers, backhoe loaders, wheel loaders, cranes, skid steer loaders, and concrete mixers, among others. This financing facility is suitable for sole proprietors, partnerships and private limited companies. **太平租赁提供哪些工程机械融资？**

太平租赁提供融资，用于购买各种类型的建筑设备，包括挖掘机、推土机、反铲装载机、轮式装载机、起重机、滑移装载机、混凝土搅拌机等。此融资适用于个体经营者 / 合伙企业 / 私人有限公司。

2. Is there a “negative list” of equipment that can be financed?

No, we do not have a negative list on types of equipment that can be financed.

有任何“负面清单”吗？

没有。我们没有融资的器材“负面清单”。



3. What are the documents required for loan applications?

Following are among the typical documents required for loan applications:

- Certified true copy (CTC) company statutory documents
- Latest 6 months bank statements
- Latest 2 years audited report
- Other documents as and when required for evaluation

贷款申请需要哪些文件？

以下是贷款申请所需的一些基本文件：

- 公司的认证法定文件
- 最近六个月的银行结单
- 最近两年的审计报告
- 贷款评估所需的任何其他文件





4. How quickly will I be able to get my loan approved?

For standard applications, your loan will be approved within 7 working days after we receive all the required documents.

我的贷款申请需要多久才能获得批准？

在一般情况下，您的贷款将会在收到全部相关文件的七天工作日内获得批准。



5. What is the financing package?

- Financing Amount: Minimum of RM80,000

- Tenure: Up to 5 years
- Margin of Financing: Up to 100% of the cost of the equipment

该融资配套包含什么？

- 融资额：从 8 万令吉起
- 贷款偿还期限：长达 5 年
- 融资比例：高达设备成本的 100%



6. What other charges do I have to pay?

Other charges include:

- Documentation fees ranging from RM280 to RM500, depending on location (excluding SST)

- Stamp duty at ad-valorem (RM5 for every RM1000 of the amount financed)

我还需要支付其他费用吗？

其他费用包含：

- 介于 280 令吉 和 500 令吉的文件费, 征收数额将视地点而定 (消费税除外)
- 印花税将根据贷款数额而定 (每 1 千令吉的贷款将被征收 5 令吉印花税)

7. Does Pac Lease have an insurance package bundled in?

Our Insurance Premium Financing (IPF) facility can be bundled together with the loan financing amount for the tenure of the loan. Our customers need only to make one monthly instalment to reduce the loan and IPF. This grants peace of mind to our customers, knowing their asset is adequately insured and the insurance cover will not lapse. The IPF also provides value-added features such as Agreed Value, Reinstatement Value, and Market Value alternatives.

有其他的特别配套吗？

在整个贷款期限里，保险费融资可被纳入贷款中。我们的客户只需要透过每月分期付款来减低贷款和保险费融资。在保险不会逾期的情况下，我们的客户将获得安心因为他们的资产将得到保障。除此之外，保险费融资也提供了额外功能，例如双方同意的资产价值，复原价值和市场价值等等。

8. How can I apply? ↖

- Existing customers may contact their Relationship Manager directly.
- New customers need only to fill up the form below.
- You may also reach us through WhatsApp at 018-311 0250.

我该如何申请这项贷款？ ↖

- 如果您已是我们的客户，请直接与我们的业务经理联系。
- 如果您是我们的新客户，请填写一下表格
- 您也可以通过 WhatsApp – 018-311 0250 来联系我们

