Logistics & Transportation Financing

物流与运输融资

Frequently Asked Questions (FAQs)
常见问题解答

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Tell me more about Logistics and Transportation Financing

Malaysia's logistics and transportation sector was valued at RM112 billion in 2024 and is projected to reach RM159 billion by 2033, growing at a CAGR of 3.99%. As e-commerce and supply chain demands surge, operators need to upgrade fleets, warehousing, and delivery systems to stay competitive. Yet, purchasing new trucks, forklifts, or automation equipment can be costly and strain cash flow, especially for growing businesses.

With equipment financing from Pac Lease Berhad, logistics players can acquire modern assets without large upfront payments. Whether it's expanding fleets, automating warehouses, or enhancing delivery efficiency, Pac Lease provides flexible financing solutions to help businesses operate at full potential and seize opportunities in Malaysia's fast-growing logistics industry.

什么是物流与运输融资？

马来西亚的物流与运输业正稳步增长，2024年市场规模约达 1,120亿令吉，预计到2033年将达到 1,590亿令吉，年复合增长率（CAGR）为 3.99%。随着电子商务与供应链需求的迅速上升，业者需不断升级车队、仓储及配送系统，以保持竞争力。然而，购置新的卡车、叉车或自动化设备往往成本高昂，对企业现金流造成压力，尤其是处于扩张阶段的公司。

通过的设备融资方案，企业可轻松获取先进设备，而无需承担高额的前期投入。无论是扩充车队、自动化仓储，还是提升配送效率，太平租赁都能为企业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物流市场机遇。

1. What types of logistics & transportation does Pac Lease finance?

Pac Lease provides financing for the purchase of all types of logistics and transportation equipment ranging from prime movers, container trailers, trucks, side loaders, lorry cranes, compactors and racking systems for warehouse stackers (for handling containers), among others. This financing is suitable for sole proprietors, partnerships and private limited companies.

太平租赁提供哪些物流与运输融资？

太平租赁提供融资，用于购买各种类型的物流和运输设备，包括牵引车、集装箱拖车、卡车、侧装机、货车起重机、压实机、仓库堆垛系统（用于处理集装箱）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 any “negative list”?

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”。

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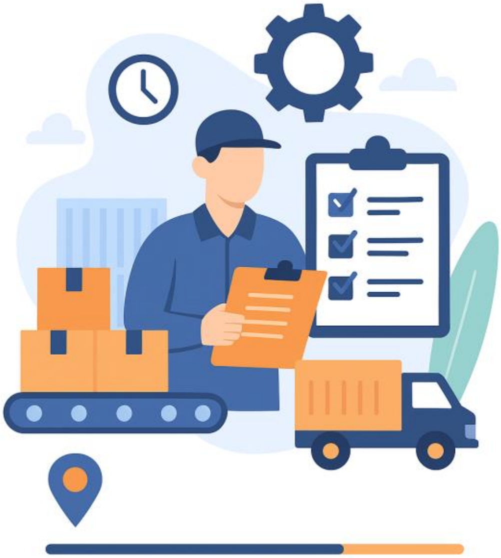
3. What are the documents required for loan applications?

Below are some of 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

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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。

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5. What is the financing package?

- Financing Amount: Minimum RM80,000
- Tenure: Up to 5 years
- Margin of Financing: Up to 100% of the cost of 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%

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

Our Insurance Premium Financing (IPF) 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。

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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

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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)